LAMPIRAN

Lampiran 1:

Data *Return On Asset* (ROA) Perbankan Syariah Di Indonesia pada 2010-2015

Tahun	2010	2011	2012	2013	2014	2015
Januari	1,65	2,26	1,36	2,52	0,08	0,88
Februari	1,76	1,81	1,79	2,29	0,13	0,78
Maret	2,13	1,97	1,83	2,3	1,16	0,69
April	2,06	1,90	1,79	2,29	1,09	0,62
Mei	1,25	1,84	1,99	2,07	1,13	0,63
Juni	1,66	1,84	2,05	2,10	1,12	0,50
Juli	1,67	1,86	2,05	2,02	1,00	0,50
Agustus	1,63	1,81	2,04	2,01	0,93	0,46
September	1,77	1,80	2,07	2,04	0,97	0,49
Oktober	1,79	1,75	2,11	1,94	0,92	0,51
November	1,83	1,78	2,09	1,96	0,87	0,52
Desember	1,67	1,79	2,14	2,00	0,80	0,49

***Lampiran 2*:**

Data Pembiayaan Perbankan Syariah di Indonesia pada Tahun 2010-2015

Tahun	2010	2011	2012	2013	2014	2015
Januari	47.140	69.724	101.689	149.672	181.398	185.164
Februari	48.479	71.449	103.713	154.072	181.772	185.322
Maret	50.206	74.253	104.239	161.081	184.964	186.897
April	51.651	74.253	108.767	163.407	187.885	187.764
Mei	53.223	78.619	112.844	167.259	189.690	189.480
Juni	55.801	82.616	117.592	171.227	193.136	192.498
Juli	57.633	84.556	120.910	174.486	194.079	191.238
Agustus	60.275	90.540	124.946	174.537	193.983	191.950
September	60.970	92.839	130.357	177.320	196.563	193.047
Oktober	62.995	96.805	135.581	179.284	196.491	193.994
November	65.942	99.427	140.318	180.833	198.376	195.458
Desember	68.181	102.655	147.505	184.122	199.330	199.442

***Lampiran 3*:**

Data *Non Performing Financing* (NPF) perbankan syariah di Indonesia Tahun 2010-2015

Tahun	2010	2011	2012	2013	2014	2015
Januari	4,36	3,28	2,68	2,49	3,01	5,56
Februari	4,75	3,66	2,82	2,72	3,53	5,83
Maret	4,53	3,60	2,76	2,75	3,22	5,49
April	4,47	3,79	2,85	2,85	3,48	5,2
Mei	4,77	3,76	2,93	2,92	4,02	5,44
Juni	3,89	3,55	2,88	2,64	3,9	5,09
Juli	4,14	3,75	2,92	2,75	4,31	5,3
Agustus	4,10	3,53	2,78	3,01	4,58	5,3
September	3,95	3,50	2,74	2,80	4,67	5,14
Oktober	3,95	3,11	2,58	2,96	4,58	5,16
November	3,99	2,74	2,50	3,08	4,86	5,13
Desember	3,02	2,52	2,22	2,62	4,33	4,84

***Lampiran 4*:**

Data *Financing to Deposit Ratio* (FDR) perbankan syariah di Indonesia Tahun 2010-2015

Tahun	2010	2011	2012	2013	2014	2015
Januari	4,36	3,28	2,68	2,49	3,01	5,56
Februari	4,75	3,66	2,82	2,72	3,53	5,83
Maret	4,53	3,60	2,76	2,75	3,22	5,49
April	4,47	3,79	2,85	2,85	3,48	5,2
Mei	4,77	3,76	2,93	2,92	4,02	5,44
Juni	3,89	3,55	2,88	2,64	3,9	5,09
Juli	4,14	3,75	2,92	2,75	4,31	5,3
Agustus	4,10	3,53	2,78	3,01	4,58	5,3
September	3,95	3,50	2,74	2,80	4,67	5,14
Oktober	3,95	3,11	2,58	2,96	4,58	5,16
November	3,99	2,74	2,50	3,08	4,86	5,13
Desember	3,02	2,52	2,22	2,62	4,33	4,84

Lampiran 5:

