

LAMPIRAN

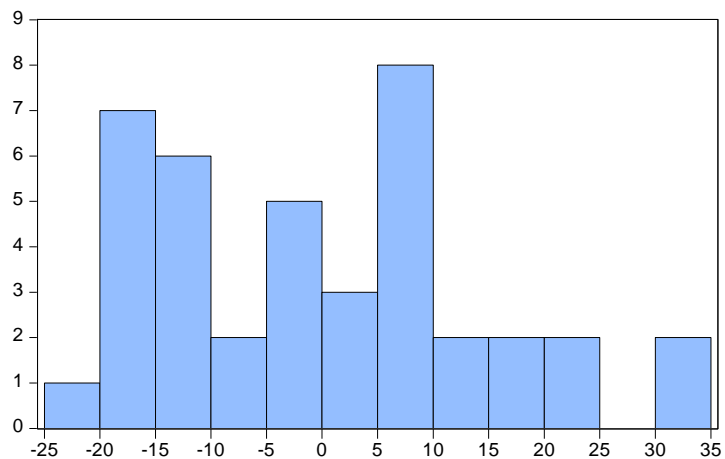
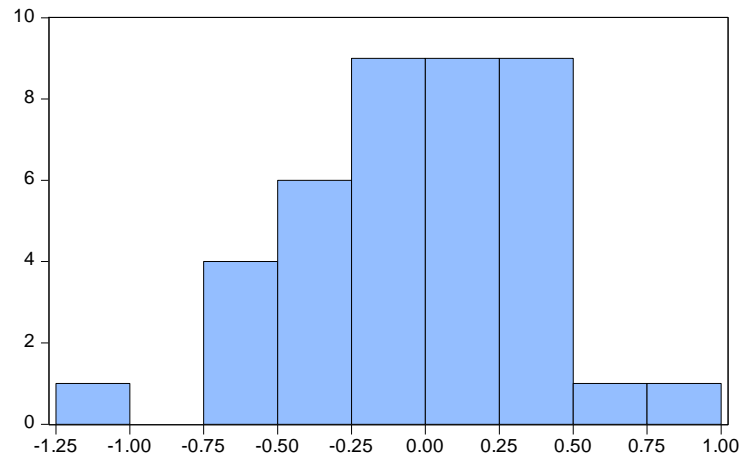
A. Laporan Keuangan Bank Syariah Mandiri

Bln/Thn	ROA	ROE	CAR	MDH	MSY
Mar-06	1.26	19.81	12.86	19,739,000,000	39,223,000,000
Jun-06	1.10	17.48	11.63	44,372,000,000	87,014,000,000
Sep-06	0.95	15.48	11.98	78,428,000,000	134,745,000,000
Dec-06	1.10	18.27	12.60	120,286,000,000	189,779,000,000
Mar-07	2.03	39.25	16.53	48,141,000,000	43,992,000,000
Jun-07	1.75	34.49	14.85	105,588,000,000	94,321,000,000
Sep-07	1.65	32.96	13.73	178,004,000,000	141,714,000,000
Dec-07	1.53	32.22	12.46	264,813,000,000	200,090,000,000
Mar-08	2.05	51.61	12.08	95,520,000,000	55,174,000,000
Jun-08	1.94	51.35	12.31	203,891,000,000	116,978,000,000
Sep-08	1.91	48.78	11.59	324,314,000,000	186,476,000,000
Dec-08	1.83	46.21	12.72	443,356,000,000	260,521,000,000
Mar-09	2.08	38.77	14.78	55,174,000,000	72,634,000,000
Jun-09	2.00	38.21	14.07	220,459,000,000	148,583,000,000
Sep-09	2.11	40.17	13.37	337,429,000,000	240,722,000,000
Dec-09	2.23	44.20	12.44	462,263,000,000	336,320,000,000
Mar-10	2.04	53.10	12.52	125,396,000,000	91,087,000,000
Jun-10	2.22	60.04	12.46	255,963,000,000	195,932,000,000

