

LAMPIRAN

1. Data Perusahaan Bank Umum Syariah

Tanggal	Tahun	NPF	Inflasi	GDP	Ukuran bank	FDR	FAR	CAR
PT BNI Syariah	2011	0.0362	0.0379	892970000000000	8466887000000	0.786	0.6272	0.2067
	2012	0.0202	0.043	917870000000000	10645313000000	0.8499	0.7169	0.1907
	2013	0.0186	0.0838	912520000000000	14708504000000	0.9786	0.7643	0.1623
	2014	0.0186	0.0836	890490000000000	19492112000000	0.926	0.7718	0.1626
	2015	0.0253	0.0335	861930000000000	23017667000000	0.9194	0.7718	0.1548
Pt Mega Syariah	2011	0.0303	0.0379	892970000000000	5564662066000	0.8308	0.7359	0.1203
	2012	0.0267	0.043	917870000000000	9121575543000	0.8888	0.6812	0.1351
	2013	0.0298	0.0838	912520000000000	8163668180000	0.9337	0.8802	0.1299
	2014	0.0389	0.0836	890490000000000	7044587889000	0.9361	0.7744	0.1926
	2015	0.0426	0.0335	861930000000000	5559819466000	0.9849	0.7575	0.1874
PT Muamallat Indonesia	2011	0.0459	0.0379	892970000000000	32267270000000	0.7676	0.6963	0.1178
	2012	0.0577	0.043	917870000000000	44261790000000	0.9415	0.7424	0.1103
	2013	0.0561	0.0838	912520000000000	53738910000000	0.9999	0.7779	0.1443
	2014	0.0655	0.0836	890490000000000	62442190000000	0.8414	0.6905	0.1391
	2015	0.0711	0.0335	861930000000000	57172590000000	0.903	0.7125	0.1236
PT Syariah Mandiri	2011	0.0242	0.0379	892970000000000	48672000000000	0.8603	0.7546	0.0457
	2012	0.0282	0.043	917870000000000	54229000000000	0.944	0.8253	0.1382
	2013	0.0432	0.0838	912520000000000	63965000000000	0.8937	0.7889	0.141
	2014	0.0684	0.0836	890490000000000	66956000000000	0.8192	0.7338	0.1412
	2015	0.0606	0.0335	861930000000000	70370000000000	0.8199	0.7260	0.1285

Tanggal	Tahun	NPF	Inflasi	GDP	Ukuran bank	FDR	FAR	CAR
PT Maybank Syariah	2011	0	0.0379	892970000000000	1692959000000	2.892	0.5899	0.7344
	2012	0.0249	0.043	917870000000000	2062552000000	1.977	0.6652	0.6389
	2013	0.0269	0.0838	912520000000000	2299971000000	1.5287	0.6243	0.5941
	2014	0.0504	0.0836	890490000000000	2449541000000	1.5777	0.6603	0.5213
	2015	0.3515	0.0335	861930000000000	1743439000000	1.1054	0.8903	0.384
PT Bank Bca Syariah	2011	0.002	0.0379	892970000000000	1217100000000	0.788	0.9459	0.459
	2012	0.001	0.043	917870000000000	1602200000000	0.799	0.6289	0.315
	2013	0.001	0.0838	912520000000000	2041400000000	0.835	0.6964	0.224
	2014	0.001	0.0836	890490000000000	2994400000000	0.912	0.7121	0.296
	2015	0.007	0.0335	861930000000000	4349600000000	0.914	0.6841	0.343
PT Bank Bri Syariah	2011	0.277	0.0379	892970000000000	11200823000000	0.9055	0.8187	0.1474
	2012	0.3	0.043	917870000000000	14088914000000	1.0096	0.8094	0.1135
	2013	0.406	0.0838	912520000000000	17400914000000	0.1027	0.8142	0.1449
	2014	0.46	0.0836	890490000000000	20341033000000	0.939	0.7714	0.1289
	2015	0.486	0.0335	861930000000000	24230247000000	0.8416	0.6876	0.1394
PT Bank Jabar Banten Syariah	2011	0.136	0.0379	892970000000000	2849451000000	0.7961	0.6199	0.3029
	2012	0.446	0.043	917870000000000	4239449000000	0.8799	0.6978	0.2109
	2013	0.186	0.0838	912520000000000	4695088000000	0.974	0.7654	0.1799
	2014	0.446	0.0836	890490000000000	6093487708000	0.9369	0.7221	0.1583
	2015	0.693	0.0335	861930000000000	6439966411000	1.0475	0.7764	0.2253
PT Bank Panin Syariah	2011	0.088	0.0379	892970000000000	1016878000000	1.6297	0.3760	0.6198
	2012	0.02	0.043	917870000000000	2136576000000	1.2388	0.3480	0.322
	2013	0.102	0.0838	912520000000000	4052510000000	0.8131	0.6371	0.2083
	2014	0.053	0.0836	890490000000000	6206504000000	0.8258	0.7631	0.2569

