LAMPIRAN- LAMPIRAN

Rasio Keuangan CAR, FDR , NPF dan ROA pada bank Syaraiah Mandiri

tahun	Caturwulan	CAR	FDR	NPF	ROA
2016	I	13,39%	80,16%	6,42%	0,56%
	II	13,09%	82,31%	5,58%	0,62%
	III	13,50%	80,40%	5,43%	0,60%
	IV	14,01%	79,19%	4,92%	0,59%
2015	I	15,12%	81,67%	6,81%	0,81%
	II	11,97%	85,01%	6,67%	0,55%
	III	11,84%	84,49%	6,89%	0,42%
	IV	12,85%	81,99%	6,06%	0,56%
2014	I	14,90%	90,34%	4,88%	1,77%
	II	14,94%	89,91%	6,46%	0,66%
	III	15,63%	85,68%	6,76%	0,80%
	IV	14,81%	82,13%	6,84%	0,17%
2013	I	15,29%	95,61%	3,44%	2,56%
	II	14,24%	94,22%	2,90%	1,79%
	III	14,42%	91,29%	3,40%	1,51%
	IV	14,12%	89,37%	4,32%	1,53%
2012	I	13,97%	87,25%	2,52%	2,17%
	II	13,70%	92,21%	3,04%	2,25%
	III	13,20%	93,90%	3,10%	2,22%
	IV	13,88%	94,40%	2,82%	2,25%
2011	I	11,89%	84,06%	3,30%	2,22%
	II	11,26%	88,52%	3,40%	2,12%
	III	11,10%	89,86%	3,21%	2,03%
	IV	14,70%	86,03%	0,95%	1,95%
2010	I	12,52%	83,93%	4,08%	2,04%
	II	12,46%	85,16%	4,13%	2,22%
	III	11,49%	86,31%	4,17%	2,30%
	IV	10,64%	82,52%	1,29%	2,21%
2009	I	14,75%	86,85%	5,51%	2,08%
	II	12,07%	87,03%	5,35%	2,00%
	III	13,37%	87,93%	5,87%	2,11%
	IV	12,44%	83,07%	4,84%	2,23%
2008	I	12,08%	91,05%	5,36%	2,05%
	II	12,31%	89,21%	5,08%	1,94%
	III	12,69%	99,11%	5,01%	1,51%
	IV	12,72%	89,12%	5,66%	1,83%

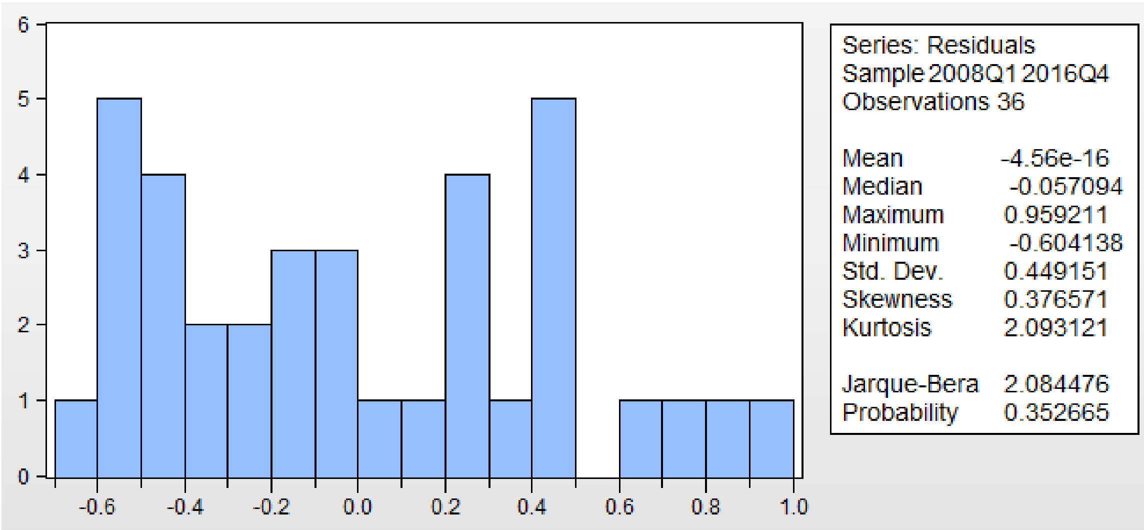
Dependent Variable: ROA
Method: Least Squares
Date: 05/19/17 Time: 06:53
Sample: 2008Q1 2016Q4
Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.715895	1.841443	0.388769	0.7000
CAR	0.083612	0.060600	1.379750	0.1772
FDR	0.039420	0.018647	2.114065	0.0424
NPF	-0.307306	0.063934	-4.806584	0.0000