Sep-10	2.30	64.83	11.49	398,515,000,000	313,693,000,000
Dec-10	2.21	63.58	10.64	550,452,000,000	442,861,000,000
Mar-11	2.22	74.43	11.89	152,639,000,000	136,052,000,000
Jun-11	2.12	68.22	11.26	307,542,000,000	269,138,000,000
Sep-11	2.03	67.03	11.10	472,864,000,000	410,509,000,000
Dec-11	1.95	64.84	14.70	636,928,000,000	558,025,000,000
Mar-12	2.17	66.56	13.97	151,577,000,000	138,385,000,000
Jun-12	2.25	68.52	13.70	311,156,000,000	285,780,000,000
Sep-12	2.22	68.43	13.20	469,479,000,000	443,346,000,000
Dec-12	2.25	68.09	13.88	629,465,000,000	602,855,000,000
Mar-13	2.56	70.11	15.29	133,802,000,000	165,393,000,000
Jun-13	1.79	50.30	14.24	267,180,000,000	353,384,000,000
Sep-13	1.51	43.49	14.42	406,845,000,000	520,257,000,000
Dec-13	1.53	44.58	14.12	543,973,000,000	704,007,000,000
Mar-14	1.77	53.86	14.90	115,981,000,000	186,586,000,000
Jun-14	0.66	20.17	14.94	235,319,000,000	376,911,000,000
Sep-14	0.80	24.64	15.63	344,400,000,000	571,275,000,000
Dec-14	0.17	4.82	14.81	417,494,000,000	733,300,000,000
Mar-15	0.19	25.00	15.00	94,300,000,000	199,652,000,000
Jun-15	0.55	5.48	11.97	186,643,000,000	436,961,000,000
Sep-15	0.42	4.10	11.84	296,891,000,000	662,772,000,000
Dec-15	0.56	5.92	12.85	364,436,000,000	857,105,000,000

B. Hasil Eviews

1. Uji Normalitas



2. Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	3.560813	Prob. F(2,35)	0.0391
Obs*R-squared	6.762916	Prob. Chi-Square(2)	0.0340

Test Equation:
 Dependent Variable: RESID
 Method: Least Squares
 Date: 04/21/17 Time: 07:52
 Sample: 1 40

Included observations: 40
 Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
MDH	-7.11E-13	6.51E-13	-1.092184	0.2822
MSY	3.37E-13	4.65E-13	0.724163	0.4738
C	0.098795	0.127449	0.775173	0.4434
RESID(-1)	0.434241	0.176461	2.460837	0.0189
RESID(-2)	0.078110	0.187266	0.417107	0.6791
R-squared	0.169073	Mean dependent var		-8.60E-17
Adjusted R-squared	0.074110	S.D. dependent var		0.401230
S.E. of regression	0.386077	Akaike info criterion		1.050908
Sum squared resid	5.216934	Schwarz criterion		1.262018
Log likelihood	-16.01815	Hannan-Quinn criter.		1.127238
F-statistic	1.780406	Durbin-Watson stat		1.736513
Prob(F-statistic)	0.154850			

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	9.203144	Prob. F(2,35)	0.0006
Obs*R-squared	13.78586	Prob. Chi-Square(2)	0.0010

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 04/21/17 Time: 07:58

Sample: 1 40

Included observations: 40

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
MDH	-3.55E-11	1.98E-11	-1.792009	0.0818
MSY	3.75E-12	1.41E-11	0.266408	0.7915
C	8.569256	4.383503	1.954888	0.0586
RESID(-1)	0.485038	0.160838	3.015692	0.0048
RESID(-2)	0.317300	0.174071	1.822824	0.0769
R-squared	0.344646	Mean dependent var		-3.77E-15
Adjusted R-squared	0.269749	S.D. dependent var		14.56914
S.E. of regression	12.45002	Akaike info criterion		7.997790
Sum squared resid	5425.107	Schwarz criterion		8.208900
Log likelihood	-154.9558	Hannan-Quinn criter.		8.074121
F-statistic	4.601572	Durbin-Watson stat		1.447694
Prob(F-statistic)	0.004319			

3. Uji Multikolinearitas

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.015838	3.733347	NA
MDH	3.46E-25	8.296053	2.279249
MSY	2.16E-25	6.873768	2.279249

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	20.88187	3.733347	NA
MDH	4.56E-22	8.296053	2.279249
MSY	2.85E-22	6.873768	2.279249

4. Uji Heterokedastisitas

Heteroskedasticity Test: White

F-statistic	1.239504	Prob. F(2,37)	0.3013
Obs*R-squared	2.511723	Prob. Chi-Square(2)	0.2848
Scaled explained SS	2.502384	Prob. Chi-Square(2)	0.2862

Test Equation:
 Dependent Variable: RESID^2
 Method: Least Squares
 Date: 04/21/17 Time: 07:51
 Sample: 1 40
 Included observations: 40