Tanggal	Tahun	NPF	Inflasi	GDP	Ukuran bank	FDR	FAR	CAR
	2015	0.263	0.0335	861930000000000	7134235000000	0.8929	0.7878	0.203
PT Bank Syariah Bukopin	2011	0.174	0.0379	892970000000000	2730026000000	0.8366	0.7023	0.1529
	2012	0.457	0.043	917870000000000	3616107000000	0.9229	0.7276	0.1278
	2013	0.427	0.0838	912520000000000	5827154000000	1.0029	0.5632	0.111
	2014	0.407	0.0836	890490000000000	5160517000000	0.9289	0.7191	0.148
	2015	0.299	0.0335	861930000000000	4342213000000	0.9056	0.9919	0.1631
PT Bank Victoria Syariah	2011	0.194	0.0379	892970000000000	6420260000000	0.4608	0.3338	0.452
	2012	0.241	0.043	917870000000000	9371570000000	0.4608	0.5088	0.2808
	2013	0.371	0.0838	912520000000000	1323398000000	0.8465	0.6498	0.184
	2014	0.71	0.0836	890490000000000	1439632000000	0.9519	0.7479	0.1527
	2015	0.98	0.0335	861930000000000	1379266000000	0.9529	0.7799	0.1614

2. Statistic Deskriptif

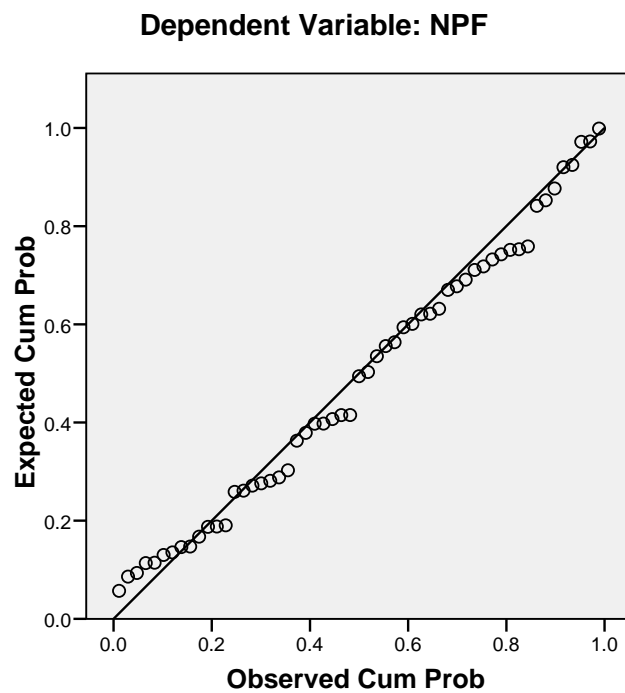
Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
NPF	55	.0000	.9800	.179924	.2177686
INT	55	.0335	.0838	.056360	.0227323
GDP	55	9E+014	9E+014	9E+014	1.992E+013
Size	55	6E+011	7E+013	2E+013	2.038E+013
FDR	55	.1027	2.8920	.968298	.3762609
FAR	55	.3338	.9919	.711745	.1222874
CAR	55	.0457	.7344	.230489	.1516102
Valid N (listwise)	55				

3. Uji Normalitas

a. Metode Grafik

Normal P-P Plot of Regression Standardized Residual



b. Metode One Sample K-S

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		55
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.18394674
Most Extreme Differences	Absolute	.083
	Positive	.083
	Negative	-.055
Kolmogorov-Smirnov Z		.613
Asymp. Sig. (2-tailed)		.847

a. Test distribution is Normal.

b. Calculated from data.

4. Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.535 ^a	.287	.197	.1951050	.617

