

LAMPIRAN

NO	Nama Bank Syariah Indonesia	Nama Bank Syariah Malaysia
1	Bank Bukopoin Syariah	Affin Islamic Bank Berhad
2	Bank Muamalat Syariah	Alliance Islamic Bank Berhad
3	Bank Panin Syariah	Am Islamic Bank Berhad
4	BCA Syariah	Bank Islam Malaysia
5	BJB Syariah	Bank Muamalat Malaysia
6	BNI Syariah	CIMB Malaysia
7	BRI Syariah	Hong Leong Islamic Bank
8	BSM	KFH Malaysia
9	Maybank Indonesia	Maybank Malaysia
10	Mega Syariah	Public Bank Islamic Berhad
11	Bank Victoria Syariah	RHB Islamic Bank

NO	ROA	REO	NPF	CAR	FDR
1	0.0152	0.8525	0.0174	0.1201	0.8518
2	0.0152	0.8552	0.0178	0.1201	0.8518
3	0.0175	0.7430	0.0088	0.1745	1.6297
4	0.0152	0.8525	0.0020	0.1201	0.8518
5	0.0265	0.8002	0.0041	0.1836	0.7295
6	0.0129	0.8786	0.0242	0.2067	0.7860
7	0.0020	0.9925	0.0212	0.1474	0.9055
8	0.0195	0.7644	0.0095	0.1457	0.8603
9	0.0357	0.5518	0.0000	0.7344	2.8920
10	0.0158	0.9080	0.0303	0.1203	0.8308
11	0.0154	0.8447	0.0459	0.1157	0.9415
12	0.0154	0.8447	0.0181	0.1157	0.9415
13	0.0348	0.4760	0.0019	0.3220	1.0566
14	0.0154	0.8447	0.0010	0.1157	0.9415
15	0.0246	0.7931	0.0050	0.1811	0.7409
15	0.0148	0.8539	0.0142	0.1907	0.8499
17	0.0119	0.8663	0.0184	0.1135	1.0307
18	0.0225	0.7300	0.0114	0.1382	0.9440
19	0.0288	0.5377	0.0125	0.6389	1.9770
20	0.0143	0.8790	0.0241	0.2808	0.7378
21	0.0137	0.8512	0.0427	0.1727	0.9999
22	0.0137	0.9386	0.0156	0.1405	0.9999
23	0.0103	0.8131	0.0077	0.2083	0.9040
24	0.0137	0.8512	0.0010	0.1727	0.9999
25	0.0261	0.7941	0.0064	0.1651	0.9647
26	0.0137	0.8394	0.0113	0.1623	0.9786
27	0.0115	0.9042	0.0326	0.1449	1.0270
28	0.0153	0.8646	0.0229	0.1410	0.8937
29	0.0287	0.6779	0.0000	0.5941	1.5287
30	0.0050	0.9195	0.0331	0.1840	0.8465
31	0.0027	0.9673	0.0407	0.1585	0.9289
32	0.0017	0.9733	0.0485	0.1415	0.8414
33	0.0199	0.6847	0.0029	0.2569	0.9404
34	0.0194	0.8594	0.0104	0.1639	0.9318
35	0.0127	0.8503	0.0104	0.1842	0.9258
36	0.0008	0.9947	0.0365	0.1289	0.9390
37	0.0017	0.9849	0.0429	0.1476	0.8213
38	0.0029	0.9761	0.0389	0.1926	0.9361
39	-0.0187	1.4331	0.0475	0.1527	0.9591

Data Indonesia

NO	ROA	REO	NPF	CAR	FDR
1	0.0071	0.3006	0.0440	0.1108	0.8322
2	0.0120	0.4830	0.0190	0.1239	0.7880
3	0.0172	0.5220	0.0333	0.1550	0.8740
4	0.0157	0.5379	0.0261	0.1683	0.5145
5	0.0106	0.3180	0.0480	0.1520	0.8900
6	0.0142	0.5470	0.0510	0.1680	0.8620
7	0.0099	0.4440	0.0228	0.0850	0.7320
8	0.0120	0.4970	0.0186	0.1637	0.8780
9	0.0200	0.3530	0.0090	0.1560	0.8780
10	0.0085	0.6033	0.0429	0.1265	0.8410
11	0.0130	0.4760	0.0140	0.1188	0.7770
12	0.0180	0.4740	0.0245	0.1520	0.8950
13	0.0172	0.5142	0.0155	0.1409	0.6123
14	0.0053	0.3575	0.0480	0.1440	0.8780
15	0.0137	0.5640	0.0380	0.1550	0.8420
15	0.0190	0.4490	0.0169	0.1170	0.7360
17	0.0105	0.2012	0.0255	0.1889	1.0312
18	0.0120	0.4860	0.0109	0.1735	0.8980
19	0.0190	0.3990	0.0070	0.1470	0.8710
20	0.0065	0.7671	0.0251	0.1474	0.8060
21	0.0063	0.6250	0.0215	0.1428	0.7976
22	0.0130	0.4790	0.0110	0.1463	0.7840
23	0.0167	0.7240	0.0198	0.1462	0.8870
24	0.0170	0.5412	0.0118	0.1397	0.6504
25	0.0114	0.4691	0.0250	0.1470	0.5537
26	0.0128	0.5760	0.0320	0.1290	0.8840
27	0.0104	0.4310	0.0150	0.1415	0.7900
28	0.0153	0.7575	0.0308	0.1744	0.8405
29	0.0120	0.4780	0.0095	0.1566	0.8990
30	0.0180	0.3930	0.0070	0.1430	0.8750
31	0.0061	0.8446	0.0230	0.1442	0.8840
32	0.0068	0.4912	0.0179	0.1367	0.9970
33	0.0120	0.4660	0.0070	0.1367	0.8210
34	0.0169	0.6320	0.0186	0.1518	0.9000
35	0.0158	0.5195	0.0114	0.1332	0.7340
36	0.0101	0.4587	0.0270	0.1760	0.4040
37	0.0079	0.5860	0.0310	0.1470	0.9300
38	0.0106	0.4010	0.0130	0.1558	0.8610
39	0.0125	0.6828	0.0379	0.1625	0.5126
40	0.0110	0.4890	0.0104	0.1623	0.918
41	0.0180	0.327	0.0060	0.1640	0.8800
42	0.0069	0.8320	0.0130	0.1634	0.9070