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.208659	0.053631	3.890660	0.0004
MDH^2	-6.38E-25	4.40E-25	-1.450477	0.1554
MSY^2	9.88E-26	2.75E-25	0.359922	0.7210

R-squared	0.062793	Mean dependent var	0.156961
Adjusted R-squared	0.012133	S.D. dependent var	0.242580
S.E. of regression	0.241104	Akaike info criterion	0.064859
Sum squared resid	2.150846	Schwarz criterion	0.191525
Log likelihood	1.702826	Hannan-Quinn criter.	0.110657
F-statistic	1.239504	Durbin-Watson stat	1.891024
Prob(F-statistic)	0.301270		

Heteroskedasticity Test: White

F-statistic	2.170750	Prob. F(2,37)	0.1284
Obs*R-squared	4.200622	Prob. Chi-Square(2)	0.1224
Scaled explained SS	2.405453	Prob. Chi-Square(2)	0.3004

Test Equation:
 Dependent Variable: RESID^2
 Method: Least Squares
 Date: 04/21/17 Time: 07:56
 Sample: 1 40
 Included observations: 40

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	277.1090	52.38839	5.289511	0.0000
MDH^2	-2.11E-22	4.30E-22	-0.491473	0.6260
MSY^2	-3.61E-22	2.68E-22	-1.346286	0.1864

R-squared	0.105016	Mean dependent var	206.9534
Adjusted R-squared	0.056638	S.D. dependent var	242.4852
S.E. of regression	235.5182	Akaike info criterion	13.83349
Sum squared resid	2052346.	Schwarz criterion	13.96016
Log likelihood	-273.6698	Hannan-Quinn criter.	13.87929
F-statistic	2.170750	Durbin-Watson stat	2.007124
Prob(F-statistic)	0.128406		

5. Uji Hipotesis

Dependent Variable: ROA
 Method: Least Squares
 Date: 04/21/17 Time: 07:44
 Sample: 1 40
 Included observations: 40

Variable	Coefficient	Std. Error	t-Statistic	Prob.
MDH	4.02E-12	5.88E-13	6.831016	0.0000
MSY	-3.58E-12	4.65E-13	-7.689932	0.0000
C	1.632490	0.125847	12.97197	0.0000

R-squared	0.625295	Mean dependent var	1.650250
Adjusted R-squared	0.605040	S.D. dependent var	0.655464
S.E. of regression	0.411932	Akaike info criterion	1.136121
Sum squared resid	6.278450	Schwarz criterion	1.262787
Log likelihood	-19.72242	Hannan-Quinn criter.	1.181919
F-statistic	30.87212	Durbin-Watson stat	1.209515
Prob(F-statistic)	0.000000		

Dependent Variable: ROE
 Method: Least Squares
 Date: 04/21/17 Time: 07:53
 Sample: 1 40
 Included observations: 40

Variable	Coefficient	Std. Error	t-Statistic	Prob.
MDH	1.31E-10	2.13E-11	6.142565	0.0000
MSY	-9.72E-11	1.69E-11	-5.752169	0.0000
C	36.26068	4.569668	7.935079	0.0000
R-squared	0.524098	Mean dependent var		42.73500
Adjusted R-squared	0.498374	S.D. dependent var		21.11910
S.E. of regression	14.95772	Akaike info criterion		8.320371
Sum squared resid	8278.138	Schwarz criterion		8.447037
Log likelihood	-163.4074	Hannan-Quinn criter.		8.366169
F-statistic	20.37357	Durbin-Watson stat		1.005257
Prob(F-statistic)	0.000001			

CURRICULUM VITAE

Data Pribadi

Nama : Nia Yustika Mondaily
Tempat, Tanggal Lahir : Cot Darat, 8 Mei 1995
Jenis Kelamin : Perempuan
Agama : Islam
Alamat : Jl. Imam Bonjol, Meulaboh, Aceh Barat, Aceh.

Riwayat Pendidikan

1. SDN Reusah (2002 s/d 2007)
2. MTs. Harapan Bangsa (2007 s/d 2010)
3. SMAN 4 Wira Bangsa (2010 s/d 2013)
4. Universitas Muhammadiyah Yogyakarta (2013 s/d 2017)

Pengalaman Organisasi

1. OSIS di bidang Pendidikan (2008 s/d 2010)
2. Himpunan Mahasiswa Ekonomi dan Perbankan Islam (2014 s/d 2016)

Demikian riwayat hidup (CV) yang dapat saya sampaikan, semoga dapat digunakan sebagaimana mestinya.

