LAMPIRAN

Lampiran 1: Data Panel Penelitian

Bulan	Tahun	NPF (%)	CAR (%)	FDR (%)	BOPO (%)	ROA (%)
Januari	2013	6,91	25,06	114,48	79,34	3,07
	2014	7,77	24,62	118,52	89,48	2,78
	2015	8,97	24,43	122,50	88,03	2,31
	2016	9,08	23,48	119,56	91,89	2,32
	2017	9,61	26,46	125,79	93,46	2,18
Februari	2013	7,33	24,45	116,46	79,17	3,07
	2014	7,71	23,78	120,30	86,72	2,81
	2015	9,11	24,67	125,75	87,16	2,23
	2016	9,41	23,17	119,92	90,18	2,32
	2017	9,98	26,05	128,54	94,79	2,26
Maret	2013	7,21	24,10	116,67	79,13	3,06
	2014	7,74	23,08	120,10	87,55	2,71
	2015	10,36	26,08	127,60	94,66	2,07
	2016	9,44	22,15	119,55	89,56	2,25
	2017	9,94	21,53	124,98	91,13	2,42
April	2013	7,32	22,76	126,50	78,69	3,14
	2014	8,00	22,78	121,58	81,93	2,56
	2015	9,33	22,53	123,67	86,68	2,19
	2016	9,51	21,22	120,55	87,56	2,25
	2017	10,15	23,94	132,84	95,20	2,18
Mei	2013	7,69	22,44	127,40	78,97	3,10
	2014	8,23	22,50	125,09	87,95	2,47
	2015	9,38	21,73	130,63	88,38	2,17
	2016	9,60	20,54	122,03	89,17	2,16
	2017	10,63	23,57	134,04	95,55	2,08
Juni	2013	7,25	22,40	120,63	78,99	2,98
	2014	8,18	22,21	125,64	87,51	2,77
	2015	9,25	21,73	130,68	88,13	2,30
	2016	9,18	20,22	129,35	85,94	2,18
	2017	10,71	20,62	134,47	96,50	2,04
Juli	2013	7,35	22,09	123,51	79,65	2,87
	2014	8,62	21,86	124,04	89,77	2,45
	2015	9,80	21,52	137,47	89,24	2,28
	2016	9,97	20,31	130,32	88,82	2,21
	2017	10,78	20,69	139,59	86,51	2,20

Bulan	Tahun	NPF (%)	CAR (%)	FDR (%)	BOPO (%)	ROA (%)
Agustus	2013	7,89	22,10	122,96	81,29	2,63
	2014	8,83	21,78	124,96	89,65	2,49
	2015	9,74	20,85	131,28	89,20	2,34
	2016	10,47	20,24	134,96	89,42	2,11
	2017	10,79	20,74	138,12	86,18	2,01
September	2013	7,58	21,96	123,52	80,08	2,85
	2014	8,68	21,80	129,70	89,13	2,26
	2015	9,87	20,71	128,01	89,55	2,22
	2016	10,47	20,72	133,63	87,91	2,45
	2017	10,79	20,89	135,49	86,31	2,56
Oktober	2013	7,48	22,40	125,92	79,62	3,09
	2014	8,94	22,22	130,14	88,49	2,18
	2015	10,01	20,93	127,21	89,14	2,20
	2016	10,49	20,71	127,86	87,35	2,47
	2017	10,90	20,92	136,14	86,05	2,19
November	2013	7,34	24,63	124,76	79,96	3,01
	2014	8,81	22,34	129,27	88,50	2,21
	2015	9,69	22,08	125,64	88,09	2,15
	2016	10,13	20,78	116,26	87,66	2,34
	2017	10,81	26,93	121,19	85,76	2,51
Desember	2013	6,50	22,08	120,93	80,75	2,79
	2014	7,89	22,77	124,24	83,79	2,26
	2015	8,20	21,47	120,06	85,09	2,20
	2016	8,63	23,73	114,40	89,09	2,27
	2017	9,68	24,81	131,12	93,34	2,25