Data Malaysia

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ROA	39	-,0187	,0357	,014569	,0102408
REO	39	,4760	1,4331	,847344	,1532243
NPF	39	,0000	,0485	,018969	,0151771
CAR	39	,1135	,7344	,202503	,1409076
FDR	39	,7295	2,8920	1,018392	,3888843
Valid N (listwise)	39				

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		39
Normal Parameters(a,b)	Mean	,0000000
	Std. Deviation	,00352566
Most Extreme Differences	Absolute	,116
	Positive	,116
	Negative	-,059
Kolmogorov-Smirnov Z		,722
Asymp. Sig. (2-tailed)		,675

a Test distribution is Normal.

b Calculated from data.

Model Summary(b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,939(a)	,881	,868	,0037273	1,955

a Predictors: (Constant), FDR, NPF, REO, CAR

b Dependent Variable: ROA

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,062	,006		11,003	,000		
	REO	-,052	,006	-,783	-8,483	,000	,409	2,443
	NPF	-,140	,054	-,207	-2,595	,014	,548	1,825
	CAR	,003	,008	,040	,344	,733	,264	3,789
	FDR	-,001	,003	-,037	-,349	,729	,302	3,314

a Dependent Variable: ROA

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta	B	Std. Error
1	(Constant)	,004	,003		1,262	,215
	REO	,000	,003	-,031	-,116	,909
	NPF	-,016	,029	-,128	-,561	,578
	CAR	,001	,005	,055	,166	,869
	FDR	,000	,002	-,087	-,283	,779

a. Dependent Variable: ABS_RES2

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		42
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.00369704
	Absolute	.119
Most Extreme Differences	Positive	.119
	Negative	-.095
Kolmogorov-Smirnov Z		.773
Asymp. Sig. (2-tailed)		.589

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.442 ^a	.196	.109	.0038917	2.107

a. Predictors: (Constant), FDR, NPF, CAR, REO

b. Dependent Variable: ROA

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics
		B	Std. Error	Beta			Tolerance
1	(Constant)	.018	.006		2.857	.007	
	REO	-.005	.004	-.185	-1.247	.220	.983

NPF	-.117	.049	-.354	-2.392	.022	.994
CAR	.028	.032	.132	.893	.378	.991
FDR	-.005	.005	-.167	-1.122	.269	.985

Coefficients^a

Model	Collinearity Statistics	
	VIF	
1	(Constant)	
	REO	1.017
	NPF	1.006
	CAR	1.009
	FDR	1.016

a. Dependent Variable: ROA

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics
	B	Std. Error	Beta			Tolerance
1	(Constant)	-.003	.003	-.923	.362	
	REO	.002	.002	1.221	.230	.983
	NPF	-.003	.021	-.023	-.146	.985
	CAR	.016	.014	.184	1.185	.244
	FDR	.003	.002	.216	1.387	.174

Coefficients^a

Model		Collinearity Statistics	
		VIF	
1	(Constant)		
	REO		1.017
	NPF		1.006
	CAR		1.009
	FDR		1.016

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
		Lower	Upper	Lower	Upper	Lower	Upper	Lower	Upper	Lower
ROA	Equal variances assumed	8.815	.004	1.154	79	.252	.0019764	.0017119	-.0014311	.0053839
	Equal variances not assumed			1.124	49.262	.267	.0019764	.0017589	-.0015578	.0055105
REO	Equal variances assumed	.169	.682	10.326	79	.000	.3355007	.0324913	.2708284	.4001731
	Equal variances not assumed			10.289	76.771	.000	.3355007	.0326082	.2705664	.4004351
NPF	Equal variances assumed	2.458	.121	-1.108	79	.271	-.0034046	.0030729	-.0095210	.0027119
	Equal variances not assumed			-1.100	73.604	.275	-.0034046	.0030957	-.0095735	.0027643
CAR	Equal variances assumed	15.485	.000	2.507	79	.014	.0550311	.0219526	.0113356	.0987267
	Equal variances not assumed			2.418	39.336	.020	.0550311	.0227606	.0090060	.1010562
FDR	Equal variances assumed	4.410	.039	3.232	79	.002	.2053923	.0635441	.0789109	.3318737
	Equal variances not assumed			3.137	45.961	.003	.2053923	.0654713	.0736023	.3371823