

LAMPIRAN-LAMPIRAN

Lampiran 1 : Data Penelitian

Tahun	Nama Bank Umum Syariah	GCG	ROA (%)	ROE (%)	BOPO (%)	NPF (%)
2016	PT BANK BNI SYARIAH	2	1,44	11,94	87,67	1,64
	PT BANK MEGA SYARIAH	2	2,63	11,97	88,16	2,81
	PT BANK MUAMALAT INDONESIA	2	0,22	3	97,76	1,4
	PT BANK SYARIAH MANDIRI	1	0,59	5,81	94,12	3,13
	PT BANK BCA SYARIAH	1	1,13	3,45	92,18	0,21
	PT BANK BRI SYARIAH	2	0,95	7,4	91,33	3,19
	PT BANK JABAR BANTEN SYARIAH	3	-8,09	-49,05	122,97	4,94
	PT BANK PANIN SYARIAH	2	0,37	1,76	96,17	1,86
	PT BANK SYARIAH BUKOPIN	2	0,76	5,15	91,76	2,72
	PT BANK VICTORIA SYARIAH	2	-2,16	-17,45	131,34	3,36
	PT BANK MAYBANK SYARIAH INDONESIA	3	-9,51	-27,62	160,28	4,6
2015	PT BANK BNI SYARIAH	2	1,43	11,39	89,63	1,46
	PT BANK MEGA SYARIAH	2	0,3	1,61	99,51	3,16
	PT BANK MUAMALAT INDONESIA	3	0,2	2,78	97,41	4,2
	PT BANK SYARIAH MANDIRI	2	0,56	5,92	94,78	4,05
	PT BANK BCA SYARIAH	1	0,96	3,21	92,48	0,52

	PT BANK BRI SYARIAH	2	0,76	6,2	93,79	3,89
	PT BANK JABAR BANTEN SYARIAH	3	0,25	0,92	98,78	4,45
	PT BANK PANIN SYARIAH	2	1,12	4,94	89,33	1,94
	PT BANK SYARIAH BUKOPIN	2	0,79	5,35	91,99	2,74
	PT BANK VICTORIA SYARIAH	2	-2,36	-15,06	119,19	4,82
	PT BANK MAYBANK SYARIAH INDONESIA	3	-20,13	-32,04	192,6	4,93
2014	PT BANK BNI SYARIAH	2	1,27	10,83	89,8	1,04
	PT BANK MEGA SYARIAH	2	0,29	2,5	97,61	1,81
	PT BANK MUAMALAT INDONESIA	3	0,17	2,2	64,81	4,85
	PT BANK SYARIAH MANDIRI	2	-0,04	-0,94	100,6	4,29
	PT BANK BCA SYARIAH	1	0,76	2,9	88,11	0,1
	PT BANK BRI SYARIAH	2	0,08	0,44	99,77	3,65
	PT BANK JABAR BANTEN SYARIAH	2	0,69	3,47	96,94	3,93
	PT BANK PANIN SYARIAH	1	1,99	7,66	66,47	0,29
	PT BANK SYARIAH BUKOPIN	2	0,27	2,39	96,77	3,34
	PT BANK VICTORIA SYARIAH	2	-1,87	-17,61	143,31	4,75
	PT BANK MAYBANK SYARIAH INDONESIA	2	3,6	6,82	69,62	4,29
2013	PT BANK BNI SYARIAH	1	1,37	11,73	83,94	1,13
	PT BANK MEGA SYARIAH	2	2,33	26,23	86,09	1,45
	PT BANK MUAMALAT INDONESIA	1	1,37	32,87	85,12	0,78
	PT BANK SYARIAH MANDIRI	2	1,53	44,58	84,03	2,29
	PT BANK BCA SYARIAH	2	1,01	4,29	86,91	0
	PT BANK BRI SYARIAH	1	1,15	10,2	95,24	3,26
	PT BANK JABAR BANTEN SYARIAH	2	0,91	4,65	85,76	1,16
	PT BANK PANIN SYARIAH	1	1,03	4,44	81,31	0,77