a. Predictors: (Constant), CAR, GDP, INT, Size, FAR, FDR

b. Dependent Variable: NPF

5. Uji Multikoleritas

Coefficients^a

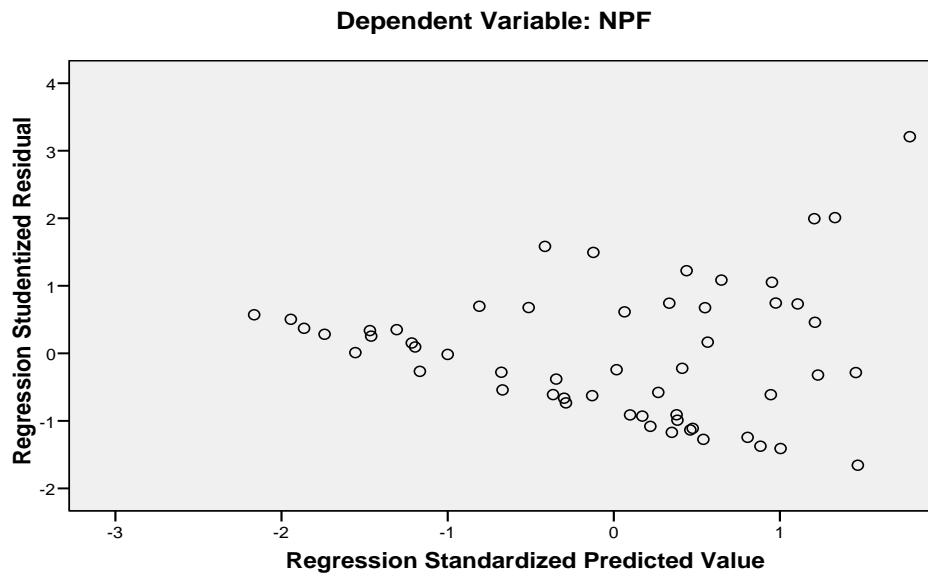
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.262	1.400		2.330	.024		
	INT	.597	1.291	.062	.463	.646	.819	1.222
	GDP	-3.2E-015	.000	-.293	-2.109	.040	.772	1.295
	Size	-5.0E-015	.000	-.468	-3.397	.001	.782	1.279
	FDR	.063	.100	.108	.628	.533	.499	2.002
	FAR	-.088	.254	-.050	-.348	.729	.729	1.371
	CAR	-.749	.290	-.521	-2.579	.013	.364	2.749

a. Dependent Variable: NPF

6. Uji Heterodatisitas

a. Metode Grafik

Scatterplot



b. Metode Glejser

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.737	.666		2.607	.012
	INT	.314	.614	.065	.511	.612
	GDP	-1.6E-015	.000	-.297	-2.261	.028
	Size	-3.0E-015	.000	-.551	-4.225	.000
	FDR	.006	.048	.021	.126	.900
	FAR	-.034	.121	-.038	-.282	.779
	CAR	-.362	.138	-.500	-2.616	.012

a. Dependent Variable: ABS_RES

c. Metode Sparman Rho

Correlations

			INT	GDP	Size	FDR	FAR	CAR	ABS_RES
Spearman's rho	INT	Correlation Coefficient	1.000	.500**	.040	.073	-.055	-.076	-.017
		Sig. (2-tailed)	.	.000	.774	.595	.692	.581	.902
		N	55	55	55	55	55	55	55
	GDP	Correlation Coefficient	.500**	1.000	-.123	-.023	-.249	-.043	-.143
		Sig. (2-tailed)	.000	.	.371	.865	.067	.756	.296
		N	55	55	55	55	55	55	55
	Size	Correlation Coefficient	.040	-.123	1.000	-.113	.397**	-.718**	-.101
		Sig. (2-tailed)	.774	.371	.	.413	.003	.000	.463
		N	55	55	55	55	55	55	55
	FDR	Correlation Coefficient	.073	-.023	-.113	1.000	.118	.133	.000
		Sig. (2-tailed)	.595	.865	.413	.	.390	.332	.997
		N	55	55	55	55	55	55	55
	FAR	Correlation Coefficient	-.055	-.249	.397**	.118	1.000	-.353**	.120
		Sig. (2-tailed)	.692	.067	.003	.390	.	.008	.382
		N	55	55	55	55	55	55	55
	CAR	Correlation Coefficient	-.076	-.043	-.718**	.133	-.353**	1.000	-.068
		Sig. (2-tailed)	.581	.756	.000	.332	.008	.	.619
		N	55	55	55	55	55	55	55
	ABS_RES	Correlation Coefficient	-.017	-.143	-.101	.000	.120	-.068	1.000
		Sig. (2-tailed)	.902	.296	.463	.997	.382	.619	.
		N	55	55	55	55	55	55	55

** . Correlation is significant at the 0.01 level (2-tailed).

7. Uji Regresi

a. Uji R Square

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.535 ^a	.287	.197	.1951050	.617

a. Predictors: (Constant), CAR, GDP, INT, Size, FAR, FDR

b. Dependent Variable: NPF

b. Uji Nilai f

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.734	6	.122	3.212	.010 ^a
	Residual	1.827	48	.038		
	Total	2.561	54			

a. Predictors: (Constant), CAR, GDP, INT, Size, FAR, FDR

b. Dependent Variable: NPF

c. Uji Nilai t

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
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	FDR	.063	.100	.108	.628	.533	.499	2.002
	FAR	-.088	.254	-.050	-.348	.729	.729	1.371
	CAR	-.749	.290	-.521	-2.579	.013	.364	2.749

a. Dependent Variable: NPF

8. Lampiran Turnitin

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