

LAMPIRAN

LAMPIRAN 1

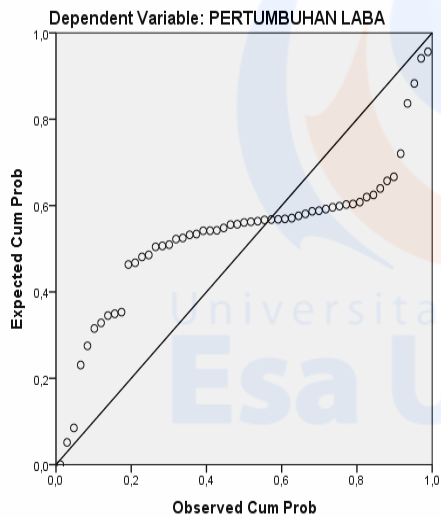
Hasil Uji Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PERTUMBUHAN LABA	55	-57,97	8,06	-1,9576	10,46944
CAR	55	11,51	163,07	24,3642	22,24331
FDR	55	69,85	424,92	97,9784	47,85556
BOPO	55	27,50	383,90	98,9727	52,07710
Valid N (listwise)	55				

Hasil Uji Normalitas Sebelum di Outlier

Normal P-P Plot of Regression Standardized Residual



One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		55
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	8,48463660
Most Extreme Differences	Absolute	,281
	Positive	,238
	Negative	-,281
Test Statistic		,281
Asymp. Sig. (2-tailed)		,000 ^c

a. Test distribution is Normal.

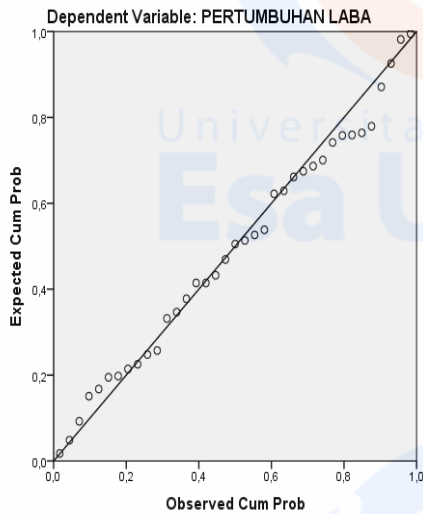
b. Calculated from data.

c. Lilliefors Significance Correction.

Hasil Uji Normalitas Sesudah di Outlier

One-Sample Kolmogorov-Smirnov Test

Normal P-P Plot of Regression Standardized Residual



Unstandar
dized
Residual

N		37
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	,59422142
Most Extreme Differences	Absolute	,103
	Positive	,103
	Negative	-,059
Test Statistic		,103
Asymp. Sig. (2-tailed)		,200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

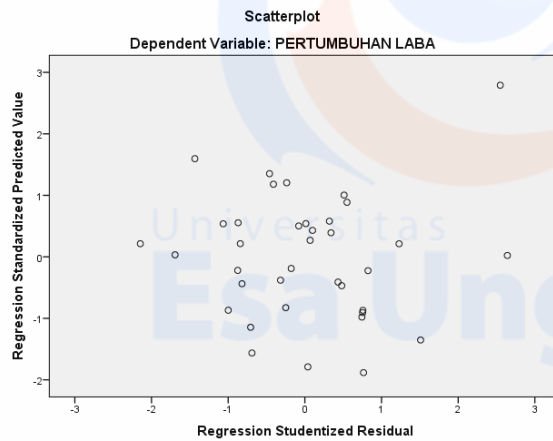
Hasil uji multikolinearitas

Coefficients^a

Model		Unstandardized Coefficients		Standardized	t	Sig.	Collinearity Statistics	
		B	Std. Error	Coefficients Beta			Tolerance	VIF
1	(Constant)	6,109	1,914		3,192	,003		
	CAR	-,029	,021	-,230	-1,432	,162	,838	1,194
	FDR	-,013	,014	-,136	-,911	,369	,969	1,032
	BOPO	-,049	,014	-,572	-3,593	,001	,848	1,179

a. Dependent Variable: PERTUMBUHAN LABA

Hasil Uji Heteroskedastisitas



Hasil Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,538 ^a	,289	,225	,62064	1,869

a. Predictors: (Constant), BOPO, FDR, CAR

b. Dependent Variable: PERTUMBUHAN LABA

Hasil Uji Regresi Linier Berganda

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6,109	1,914		3,192	,003
	CAR	-,029	,021	-,230	-1,432	,162
	FDR	-,013	,014	-,136	-,911	,369
	BOPO	-,049	,014	-,572	-3,593	,001

a. Dependent Variable: PERTUMBUHAN LABA

Hasil Uji statistik F

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5,173	3	1,724	4,477	,010 ^b
	Residual	12,712	33	,385		
	Total	17,885	36			

a. Dependent Variable: PERTUMBUHAN LABA

b. Predictors: (Constant), BOPO, FDR, CAR

Hasil Uji Statistik T

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6,109	1,914		3,192	,003
	CAR	-,029	,021	-,230	-1,432	,162
	FDR	-,013	,014	-,136	-,911	,369
	BOPO	-,049	,014	-,572	-3,593	,001

a. Dependent Variable: PERTUMBUHAN LABA

Hasil Uji Koefisien Determinasi

		Model Summary ^b			
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	,538 ^a	,289	,225	,62064	

a. Predictors: (Constant), BOPO, FDR, CAR

b. Dependent Variable: PERTUMBUHAN LABA

Lampiran 2

Data Tahunan Keuangan Bank Syariah

NO	BANK	TAHUN	PL	CAR	FDR	BOPO
1	MEGA SYARIAH	2014	-0,88	18,72	92,77	97,67
		2015	-0,30	23,53	96,71	99,43
		2016	8,06	22,19	94,81	85,02
		2017	-0,34	20,54	90,96	83,98
		2018	-0,36	20,54	90,48	91,29
		2014	0,19	18,42	92,58	84,93
		2015	0,64	15,48	91,94	84,19