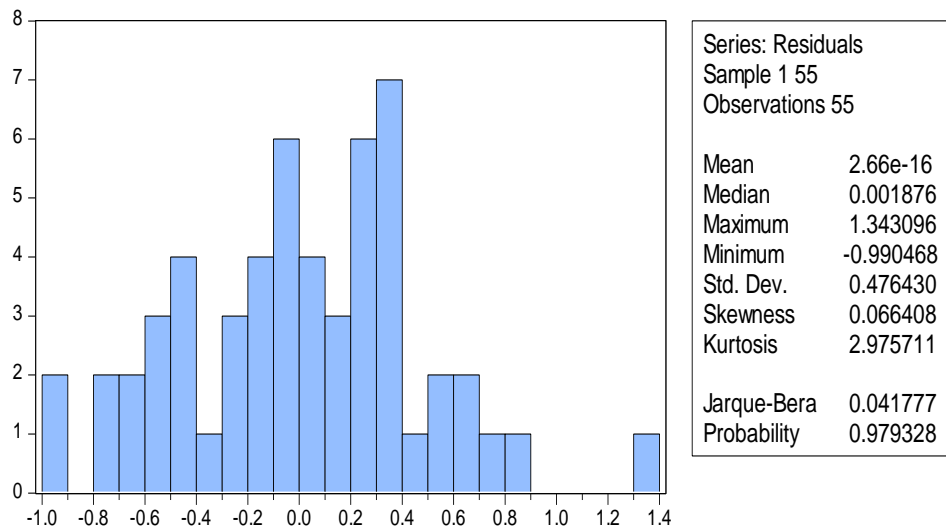
	PT BANK SYARIAH BUKOPIN	2	0,69	7,63	92,29	3,68
	PT BANK VICTORIA SYARIAH	2	0,5	3,7	87,9	3,31
	PT BANK MAYBANK SYARIAH INDONESIA	2	2,87	5,05	69,79	0
2012	PT BANK BNI SYARIAH	1	1,48	10,18	85,39	1,42
	PT BANK MEGA SYARIAH	2	3,81	57,98	77,26	1,32
	PT BANK MUAMALAT INDONESIA	1	1,54	29,16	84,48	1,81
	PT BANK SYARIAH MANDIRI	2	2,25	68,09	73	1,14
	PT BANK BCA SYARIAH	2	0,84	2,82	90,87	0
	PT BANK BRI SYARIAH	1	1,19	10,41	86,63	1,84
	PT BANK JABAR BANTEN SYARIAH	3	-0,59	-3,26	110,34	1,01
	PT BANK PANIN SYARIAH	1	3,48	8,2	47,6	0,19
	PT BANK SYARIAH BUKOPIN	2	0,55	7,32	91,59	4,26
	PT BANK VICTORIA SYARIAH	2	1,43	8,93	91,95	2,41
	PT BANK MAYBANK SYARIAH INDONESIA	2	2,88	4,93	53,73	1,25

Lampiran 2 : Uji Analisis Deskriptif

	BOPO	GCG	NPF	ROA	ROE
Mean	93.78655	1.890909	2.415273	0.237091	6.043091
Median	91.59000	2.000000	2.290000	0.840000	4.940000
Maximum	192.6000	3.000000	4.940000	3.810000	68.09000
Minimum	47.60000	1.000000	0.000000	-20.13000	-49.05000
Std. Dev.	22.87119	0.598539	1.560279	3.558549	17.97627
Skewness	1.909786	0.035094	0.074004	-4.056470	0.575999
Kurtosis	9.203303	2.760907	1.721609	21.94881	6.991609
Jarque-Bera	121.6190	0.142294	3.795434	973.6767	39.55427
Probability	0.000000	0.931325	0.149910	0.000000	0.000000
Sum	5158.260	104.0000	132.8400	13.04000	332.3700
Sum Sq. Dev.	28246.92	19.34545	131.4614	683.8165	17449.91
Observations	55	55	55	55	55

Lampiran 3 : Uji Asumsi Klasik

1. Uji Normalitas



2. Uji Heterokedastisitas

Heteroskedasticity Test: Glejser

F-statistic	1.598181	Prob. F(4,50)	0.1894
Obs*R-squared	6.234844	Prob. Chi-Square(4)	0.1823
Scaled explained SS	5.460288	Prob. Chi-Square(4)	0.2432

Test Equation:

Dependent Variable: ARESID

Method: Least Squares

Date: 12/21/17 Time: 16:19

Sample: 1 55

Included observations: 55

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.553805	0.337889	1.639017	0.1075
ROA	-0.007093	0.023226	-0.305383	0.7613
ROE	-0.000202	0.002820	-0.071475	0.9433
BOPO	-8.69E-05	0.003613	-0.024058	0.9809
NPF	-0.067143	0.028850	-2.327369	0.0740
R-squared	0.113361	Mean dependent var	0.380584	
Adjusted R-squared	0.042430	S.D. dependent var	0.281884	
S.E. of regression	0.275839	Akaike info criterion	0.348511	
Sum squared resid	3.804366	Schwarz criterion	0.530996	
Log likelihood	-4.584065	Hannan-Quinn criter.	0.419080	
F-statistic	1.598181	Durbin-Watson stat	2.128358	
Prob(F-statistic)	0.189377			

