

**LAMPIRAN 1 DATA ROA, CAR, NPF, FDR, BOPO BANK UMUM  
SYARIAH YANG TERDAFTAR DI BANK INDONESIA 2012-2016**

<b>Perusahaan</b>	<b>Tahun</b>	<b>ROA</b>	<b>CAR</b>	<b>NPF</b>	<b>FDR</b>	<b>BOPO</b>
Bank Muamalat	2012Q1	1,51%	12,13%	2,83%	83,64%	85,66%
Bank Muamalat	2012Q2	1,61%	14,55%	2,73%	90,53%	84,56%
Bank Muamalat	2012Q3	1,62%	14,28%	2,21%	89,93%	84,00%
Bank Muamalat	2012Q4	1,54%	11,70%	1,81%	94,15%	84,48%
Bank Muamalat	2013Q1	1,72%	12,08%	2,02%	87,66%	82,07%
Bank Muamalat	2013Q2	1,66%	11,62%	2,19%	92,96%	82,79%
Bank Muamalat	2013Q3	1,68%	12,95%	2,17%	90,83%	82,67%
Bank Muamalat	2013Q4	1,37%	17,55%	1,35%	92,41%	85,12%
Bank Muamalat	2014Q1	1,44%	17,64%	2,11%	105,40%	85,55%
Bank Muamalat	2014Q2	1,03%	16,31%	3,30%	96,78%	89,11%
Bank Muamalat	2014Q3	0,10%	13,51%	3,96%	98,81%	98,32%
Bank Muamalat	2014Q4	0,17%	13,91%	4,55%	84,14%	94,81%
Bank Muamalat	2015Q1	0,62%	14,61%	4,34%	95,11%	93,37%
Bank Muamalat	2015Q2	0,51%	14,51%	4,93%	99,05%	94,84%
Bank Muamalat	2015Q3	0,36%	13,71%	4,64%	96,09%	96,26%
Bank Muamalat	2015Q4	0,20%	12,36%	5,11%	90,30%	97,41%
Bank Muamalat	2016Q1	0,25%	12,63%	4,07%	97,30%	97,32%
Bank Muamalat	2016Q2	0,15%	11,78%	5,23%	99,11%	99,90%
Bank Muamalat	2016Q3	0,13%	10,75%	4,43%	96,47%	98,89%
Bank Muamalat	2016Q4	0,22%	12,74%	3,83%	95,13%	97,76%
Victoria Syariah	2012Q1	0,94%	14,21%	1,44%	89,00%	91,99%
Victoria Syariah	2012Q2	1,02%	16,00%	1,44%	86,91%	91,24%
Victoria Syariah	2012Q3	1,43%	16,77%	1,40%	94,83%	92,11%
Victoria Syariah	2012Q4	1,43%	16,08%	2,41%	93,71%	87,90%
Victoria Syariah	2013Q1	1,22%	14,58%	2,98%	82,17%	88,78%
Victoria Syariah	2013Q2	1,34%	15,91%	2,91%	97,77%	81,02%
Victoria Syariah	2013Q3	1,67%	16,14%	4,29%	80,77%	80,28%
Victoria Syariah	2013Q4	0,50%	14,40%	3,71%	84,61%	91,95%
Victoria Syariah	2014Q1	0,49%	13,53%	4,00%	87,02%	91,65%
Victoria Syariah	2014Q2	-0,02%	12,84%	4,63%	110,13%	94,24%
Victoria Syariah	2014Q3	-1,52%	10,19%	4,62%	107,90%	95,17%
Victoria Syariah	2014Q4	-1,87%	15,27%	5,10%	95,19%	95,31%
Victoria Syariah	2015Q1	-1,65%	15,97%	5,49%	102,39%	94,78%
Victoria Syariah	2015Q2	1,37%	16,39%	3,03%	85,73%	90,02%
Victoria Syariah	2015Q3	0,05%	14,87%	4,56%	102,11%	90,74%
Victoria Syariah	2015Q4	-0,36%	13,14%	5,80%	95,29%	94,19%

