LAMPIRAN

Laporan Keuangan Tahunan

Bank Syariah Yang Termasuk Dalam Bank Umum Syariah

Nama Bank	Tahun	ROA (%)	Pembiayaan (Juta)	FDR (%)	CAR (%)
Bank Muamalat Indonesia	2010	1,36	15.917.170	91,52	13,26
	2011	1,52	22.469.190	85,18	12,01
	2012	0,20	32.861.440	94,15	11,03
	2013	0,27	41.801.000	99,99	14,43
	2014	0,17	43.115.370	84,14	13,91
	2015	0,20	40.734.750	90,30	12,36
Bank Victoria Syariah	2010	1,09	28.196	16,93	195,14
	2011	6,93	214.281	67,10	45,20
	2012	1,43	476.814	73,77	28,08
	2013	0,50	859.944	84,65	18,40
	2014	-1,87	1.076.761	95,91	15,27
	2015	-1,36	1.075.681	95,29	16,14
Bank BRI Syariah	2010	0,35	5.527.081	95,82	20,62
	2011	0,20	9.170.300	90,55	14,74
	2012	1,19	11.403.000	100,96	11,35
	2013	1,15	14.167.362	102,70	14,49
	2014	0,08	15.691.430	93,90	12,89
	2015	0,76	16.660.267	84,16	13,94
Bank BNI Syariah	2010	0,61	3.558.485	68,92	27,68
	2011	1,29	5.310.292	78,60	20,67
	2012	1,48	7.631.994	84,99	19,07
	2013	1,37	11.242.241	97,86	16,23
	2014	1,27	15.044.158	92,60	18,43
	2015	1,43	17.765.097	91,94	18,11
Bank Syariah Mandiri	2010	2,21	23.968	82,54	10,60
	2011	1,95	36.727	86,03	14,57
	2012	2,25	44.755	94,40	13,82
	2013	1,53	50.460	89,37	14,10
	2014	-0,04	49.133	81,92	14,12
	2015	0,56	51.090	81,99	12,85

Bank Syariah Mega Indonesia	2010 2011 2012 2013 2014 2015	1,90 1,58 3,81 2,33 0,29 0,30	3.154.177 4.094.797 6.213.570 7.185.390 5.455.672 4.211.473	78,17 83,08 88,88 93,37 93,61 98,49	13,14 12,03 13,51 12,99 19,26 18,74
Bank Syariah Bukopin	2010 2011 2012 2013 2014 2015	0,74 0,52 0,55 0,69 0,27 0,79	1.611.773 1.917.219 2.631.020 3.281.655 3.710.720 4.307.132	99,37 83,66 92,29 100,29 92,89 90,56	11,51 15,29 12,78 11,10 14,80 16,31
Bank BCA Syariah	2010 2011 2012 2013 2014 2015	1,13 0,9 0,8 1,0 0,8 1,0	417.090 680.900 1.007.700 1.421.600 2.132.200 1.975.500	77,89 78,8 79,9 83,5 91,2 91,4	76,39 45,9 31,5 22,4 29,6 34,4
Bank Maybank Syariah Indonesia	2010 2011 2012 2013 2014 2015	4,48 3,57 2,88 2,87 3,61 -20,13	311.853 998.602 1.372.076 1.435.906 1.617.383 1.552.230	172,26 289,20 197,70 152,87 157,77 110,54	124,43 73,44 63,89 59,41 52,13 38,40
Bank Tabungan Pensiunan Nasional Syariah	2010 2011 2012 2013 2014 2015	4,0 4,4 4,7 0,11 4,23 5,24	22.087 111.330 351.668 183.245 2.449.087 3.809.967	91,93 85,10 86 149,87 93,97 95,54	23,4 20,5 21,5 58.67 33,88 19,96
Bank JabarBantenSyariah	2010 2011 2012 2013 2014 2015	0,72 1,23 -0,59 0,91 0,69 0,25	479.0417 504.655 984.754 1.064.027 1.292.787 1.112.650	121,31 79,61 87,99 97,40 93,69 104,75	31,43 30,28 21,09 17,99 15,83 25,26
Bank PaninSyariah	2010 2011 2012 2013 2014 2015	-2,53 2,06 3,48 1,03 1,99 1,56	174.825 705.619 1.517.342 2.581.882 4.736.314 5.176.920	69,76 167,70 105,66 90,40 94,04 96,43	54,81 61,98 32,20 20,83 25,69 25,32