R-squared	0.611831	Mean dependent var	1.588889
Adjusted R-squared	0.575440	S.D. dependent var	0.720911
S.E. of regression	0.469733	Akaike info criterion	0.431135
Sum squared resid	7.060773	Schwarz criterion	0.607081
Log likelihood	-21.76043	Hannan-Quinn criter.	0.492545
F-statistic	16.81279	Durbin-Watson stat	1.881045
Prob(F-statistic)	0.000001		

Uji asumsi KLASIK

ujinormalitas



Nilai prop > 0,05 = data berdistribusi normal

Lolos uji normalitas

Uji multikolinearitas

Variance Inflation Factors
Date: 05/19/17 Time: 06:59
Sample: 2008Q1 2016Q4
Included observations: 36

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	3.390913	553.2443	NA
CAR	0.003672	106.7856	1.039741
FDR	0.000348	433.1923	1.263232
NPF	0.004088	16.25413	1.284269

Centered VIF < 10 lolos uji multikolnearitas.

Uji heteroskedastisitas

Heteroskedasticity Test: White

F-statistic	1.051364	Prob. F(9,26)	0.4286
Obs*R-squared	9.605757	Prob. Chi-Square(9)	0.3833
Scaled explained SS	4.148251	Prob. Chi-Square(9)	0.9014

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 05/19/17 Time: 07:01
Sample: 2008Q1 2016Q4
Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-4.483410	20.01945	-0.223953	0.8245
CAR	0.352057	0.763719	0.460977	0.6486
CAR^2	-0.007087	0.031233	-0.226919	0.8223
CAR*FDR	-0.000586	0.007716	-0.075975	0.9400
CAR*NPF	-0.019212	0.027853	-0.689753	0.4965
FDR	0.023307	0.379802	0.061367	0.9515
FDR^2	-0.000156	0.001678	-0.093114	0.9265
FDR*NPF	0.002856	0.009081	0.314528	0.7556
NPF	0.461341	1.152413	0.400326	0.6922
NPF^2	-0.042660	0.029828	-1.430190	0.1646

R-squared	0.266827	Mean dependent var	0.196133
Adjusted R-squared	0.013036	S.D. dependent var	0.207970
S.E. of regression	0.206610	Akaike info criterion	-0.085832
Sum squared resid	1.109883	Schwarz criterion	0.354035
Log likelihood	11.54497	Hannan-Quinn criter.	0.067693
F-statistic	1.051364	Durbin-Watson stat	1.551826
Prob(F-statistic)	0.428639		

Heteroskedasticity Test: Harvey

F-statistic	2.651451	Prob. F(3,32)	0.0655
Obs*R-squared	7.167097	Prob. Chi-Square(3)	0.0668
Scaled explained SS	3.842416	Prob. Chi-Square(3)	0.2790

Test Equation:
Dependent Variable: LRESID2
Method: Least Squares
Date: 05/19/17 Time: 07:01
Sample: 2008Q1 2016Q4
Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-4.909502	6.052598	-0.811140	0.4233
CAR	-0.163357	0.199184	-0.820135	0.4182
FDR	0.023524	0.061289	0.383816	0.7037
NPF	0.554831	0.210144	2.640240	0.0127