Victoria Syariah	2016Q1	-1,23%	13,05%	5,98%	95,07%	95,20%
Victoria Syariah	2016Q2	-0,46%	13,88%	5,00%	95,93%	94,90%
Victoria Syariah	2016Q3	-1,19%	13,20%	5,61%	97,79%	95,41%
Victoria Syariah	2016Q4	-0,19%	13,98%	5,21%	100,67%	93,34%
BRI Syariah	2012Q1	0,17%	13,34%	3,31%	101,76%	92,15%
BRI Syariah	2012Q2	1,21%	13,59%	2,88%	102,77%	91,16%
BRI Syariah	2012Q3	1,34%	12,92%	2,87%	99,99%	84,49%
BRI Syariah	2012Q4	1,19%	11,35%	3,00%	103,07%	86,63%
BRI Syariah	2013Q1	1,71%	11,81%	3,04%	100,90%	85,54%
BRI Syariah	2013Q2	1,41%	15,00%	2,89%	103,67%	87,55%
BRI Syariah	2013Q3	1,36%	14,66%	2,93%	105,61%	80,80%
BRI Syariah	2013Q4	1,15%	14,49%	4,06%	102,70%	95,24%
BRI Syariah	2014Q1	0,46%	14,15%	4,04%	102,13%	92,43%
BRI Syariah	2014Q2	0,05%	13,99%	4,38%	95,14%	95,84%
BRI Syariah	2014Q3	0,30%	13,86%	4,79%	94,85%	93,35%
BRI Syariah	2014Q4	0,08%	12,89%	4,60%	93,90%	95,77%
BRI Syariah	2015Q1	0,53%	13,22%	4,96%	88,24%	93,20%
BRI Syariah	2015Q2	0,78%	14,03%	5,31%	92,05%	93,84%
BRI Syariah	2015Q3	0,80%	14,82%	4,90%	86,61%	93,91%
BRI Syariah	2015Q4	0,76%	13,94%	4,86%	84,16%	93,79%
BRI Syariah	2016Q1	0,99%	14,66%	4,84%	82,73%	90,70%
BRI Syariah	2016Q2	1,03%	14,06%	4,87%	87,92%	90,41%
BRI Syariah	2016Q3	0,98%	13,30%	5,22%	83,98%	90,99%
BRI Syariah	2016Q4	0,95%	12,63%	4,57%	81,42%	91,33%
BJB Syariah	2012Q1	0,94%	16,00%	1,43%	90,92%	90,28%
BJB Syariah	2012Q2	0,11%	15,99%	5,68%	91,55%	94,78%
BJB Syariah	2012Q3	0,68%	16,44%	4,80%	103,48%	90,46%
BJB Syariah	2012Q4	0,67%	16,73%	3,97%	87,65%	90,62%
BJB Syariah	2013Q1	1,92%	17,54%	4,35%	85,69%	83,47%
BJB Syariah	2013Q2	0,93%	16,94%	3,92%	96,82%	84,52%
BJB Syariah	2013Q3	0,91%	15,94%	3,97%	104,28%	85,04%
BJB Syariah	2013Q4	0,91%	15,99%	1,86%	96,97%	85,76%
BJB Syariah	2014Q1	0,15%	14,10%	2,95%	87,55%	97,42%
BJB Syariah	2014Q2	0,07%	13,90%	2,84%	94,84%	98,82%
BJB Syariah	2014Q3	0,46%	16,03%	4,81%	102,11%	92,98%
BJB Syariah	2014Q4	0,72%	16,78%	3,84%	93,69%	91,01%
BJB Syariah	2015Q1	0,08%	13,85%	5,18%	88,50%	92,73%
BJB Syariah	2015Q2	0,07%	12,20%	4,91%	95,70%	93,47%
BJB Syariah	2015Q3	-0,95%	12,44%	4,91%	103,48%	95,25%
BJB Syariah	2015Q4	0,25%	13,53%	4,93%	104,75%	93,78%
BJB Syariah	2016Q1	0,90%	14,58%	4,93%	92,53%	95,12%