Hasil Uji Regresi Linier Berganda

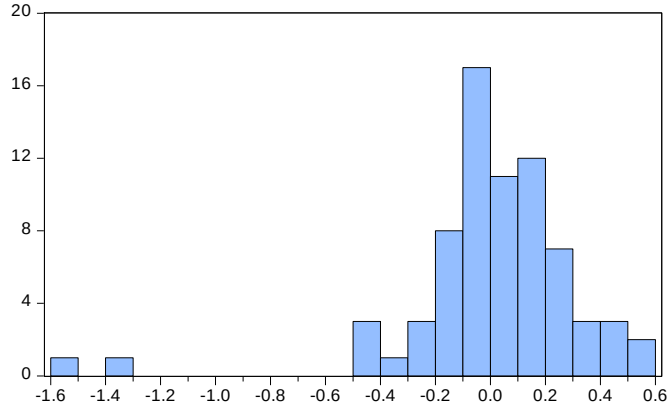
Dependent Variable: ROA
Method: Least Squares
Date: 06/14/16 Time: 13:33
Sample: 2010M01 2015M12
Included observations: 72

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	7.489226	1.257633	5.955018	0.0000
FDR	0.028667	0.010389	2.759436	0.0074
NPF	-0.355671	0.052131	-6.822652	0.0000
LOG(FINANCE)	-0.630819	0.092020	-6.855258	0.0000

R-squared	0.718886	Mean dependent var	1.521389
Adjusted R-squared	0.706484	S.D. dependent var	0.625697
S.E. of regression	0.338985	Akaike info criterion	0.728229
Sum squared resid	7.813925	Schwarz criterion	0.854711
Log likelihood	-22.21626	Hannan-Quinn criter.	0.778582
F-statistic	57.96484	Durbin-Watson stat	0.891189
Prob(F-statistic)	0.000000		

***Lampiran 6*:**

Hasil Uji Normalitas



Series: Residuals	
Sample 2010M01 2015M12	
Observations 72	
Mean	-2.03e-15
Median	0.040296
Maximum	0.548632
Minimum	-1.569092
Std. Dev.	0.331746
Skewness	-2.357114
Kurtosis	12.13773
Jarque-Bera	317.1663
Probability	0.000000

***Lampiran 7*:**

Hasil Uji Autokorelasi

Dependent Variable: D(ROA)
Method: Least Squares
Date: 06/17/16 Time: 10:02
Sample (adjusted): 2010M02 2015M12
Included observations: 71 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.042118	0.061713	-0.682475	0.4973
D(FDR)	0.009471	0.017250	0.549042	0.5848
D(NPF)	-0.167761	0.147109	-1.140390	0.2582
D(LOG(FINANCE))	1.329000	2.374240	0.559758	0.5775

R-squared	0.055539	Mean dependent var	-0.016338
Adjusted R-squared	0.013250	S.D. dependent var	0.319483
S.E. of regression	0.317359	Akaike info criterion	0.597124
Sum squared resid	6.748028	Schwarz criterion	0.724599
Log likelihood	-17.19789	Hannan-Quinn criter.	0.647816
F-statistic	1.313317	Durbin-Watson stat	2.298988
Prob(F-statistic)	0.277358		

Keterangann

n = 72

k=1 :dL= 1.5895, dU = 1.6457

k = 2 :dL = 1.5611, dU = 1.6751

k = 3 :dL = 1.5323, dU = 1.7054

k = 4 :dL = 1.5029, dU = 1.7366

Lampiran 8:

Hasil Uji Multikolinearitas

Dependent Variable: ROA
Method: Least Squares
Date: 06/17/16 Time: 10:04
Sample: 2010M01 2015M12
Included observations: 72

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	7.489226	1.257633	5.955018	0.0000
FDR	0.028667	0.010389	2.759436	0.0074
NPF	-0.355671	0.052131	-6.822652	0.0000
LOG(FINANCE)	-0.630819	0.092020	-6.855258	0.0000

R-squared	0.718886	Mean dependent var	1.521389
Adjusted R-squared	0.706484	S.D. dependent var	0.625697
S.E. of regression	0.338985	Akaike info criterion	0.728229
Sum squared resid	7.813925	Schwarz criterion	0.854711
Log likelihood	-22.21626	Hannan-Quinn criter.	0.778582
F-statistic	57.96484	Durbin-Watson stat	0.891189
Prob(F-statistic)	0.000000		