Lampiran 2 : Model Regresi Data Panel

Fixed Effect Model

Dependent Variable: NPF?
Method: Pooled Least Squares
Date: 11/12/18 Time: 15:29
Sample: 2013 2017
Included observations: 5
Cross-sections included: 12
Total pool (balanced) observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.380632	4.445084	0.085630	0.9321
CAR?	-0.027065	0.080367	-0.336764	0.7379
FDR?	0.057055	0.021144	2.698421	0.0098
BOPO?	0.070259	0.034135	2.058275	0.0455
ROA?	-1.655474	0.513148	-3.226112	0.0024
Fixed Effects (Cross)				
_JANUARI--C	-0.119505			
_FEBRUARI--C	0.063238			
_MARET--C	0.172875			
_APRIL--C	-0.003230			
_MEI--C	-0.185344			
_JUNI--C	-0.277390			
_JULI--C	-0.095618			
_AGUSTUS--C	0.003546			
_SEPTEMBER--C	0.251987			
_OKTOBER--C	0.342298			
_NOVEMBER--C	0.569550			
_DESEMBER--C	-0.722408			

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.794211	Mean dependent var	9.035167
Adjusted R-squared	0.724056	S.D. dependent var	1.207135
S.E. of regression	0.634113	Akaike info criterion	2.149999
Sum squared resid	17.69237	Schwarz criterion	2.708491
Log likelihood	-48.49997	Hannan-Quinn criter.	2.368456
F-statistic	11.32074	Durbin-Watson stat	1.176684
Prob(F-statistic)	0.000000		

Random Effect Model

Dependent Variable: NPF?
Method: Pooled EGLS (Cross-section random effects)
Date: 11/12/18 Time: 15:30
Sample: 2013 2017
Included observations: 5
Cross-sections included: 12
Total pool (balanced) observations: 60
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.815909	4.161606	-0.196056	0.8453
CAR?	-0.027217	0.061163	-0.444998	0.6581
FDR?	0.063358	0.016940	3.740214	0.0004
BOPO?	0.071587	0.031877	2.245747	0.0288
ROA?	-1.536576	0.471498	-3.258925	0.0019
Random Effects (Cross)				
_JANUARI--C	-0.022736			
_FEBRUARI--C	0.017963			
_MARET--C	0.045515			
_APRIL--C	0.000355			
_MEI--C	-0.046113			
_JUNI--C	-0.070070			
_JULI--C	-0.029233			
_AGUSTUS--C	-0.002413			
_SEPTEMBER--C	0.053394			
_OKTOBER--C	0.077251			
_NOVEMBER--C	0.140237			
_DESEMBER--C	-0.164150			

Effects Specification

	S.D.	Rho
Cross-section random	0.158903	0.0591
Idiosyncratic random	0.634113	0.9409

Weighted Statistics

R-squared	0.734331	Mean dependent var	7.882105
Adjusted R-squared	0.715009	S.D. dependent var	1.189143
S.E. of regression	0.634818	Sum squared resid	22.16470
F-statistic	38.00605	Durbin-Watson stat	0.935905
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.726070	Mean dependent var	9.035167
Sum squared resid	23.55071	Durbin-Watson stat	0.880825

Common Effect Model

Dependent Variable: NPF?
Method: Pooled Least Squares
Date: 11/12/18 Time: 15:30
Sample: 2013 2017
Included observations: 5
Cross-sections included: 12
Total pool (balanced) observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.129042	4.218297	-0.267653	0.7900
CAR?	-0.025259	0.060830	-0.415241	0.6796
FDR?	0.064765	0.016985	3.813146	0.0003
BOPO?	0.071831	0.032272	2.225818	0.0301
ROA?	-1.507687	0.476417	-3.164639	0.0025

R-squared	0.726125	Mean dependent var	9.035167
Adjusted R-squared	0.706207	S.D. dependent var	1.207135
S.E. of regression	0.654300	Akaike info criterion	2.069153
Sum squared resid	23.54594	Schwarz criterion	2.243681
Log likelihood	-57.07458	Hannan-Quinn criter.	2.137420
F-statistic	36.45538	Durbin-Watson stat	0.880576
Prob(F-statistic)	0.000000		

Lampiran 3 : Uji Pemilihan Model

Uji Chow

Redundant Fixed Effects Tests
Pool: PANEL
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	1.323412	(11,44)	0.2441
Cross-section Chi-square	17.149208	11	0.1035

Cross-section fixed effects test equation:
Dependent Variable: NPF?
Method: Panel Least Squares
Date: 11/12/18 Time: 15:31
Sample: 2013 2017
Included observations: 5
Cross-sections included: 12
Total pool (balanced) observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.129042	4.218297	-0.267653	0.7900
CAR?	-0.025259	0.060830	-0.415241	0.6796
FDR?	0.064765	0.016985	3.813146	0.0003
BOPO?	0.071831	0.032272	2.225818	0.0301
ROA?	-1.507687	0.476417	-3.164639	0.0025