BJB Syariah	2016Q2	-1,94%	13,93%	5,09%	93,67%	96,12%
BJB Syariah	2016Q3	-0,15%	14,10%	5,50%	107,42%	94,66%
BJB Syariah	2016Q4	-0,09%	16,25%	5,31%	98,73%	92,77%
BNI Syariah	2012Q1	0,63%	16,10%	4,27%	78,78%	91,20%
BNI Syariah	2012Q2	0,65%	17,67%	2,45%	80,94%	92,81%
BNI Syariah	2012Q3	1,31%	18,31%	2,33%	85,36%	86,46%
BNI Syariah	2012Q4	1,48%	18,29%	2,02%	84,99%	85,99%
BNI Syariah	2013Q1	1,62%	14,14%	2,13%	80,11%	82,95%
BNI Syariah	2013Q2	1,24%	13,12%	2,11%	92,13%	84,44%
BNI Syariah	2013Q3	1,22%	12,84%	2,06%	96,37%	84,06%
BNI Syariah	2013Q4	1,37%	14,54%	1,86%	97,86%	83,94%
BNI Syariah	2014Q1	1,22%	13,67%	1,96%	96,67%	89,41%
BNI Syariah	2014Q2	1,11%	12,53%	2,00%	98,98%	90,36%
BNI Syariah	2014Q3	1,11%	12,35%	1,99%	94,32%	90,54%
BNI Syariah	2014Q4	1,27%	16,43%	1,86%	92,60%	89,80%
BNI Syariah	2015Q1	1,20%	15,40%	2,22%	90,10%	89,87%
BNI Syariah	2015Q2	1,30%	15,61%	2,42%	96,65%	90,39%
BNI Syariah	2015Q3	1,32%	15,78%	2,54%	89,65%	91,60%
BNI Syariah	2015Q4	1,43%	15,98%	2,53%	91,94%	89,63%
BNI Syariah	2016Q1	1,65%	15,95%	2,77%	86,26%	85,37%
BNI Syariah	2016Q2	1,59%	15,56%	2,80%	86,92%	85,88%
BNI Syariah	2016Q3	1,53%	15,42%	3,03%	85,79%	86,28%
BNI Syariah	2016Q4	1,44%	14,92%	2,94%	84,57%	87,67%
Syariah Mandiri	2012Q1	1,17%	13,97%	2,52%	87,25%	88,47%
Syariah Mandiri	2012Q2	1,25%	14,70%	3,04%	92,21%	86,11%
Syariah Mandiri	2012Q3	1,22%	13,20%	3,10%	93,90%	87,14%
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Syariah Mandiri	2013Q1	1,56%	15,29%	3,44%	95,61%	83,24%
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Syariah Mandiri	2013Q3	1,51%	14,42%	3,40%	91,29%	87,53%
Syariah Mandiri	2013Q4	1,53%	14,82%	4,32%	89,37%	84,03%
Syariah Mandiri	2014Q1	1,77%	14,90%	4,88%	90,34%	81,99%
Syariah Mandiri	2014Q2	0,66%	14,86%	5,46%	89,91%	93,03%
Syariah Mandiri	2014Q3	0,80%	15,53%	5,76%	85,68%	93,02%
Syariah Mandiri	2014Q4	-0,04%	14,12%	5,84%	81,92%	95,60%
Syariah Mandiri	2015Q1	0,81%	15,12%	5,81%	81,67%	91,57%
Syariah Mandiri	2015Q2	0,55%	11,97%	5,67%	85,01%	96,16%
Syariah Mandiri	2015Q3	0,42%	11,84%	5,89%	84,49%	96,41%
Syariah Mandiri	2015Q4	0,56%	12,85%	5,06%	81,99%	94,78%
Syariah Mandiri	2016Q1	0,56%	13,39%	5,42%	80,16%	94,44%
Syariah Mandiri	2016Q2	0,62%	13,69%	5,58%	82,31%	93,76%