Dependent Variable: FDR
Method: Least Squares
Date: 06/17/16 Time: 10:04
Sample: 2010M01 2015M12
Included observations: 72

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	71.94707	11.72066	6.138482	0.0000
NPF	-3.002546	0.484033	-6.203188	0.0000
LOG(FINANCE)	3.019464	1.002478	3.011999	0.0036

R-squared	0.390881	Mean dependent var	96.12917
Adjusted R-squared	0.373225	S.D. dependent var	4.961826
S.E. of regression	3.928234	Akaike info criterion	5.615031
Sum squared resid	1064.741	Schwarz criterion	5.709892
Log likelihood	-199.1411	Hannan-Quinn criter.	5.652795
F-statistic	22.13916	Durbin-Watson stat	0.500093
Prob(F-statistic)	0.000000		

Dependent Variable: NPF
Method: Least Squares
Date: 06/17/16 Time: 10:05
Sample: 2010M01 2015M12
Included observations: 72

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.429295	2.673214	3.527325	0.0008
FDR	-0.119238	0.019222	-6.203188	0.0000
LOG(FINANCE)	0.492034	0.204078	2.411004	0.0186

R-squared	0.364345	Mean dependent var	3.735139
Adjusted R-squared	0.345920	S.D. dependent var	0.967931
S.E. of regression	0.782816	Akaike info criterion	2.388936
Sum squared resid	42.28328	Schwarz criterion	2.483797
Log likelihood	-83.00170	Hannan-Quinn criter.	2.426701
F-statistic	19.77470	Durbin-Watson stat	0.361860
Prob(F-statistic)	0.000000		

Dependent Variable: LOG(FINANCE)
Method: Least Squares
Date: 06/17/16 Time: 10:07
Sample: 2010M01 2015M12
Included observations: 72

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	7.433651	1.380649	5.384172	0.0000
FDR	0.038484	0.012777	3.011999	0.0036
NPF	0.157915	0.065498	2.411004	0.0186

R-squared	0.124913	Mean dependent var	11.72295
Adjusted R-squared	0.099548	S.D. dependent var	0.467352
S.E. of regression	0.443480	Akaike info criterion	1.252447
Sum squared resid	13.57056	Schwarz criterion	1.347308
Log likelihood	-42.08809	Hannan-Quinn criter.	1.290212
F-statistic	4.924633	Durbin-Watson stat	0.070665
Prob(F-statistic)	0.010018		

***Lampiran 9*:**

Hasil Uji Heteroskidastisitas

Heteroskedasticity Test: White

F-statistic	0.663768	Prob. F(9,62)	0.7381
Obs*R-squared	6.327747	Prob. Chi-Square(9)	0.7067
Scaled explained SS	31.43176	Prob. Chi-Square(9)	0.0002

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 06/14/16 Time: 13:37
Sample: 2010M01 2015M12
Included observations: 72

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-4.859059	95.24622	-0.051016	0.9595
FDR	0.081931	0.601627	0.136182	0.8921
FDR^2	-0.000964	0.003100	-0.311035	0.7568
FDR*NPF	0.002391	0.015685	0.152423	0.8793
FDR*(LOG(FINANCE))	0.007261	0.041208	0.176201	0.8607
NPF	3.403980	3.985679	0.854053	0.3964
NPF^2	-0.029468	0.090889	-0.324218	0.7469
NPF*(LOG(FINANCE))	-0.291563	0.309402	-0.942345	0.3497
LOG(FINANCE)	-1.169244	16.18779	-0.072230	0.9427
(LOG(FINANCE))^2	0.081347	0.709609	0.114636	0.9091

R-squared	0.087885	Mean dependent var	0.108527
Adjusted R-squared	-0.044518	S.D. dependent var	0.364731
S.E. of regression	0.372761	Akaike info criterion	0.992487
Sum squared resid	8.614939	Schwarz criterion	1.308690
Log likelihood	-25.72952	Hannan-Quinn criter.	1.118368
F-statistic	0.663768	Durbin-Watson stat	1.164598
Prob(F-statistic)	0.738081		