3. Uji Multikolinearitas

Variance Inflation Factors

Date: 12/21/17 Time: 16:15

Sample: 1 55

Included observations: 55

	Coefficient	Uncentered	Centered
--	-------------	------------	----------

Variable	Variance	VIF	VIF
C	0.367837	82.52722	NA
ROA	0.001738	4.870171	4.848251
ROE	2.56E-05	2.033287	1.823407
BOPO	4.21E-05	87.83885	4.845838
NPF	0.002682	4.947628	1.438012

4. Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	2.664134	Prob. F(2,48)	0.0799
Obs*R-squared	5.495298	Prob. Chi-Square(2)	0.0641

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 12/21/17 Time: 16:18

Sample: 1 55

Included observations: 55

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.265622	0.600807	0.442109	0.6604
ROA	0.000836	0.040377	0.020695	0.9836
ROE	-0.003440	0.005175	-0.664799	0.5094
BOPO	-0.002668	0.006395	-0.417272	0.6783
NPF	0.001152	0.050472	0.022826	0.9819
RESID(-1)	-0.343417	0.151712	-2.263609	0.0282
RESID(-2)	-0.020835	0.146694	-0.142032	0.8876
R-squared	0.099915	Mean dependent var	2.66E-16	
Adjusted R-squared	-0.012596	S.D. dependent var	0.476430	
S.E. of regression	0.479421	Akaike info criterion	1.485938	
Sum squared resid	11.03253	Schwarz criterion	1.741416	
Log likelihood	-33.86328	Hannan-Quinn criter.	1.584733	
F-statistic	0.888045	Durbin-Watson stat	1.929048	
Prob(F-statistic)	0.511096			

5. Uji Regresi Sederhana

Dependent Variable: ROA
 Method: Least Squares
 Date: 11/21/17 Time: 09:52
 Sample: 1 55
 Included observations: 55

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	5.546316	1.426561	3.887891	0.0003
GCG	-2.807763	0.719855	-3.900457	0.0003
R-squared	0.223028	Mean dependent var		0.237091
Adjusted R-squared	0.208369	S.D. dependent var		3.558549
S.E. of regression	3.166171	Akaike info criterion		5.178609
Sum squared resid	531.3060	Schwarz criterion		5.251603
Log likelihood	-140.4118	Hannan-Quinn criter.		5.206837
F-statistic	15.21357	Durbin-Watson stat		2.018238
Prob(F-statistic)	0.000272			

Dependent Variable: ROE
 Method: Least Squares
 Date: 11/21/17 Time: 09:54
 Sample: 1 55
 Included observations: 55

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	26.57248	7.622641	3.485994	0.0010
GCG	-10.85689	3.846448	-2.822575	0.0067
R-squared	0.130676	Mean dependent var		6.043091
Adjusted R-squared	0.114274	S.D. dependent var		17.97627
S.E. of regression	16.91801	Akaike info criterion		8.530321
Sum squared resid	15169.62	Schwarz criterion		8.603315
Log likelihood	-232.5838	Hannan-Quinn criter.		8.558548
F-statistic	7.966929	Durbin-Watson stat		1.613399
Prob(F-statistic)	0.006694			

Dependent Variable: BOPO
Method: Least Squares
Date: 11/21/17 Time: 09:55
Sample: 1 55
Included observations: 55

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	61.83985	9.329754	6.628240	0.0000
GCG	-16.89489	4.707872	3.588646	0.0007
R-squared	0.195487	Mean dependent var		93.78655
Adjusted R-squared	0.180308	S.D. dependent var		22.87119
S.E. of regression	20.70685	Akaike info criterion		8.934493
Sum squared resid	22725.01	Schwarz criterion		9.007486
Log likelihood	-243.6985	Hannan-Quinn criter.		8.962720
F-statistic	12.87838	Durbin-Watson stat		1.839779
Prob(F-statistic)	0.000726			

Dependent Variable: NPF
Method: Least Squares
Date: 11/21/17 Time: 09:57
Sample: 1 55
Included observations: 55

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.48487	0.589976	-0.548640	0.5856
GCG	-0.32368	0.297707	4.865483	0.0000
R-squared	0.308752	Mean dependent var		2.415273
Adjusted R-squared	0.295710	S.D. dependent var		1.560279
S.E. of regression	1.309417	Akaike info criterion		3.412727
Sum squared resid	90.87240	Schwarz criterion		3.485721
Log likelihood	-91.85001	Hannan-Quinn criter.		3.440955
F-statistic	23.67292	Durbin-Watson stat		2.245261
Prob(F-statistic)	0.000011			