Syariah Mandiri	2016Q3	0,60%	13,50%	5,43%	80,40%	93,93%
Syariah Mandiri	2016Q4	0,59%	13,01%	4,92%	79,19%	94,12%
Mega Syariah	2012Q1	1,52%	14,90%	2,96%	85,06%	80,03%
Mega Syariah	2012Q2	1,13%	13,08%	1,51%	91,09%	83,30%
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Mega Syariah	2012Q4	1,81%	13,51%	2,67%	87,63%	83,28%
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Mega Syariah	2014Q1	1,18%	12,28%	3,22%	95,91%	89,82%
Mega Syariah	2014Q2	0,99%	11,93%	3,48%	95,68%	91,90%
Mega Syariah	2014Q3	0,24%	11,34%	3,77%	90,50%	97,96%
Mega Syariah	2014Q4	0,29%	14,26%	3,89%	93,61%	97,61%
Mega Syariah	2015Q1	-1,21%	12,80%	4,33%	95,21%	98,53%
Mega Syariah	2015Q2	-0,73%	14,54%	4,86%	94,92%	97,80%
Mega Syariah	2015Q3	-0,34%	12,81%	4,78%	98,86%	95,33%
Mega Syariah	2015Q4	0,30%	15,74%	4,26%	98,49%	94,51%
Mega Syariah	2016Q1	1,86%	16,22%	4,18%	95,85%	84,92%
Mega Syariah	2016Q2	1,21%	14,00%	4,16%	95,97%	89,07%
Mega Syariah	2016Q3	0,63%	13,97%	3,74%	98,13%	89,50%
Mega Syariah	2016Q4	0,63%	13,53%	3,30%	95,24%	88,16%
Panin Syariah	2012Q1	0,35%	11,72%	0,74%	96,35%	89,59%
Panin Syariah	2012Q2	1,03%	14,65%	0,29%	97,88%	85,62%
Panin Syariah	2012Q3	1,90%	15,48%	0,19%	99,82%	84,74%
Panin Syariah	2012Q4	1,48%	14,20%	0,20%	95,66%	86,60%
Panin Syariah	2013Q1	0,72%	14,09%	0,62%	92,91%	90,42%
Panin Syariah	2013Q2	0,34%	13,11%	0,57%	93,60%	94,34%
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Panin Syariah	2013Q4	1,03%	14,83%	1,02%	90,40%	81,31%
Panin Syariah	2014Q1	1,45%	15,15%	1,03%	97,84%	80,67%
Panin Syariah	2014Q2	1,64%	16,52%	0,76%	95,97%	80,58%
Panin Syariah	2014Q3	1,82%	17,16%	0,81%	97,93%	80,20%
Panin Syariah	2014Q4	1,99%	17,69%	0,53%	94,04%	80,18%
Panin Syariah	2015Q1	1,56%	14,71%	0,88%	93,27%	86,19%
Panin Syariah	2015Q2	1,22%	13,17%	0,91%	97,58%	88,80%
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Panin Syariah	2015Q4	1,14%	12,30%	2,63%	96,43%	89,29%
Panin Syariah	2016Q1	0,20%	11,77%	2,70%	94,03%	98,14%
Panin Syariah	2016Q2	0,36%	13,51%	2,70%	89,60%	96,51%
Panin Syariah	2016Q3	0,42%	14,86%	2,87%	89,14%	95,91%