Normalitas awal

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		72
Normal Parameters[a,,b]	Mean	.0000000
	Std. Deviation	2.96791697
Most Extreme Differences	Absolute	.288
	Positive	.190
	Negative	-.288
Kolmogorov-Smirnov Z		2.447
Asymp. Sig. (2-tailed)		.000

a. Test distribution is Normal.

b. Calculated from data.

Normalitas setelah transformasi data dengan mengubah variabel Y menjadi LnY

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		59
Normal Parameters[a,,b]	Mean	.0000000
	Std. Deviation	.93425515
Most Extreme Differences	Absolute	.110
	Positive	.060
	Negative	-.110
Kolmogorov-Smirnov Z		.848
Asymp. Sig. (2-tailed)		.468

a. Test distribution is Normal.

b. Calculated from data.

Heteroskedastisitas

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	X3, LnX1, X2[a]	.	Enter

a. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.397[a]	.157	.112	.50787

a. Predictors: (Constant), X3, LnX1, X2

b. Dependent Variable: abs

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.652	3	.884	3.427	.023[a]
	Residual	14.186	55	.258		
	Total	16.838	58			

a. Predictors: (Constant), X3, LnX1, X2

b. Dependent Variable: abs

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1.026	.704		-1.457	.151
	LnX1	.051	.041	.165	1.242	.220
	X2	.009	.004	.291	2.167	.035
	X3	.007	.006	.167	1.167	.248

a. Dependent Variable: abs

Heteroskedastisitas setelah transformasi data dengan mengubah variabel X2 menjadi LnX2

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	X3, LnX2, LnX1[a]	.	Enter

a. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.324[a]	.105	.056	.52349

a. Predictors: (Constant), X3, LnX2, LnX1

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.766	3	.589	2.148	.105[a]
	Residual	15.073	55	.274		
	Total	16.838	58			

a. Predictors: (Constant), X3, LnX2, LnX1

b. Dependent Variable: abs

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.238	1.770		-1.264	.211
	LnX1	.070	.042	.225	1.647	.105
	LnX2	.380	.349	.142	1.089	.281
	X3	.011	.005	.270	1.976	.053

a. Dependent Variable: abs

Autokorelasi dan Multikolinieritas

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	X3, LnX2, LnX1[a]	.	Enter

a. All requested variables entered.

Model Summary[b]

Model	Durbin-Watson
1	1.798[a]

a. Predictors: (Constant), X3, LnX2, LnX1

b. Dependent Variable: LnY

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	LnX1	.874	1.145
	LnX2	.963	1.039
	X3	.871	1.149

a. Dependent Variable: LnY

Uji Hipotesis

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	X3, LnX2, LnX1[a]	.	Enter

a. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.345[a]	.119	.071	.96059

a. Predictors: (Constant), X3, LnX2, LnX1

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.879	3	2.293	2.485	.070[a]
	Residual	50.750	55	.923		
	Total	57.629	58			

a. Predictors: (Constant), X3, LnX2, LnX1

b. Dependent Variable: LnY

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.585	3.247		1.412	.164
	LnX1	-.172	.077	-.301	-2.226	.030
	LnX2	-.499	.641	-.100	-.779	.439
	X3	.007	.010	.101	.745	.459

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.585	3.247		1.412	.164
	LnX1	-.172	.077	-.301	-2.226	.030
	LnX2	-.499	.641	-.100	-.779	.439
	X3	.007	.010	.101	.745	.459

a. Dependent Variable: LnY