R-squared	0.726125	Mean dependent var	9.035167
Adjusted R-squared	0.706207	S.D. dependent var	1.207135
S.E. of regression	0.654300	Akaike info criterion	2.069153
Sum squared resid	23.54594	Schwarz criterion	2.243681
Log likelihood	-57.07458	Hannan-Quinn criter.	2.137420
F-statistic	36.45538	Durbin-Watson stat	0.880576
Prob(F-statistic)	0.000000		

Uji Hausman

Correlated Random Effects - Hausman Test
Pool: PANEL
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	4.122457	4	0.3897

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
CAR?	-0.027065	-0.027217	0.002718	0.9977
FDR?	0.057055	0.063358	0.000160	0.6184
BOPO?	0.070259	0.071587	0.000149	0.9134
ROA?	-1.655474	-1.536576	0.041011	0.5571

Cross-section random effects test equation:
Dependent Variable: NPF?
Method: Panel Least Squares
Date: 11/12/18 Time: 15:32
Sample: 2013 2017
Included observations: 5
Cross-sections included: 12
Total pool (balanced) observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.380632	4.445084	0.085630	0.9321
CAR?	-0.027065	0.080367	-0.336764	0.7379
FDR?	0.057055	0.021144	2.698421	0.0098
BOPO?	0.070259	0.034135	2.058275	0.0455
ROA?	-1.655474	0.513148	-3.226112	0.0024

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.794211	Mean dependent var	9.035167
Adjusted R-squared	0.724056	S.D. dependent var	1.207135
S.E. of regression	0.634113	Akaike info criterion	2.149999
Sum squared resid	17.69237	Schwarz criterion	2.708491
Log likelihood	-48.49997	Hannan-Quinn criter.	2.368456
F-statistic	11.32074	Durbin-Watson stat	1.176684
Prob(F-statistic)	0.000000		

Lampiran 4 : Uji Asumsi Klasik

Uji Heteroskedastisitas

Heteroskedasticity Test: Glejser

F-statistic	0.356725	Prob. F(4,55)	0.8383
Obs*R-squared	1.517253	Prob. Chi-Square(4)	0.8236
Scaled explained SS	1.869974	Prob. Chi-Square(4)	0.7597

Test Equation:
Dependent Variable: ARESID
Method: Least Squares
Date: 11/12/18 Time: 15:36
Sample: 1 60
Included observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.504742	2.910979	1.203973	0.2338
CAR	0.001467	0.041978	0.034955	0.9722
FDR	-0.001683	0.011721	-0.143556	0.8864
BOPO	-0.023633	0.022270	-1.061195	0.2932
ROA	-0.335822	0.328767	-1.021458	0.3115

R-squared	0.025288	Mean dependent var	0.447997
Adjusted R-squared	-0.045601	S.D. dependent var	0.441566
S.E. of regression	0.451522	Akaike info criterion	1.327269
Sum squared resid	11.21295	Schwarz criterion	1.501797
Log likelihood	-34.81806	Hannan-Quinn criter.	1.395537
F-statistic	0.356725	Durbin-Watson stat	1.371610
Prob(F-statistic)	0.838259		

Uji Multikolinearitas

Variance Inflation Factors
Date: 11/12/18 Time: 15:37
Sample: 1 60
Included observations: 60

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	17.79403	2493.861	NA
CAR	0.003700	264.5006	1.425492
FDR	0.000288	643.0990	1.468453
BOPO	0.001041	1109.921	3.086667
ROA	0.226973	192.8788	3.284281

BI CORNER UNIVERSITAS MUHAMMADIYAH YOGYAKARTA

Gedung E2 Lantai 2 Fakultas Ekonomi dan Bisnis

Perpustakaan BI Corner Universitas Muhammadiyah Yogyakarta menyatakan bahwa Skripsi di bawah ini:

Nama	: Tri Indri Listio Rini
Prodi	: Ilmu Ekonomi
NIM	: 20140430322
Judul	: ANALISIS RESIKO PEMBIAYAAN BERMASALAH DI BANK PERKREDITAN RAKYAT SYARIAH (BPRS)
Dosen Pembimbing	: Dyah Titis Kusuma Wardani, SE., MIDEc.

Telah dilakukan tes Turnitin dengan indeks similaritasnya sebesar : 16 %, dengan Filter 1%.

Semoga surat keterangan ini dapat digunakan sebagaimana mestinya.

Yogyakarta, 1 Maret 2019

Dosen Pembimbing Skripsi	Petugas Perpustakaan
Dyah Titis Kusuma Wardani, SE., MIDEc.	M. Erdiansyah C.A., SIP