Panin Syariah	2016Q4	0,37%	13,17%	2,26%	91,99%	96,17%
Bukopin Syariah	2012Q1	0,54%	14,58%	3,12%	90,34%	94,45%
Bukopin Syariah	2012Q2	0,52%	13,25%	2,68%	93,56%	94,05%
Bukopin Syariah	2012Q3	0,61%	14,28%	4,74%	99,33%	93,34%
Bukopin Syariah	2012Q4	0,55%	12,78%	4,57%	92,29%	91,59%
Bukopin Syariah	2013Q1	1,08%	14,63%	4,62%	87,80%	88,67%
Bukopin Syariah	2013Q2	1,04%	11,84%	4,32%	92,43%	88,82%
Bukopin Syariah	2013Q3	0,79%	11,18%	4,45%	95,15%	91,50%
Bukopin Syariah	2013Q4	0,69%	11,10%	4,27%	100,29%	92,29%
Bukopin Syariah	2014Q1	0,22%	11,24%	4,61%	97,14%	97,33%
Bukopin Syariah	2014Q2	0,27%	12,74%	4,31%	92,84%	96,83%
Bukopin Syariah	2014Q3	0,23%	11,15%	4,27%	93,66%	97,08%
Bukopin Syariah	2014Q4	0,27%	14,80%	4,07%	92,89%	96,77%
Bukopin Syariah	2015Q1	0,35%	14,75%	4,52%	95,12%	96,10%
Bukopin Syariah	2015Q2	0,49%	15,10%	3,03%	93,82%	94,78%
Bukopin Syariah	2015Q3	0,66%	16,26%	3,01%	91,82%	93,14%
Bukopin Syariah	2015Q4	0,79%	16,31%	2,99%	90,56%	91,99%
Bukopin Syariah	2016Q1	1,13%	16,62%	2,89%	92,14%	88,95%
Bukopin Syariah	2016Q2	1,00%	14,82%	2,88%	92,25%	89,88%
Bukopin Syariah	2016Q3	0,99%	14,06%	2,59%	87,95%	89,74%
Bukopin Syariah	2016Q4	0,76%	13,00%	3,17%	88,16%	91,76%
BCA Syariah	2012Q1	0,39%	12,50%	0,15%	74,14%	96,49%
BCA Syariah	2012Q2	0,74%	13,33%	0,14%	77,41%	92,24%
BCA Syariah	2012Q3	0,69%	13,05%	0,12%	91,67%	92,61%
BCA Syariah	2012Q4	0,84%	15,37%	0,10%	79,91%	90,87%
BCA Syariah	2013Q1	0,92%	16,70%	0,09%	86,35%	88,76%
BCA Syariah	2013Q2	0,97%	16,93%	0,01%	85,86%	88,36%
BCA Syariah	2013Q3	0,99%	16,75%	0,07%	88,98%	87,46%
BCA Syariah	2013Q4	1,01%	16,35%	0,10%	83,48%	86,91%
BCA Syariah	2014Q1	0,86%	14,68%	0,15%	89,53%	85,37%
BCA Syariah	2014Q2	0,67%	12,83%	0,14%	91,17%	94,94%
BCA Syariah	2014Q3	0,67%	12,18%	0,14%	93,02%	89,18%
BCA Syariah	2014Q4	0,80%	14,60%	0,10%	91,20%	88,10%
BCA Syariah	2015Q1	0,71%	13,53%	0,92%	98,11%	90,62%
BCA Syariah	2015Q2	0,79%	13,56%	0,60%	94,13%	94,89%
BCA Syariah	2015Q3	0,86%	14,60%	0,59%	98,09%	94,61%
BCA Syariah	2015Q4	1,00%	16,00%	0,70%	91,40%	94,10%
BCA Syariah	2016Q1	0,76%	15,16%	0,59%	92,76%	94,07%
BCA Syariah	2016Q2	0,90%	16,93%	0,55%	99,60%	92,87%
BCA Syariah	2016Q3	1,00%	16,10%	1,10%	97,60%	92,90%
BCA Syariah	2016Q4	1,13%	16,78%	0,50%	90,12%	92,18%