R-squared	0.199086	Mean dependent var	-2.398397
Adjusted R-squared	0.124000	S.D. dependent var	1.649615
S.E. of regression	1.543955	Akaike info criterion	3.811011
Sum squared resid	76.28150	Schwarz criterion	3.986957
Log likelihood	-64.59819	Hannan-Quinn criter.	3.872421
F-statistic	2.651451	Durbin-Watson stat	1.168414
Prob(F-statistic)	0.065451		

Heteroskedasticity Test: Glejser

F-statistic	1.938382	Prob. F(3,32)	0.1432
Obs*R-squared	5.536016	Prob. Chi-Square(3)	0.1365
Scaled explained SS	3.384602	Prob. Chi-Square(3)	0.3360

Test Equation:
Dependent Variable: ARESID
Method: Least Squares
Date: 05/19/17 Time: 07:02
Sample: 2008Q1 2016Q4
Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.219562	0.846862	-0.259265	0.7971
CAR	-0.010853	0.027869	-0.389440	0.6995
FDR	0.004821	0.008575	0.562143	0.5779
NPF	0.068949	0.029403	2.344981	0.0254

R-squared	0.153778	Mean dependent var	0.383553
Adjusted R-squared	0.074445	S.D. dependent var	0.224545
S.E. of regression	0.216026	Akaike info criterion	-0.122400
Sum squared resid	1.493346	Schwarz criterion	0.053546
Log likelihood	6.203206	Hannan-Quinn criter.	-0.060990
F-statistic	1.938382	Durbin-Watson stat	1.081504
Prob(F-statistic)	0.143230		

dilihatdarinilaiprob F > 0,05 lolosuji hetero

Uji linearitas

Ramsey RESET Test
Equation: UNTITLED
Specification: ROA C CAR FDR NPF
Omitted Variables: Squares of fitted values

	Value	df	Probability
t-statistic	0.574895	31	0.5739
F-statistic	0.330504	(1, 31)	0.5739
Likelihood ratio	7.192763	1	0.5091

F-test summary:

	Sum of Sq.	df	Mean Squares
Test SSR	0.024057	1	0.024057
Restricted SSR	1.115895	32	0.069743
Unrestricted SSR	1.091838	31	0.072789
Unrestricted SSR	1.091838	31	0.072789

LR test summary:

	Value	df
Restricted LogL	0.481986	32
Unrestricted LogL	0.699929	31

Method: Least Squares
Date: 05/19/17 Time: 07:03
Sample: 2008Q1 2016Q4
Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.906756	2.744374	-0.694788	0.4978
CAR	0.052038	0.064418	0.807819	0.4318
FDR	0.035405	0.040727	0.869322	0.3984
NPF	-0.191029	0.178991	-1.067251	0.3027

R-squared	0.704971	Mean dependent var	1.219500
Adjusted R-squared	0.679630	S.D. dependent var	0.777631
S.E. of regression	0.269795	Akaike info criterion	0.430007
Sum squared resid	1.091838	Schwarz criterion	0.678940
Log likelihood	0.699929	Hannan-Quinn criter.	0.478601
F-statistic	35.71155	Durbin-Watson stat	2.105029
Prob(F-statistic)	0.000000		

CURRICULUM VITAE

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Riwayat Pendidikan Formal:

- MI MUHAMMADIYYAH AL-MANAR (2001-2006)
- MTS MUHAMMADIYYAH AL-MANAR (2007-2009)
- MA MA'AHID KUDUS (2010-2013)
- UNIVERSITAS MUHAMMADIYAH YOGYAKARTA (2013-2017)

Riwayat organisasi:

- Tapak Suci UMY (Bela Diri)
- Hizbul Wathan UMY (Kepanduan)
- BEM KM UMY
- Jemparingan Keraton Yogyakarta (Panahan)

Keahlian:

- Mengoperasikan Microsoft office
- Mengoperasikan Power Point
- Bahasa Inggris
- Bahasa Arab.