Maybank Syariah	2012Q1	1,12%	13,53%	0,00%	94,17%	80,19%
Maybank Syariah	2012Q2	0,35%	12,39%	0,00%	95,79%	90,30%
Maybank Syariah	2012Q3	1,00%	13,69%	2,06%	97,06%	88,71%
Maybank Syariah	2012Q4	0,88%	11,20%	2,49%	97,70%	89,77%
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Maybank Syariah	2013Q3	0,84%	13,87%	2,88%	97,08%	83,28%
Maybank Syariah	2013Q4	0,87%	13,61%	2,69%	92,87%	84,79%
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Maybank Syariah	2014Q2	0,36%	11,51%	5,53%	97,64%	89,21%
Maybank Syariah	2014Q3	0,75%	13,24%	0,43%	90,31%	86,86%
Maybank Syariah	2014Q4	0,60%	12,14%	5,04%	87,77%	90,62%
Maybank Syariah	2015Q1	-0,63%	11,16%	5,06%	91,88%	95,36%
Maybank Syariah	2015Q2	-0,40%	10,50%	4,15%	92,45%	94,62%
Maybank Syariah	2015Q3	-0,59%	10,05%	4,07%	97,11%	96,50%
Maybank Syariah	2015Q4	-0,13%	13,40%	5,00%	99,54%	93,60%
Maybank Syariah	2016Q1	-0,90%	12,57%	5,88%	93,99%	96,67%
Maybank Syariah	2016Q2	-0,02%	15,63%	5,31%	96,43%	92,28%
Maybank Syariah	2016Q3	-0,38%	14,07%	5,30%	97,15%	95,24%
Maybank Syariah	2016Q4	-0,51%	13,06%	5,99%	94,73%	96,28%

## LAMPIRAN 2 HASIL UJI STATISTIK KOMPUTERISASI

### Hasil Uji Normalitas

#### One-Sample Kolmogorov-Smirnov Test

		Return On Assets	Capital Adequacy Ratio	Non Performing Financing	Financing to Deposit Ratio	Beban Operasional Pendapatan Operasional
N		220	220	220	220	220
Normal Parameters <sup>a,b</sup>	Mean	,007410	,141138	,031767	,929201	,904760
	Std. Deviation	,0071996	,0170580	,0167824	,0636297	,0484626
Most Extreme Differences	Absolute	,072	,058	,091	,059	,075
	Positive	,046	,042	,061	,038	,053
	Negative	-,072	-,058	-,091	-,059	-,075
Kolmogorov-Smirnov Z		1,074	,866	1,345	,870	1,105
Asymp. Sig. (2-tailed)		,199	,442	,054	,436	,174

a. Test distribution is Normal.

b. Calculated from data.

### Hasil Uji Statistik Deskriptif

#### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Return On Assets	220	-,0194	,0199	,007410	,0071996
Capital Adequacy Ratio	220	,1005	,1831	,141138	,0170580
Non Performing Financing	220	,0000	,0599	,031767	,0167824
Financing to Deposit Ratio	220	,7414	1,1013	,929201	,0636297
Beban Operasional Pendapatan Operasional	220	,8003	,9990	,904760	,0484626
Valid N (listwise)	220				

### Hasil Uji Autokolerasi dan Uji Determinasi (*Adjusted R Square*)

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,722 <sup>a</sup>	,521	,511	,65208	2,007

a. Predictors: (Constant), Beban Operasional Pendapatan Operasional, Non Performing Financing, Financing to Deposit Ratio, Capital Adequacy Ratio

b. Dependent Variable: Return On Assets

### Hasil Uji F

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,007	4	,002	90,093	,000 <sup>b</sup>
	Residual	,004	215	,000		
	Total	,011	219			

a. Dependent Variable: Return On Assets

b. Predictors: (Constant), Beban Operasional Pendapatan Operasional, Financing to Deposit Ratio, Capital Adequacy Ratio, Non Performing Financing

### Hasil Uji t dan Multikolinearitas

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	,106	,009		12,147	,000					
	Capital Adequacy Ratio	,035	,019	,094	1,902	,058	,322	,129	,079	,899	1,113
	Non Performing Financing	-,086	,020	-,201	-4,290	,000	-,509	-,281	-,179	,788	1,269
	Financing to Deposit Ratio	-,017	,005	-,154	-3,678	,000	-,182	-,243	-,153	,985	1,015
	Beban Operasional Pendapatan Operasional	-,093	,007	-,629	-13,177	,000	-,745	-,668	-,549	,763	1,311

a. Dependent Variable: Return On Assets



### Hasil Uji Heteroskedastisitas