2	BNI SYARIAH	2016	0,21	14,92	84,57	45,79
		2017	0,11	20,14	80,32	40,56
		2018	0,36	19,31	79,72	44,10
3	MUAMALAT SYARIAH	2014	1,58	14,15	84,14	93,68
		2015	0,33	13,64	90,37	89,51
		2016	0,08	12,74	95,44	95,34
		2017	-0,68	13,62	84,80	97,36
		2018	0,76	12,34	73,54	96,08
4	MANDIRI SYARIAH	2014	0,08	14,76	82,13	100,99
		2015	0,20	12,85	82,25	91,82
		2016	0,12	14,01	79,46	91,30
		2017	0,12	15,89	77,77	92,42
		2018	0,66	16,26	77,46	86,62
5	PANIN SYARIAH	2014	2,33	25,69	93,31	63,09
		2015	-0,24	20,30	94,81	75,10
		2016	-0,64	18,17	90,79	91,40
		2017	-50,58	11,51	86,95	383,90
		2018	-1,02	23,15	88,82	99,27
6	BUKOPIN SYARIAH	2014	-0,56	15,85	92,89	27,50
		2015	2,21	16,31	90,56	78,83
		2016	0,18	17,00	88,18	82,01
		2017	-0,95	19,20	82,44	97,96
		2018	0,36	19,31	93,40	98,74
7	BCA SYARIAH	2014	0,37	29,57	91,17	84,52
		2015	-0,47	34,33	91,41	86,24
		2016	0,57	36,78	90,12	87,87
		2017	0,30	29,39	88,49	74,34
		2018	0,22	24,27	88,99	76,13
8	BRI SYARIAH	2014	0,04	12,89	93,90	99,58
		2015	-0,46	13,94	84,79	89,68
		2016	0,39	20,63	81,25	86,28
		2017	-0,41	20,29	69,85	92,29
		2018	0,05	29,72	75,74	93,44
9	JABAR BANTEN SYARIAH	2014	-0,20	15,78	95,65	91,31
		2015	-0,68	22,82	106,24	96,63
		2016	-57,97	18,25	99,28	133,44
		2017	-0,08	19,30	91,13	206,50
		2018	-1,04	16,43	89,90	90,73
10	VICTORIA SYARIAH	2014	-7,14	15,27	95,11	152,66
		2015	-0,04	16,14	95,29	166,77
		2016	-0,23	15,98	100,66	197,13
		2017	-1,25	19,29	83,57	89,29
		2018	0,08	23,92	82,78	91,53

11	MAYBANK SYARIAH	2014	0,35	52,14	157,75	69,62
		2015	-6,26	38,40	165,31	51,92
		2016	-0,45	55,06	134,72	62,39
		2017	-0,94	75,83	86,42	83,36
		2018	5,55	163,07	424,92	199,97

Lampiran 3
Pertumbuhan Laba

NO	BANK	TAHUN	LABA BERSIH	Δ yt
1	MEGA SYARIAH	2013	149540	
		2014	17396	-0,88
		2015	12224	-0,30
		2016	110729	8,06
		2017	72555	-0,34
		2018	46577	-0,36
2	BNI SYARIAH	2013	117227	
		2014	139650	0,19
		2015	228525	0,64
		2016	277375	0,21
		2017	306686	0,11
		2018	416080	0,36
3	MUAMALAT SYARIAH	2013	21730	
		2014	56000	1,58
		2015	74492	0,33
		2016	80511	0,08
		2017	26166	-0,68
		2018	46002	0,76
4	MANDIRI SYARIAH	2013	223200	
		2014	241000	0,08
		2015	289576	0,20
		2016	325414	0,12
		2017	365166	0,12
		2018	605213	0,66
5	PANIN SYARIAH	2013	21332	
		2014	70940	2,33
		2015	53578	-0,24
		2016	19541	-0,64
		2017	-968851	-50,58
		2018	20788	-1,02
		2013	19548	

6	BUKOPIN SYARIAH	2014	8662	-0,56
		2015	27778	2,21
		2016	32710	0,18
		2017	1648	-0,95
		2018	2245	0,36
7	BCA SYARIAH	2013	32141	
		2014	44069	0,37
		2015	23437	-0,47
		2016	36816	0,57
		2017	47860	0,30
8	BRI SYARIAH	2018	58367	0,22
		2013	219218	
		2014	228843	0,04
		2015	122637	-0,46
		2016	170209	0,39
9	JABAR BANTEN SYARIAH	2017	101091	-0,41
		2018	106600	0,05
		2013	28316	
		2014	22744	-0,20
		2015	7279	-0,68
10	VICTORIA SYARIAH	2016	-414714	-57,97
		2017	-383428	-0,08
		2018	16897	-1,04
		2013	4075	
		2014	-25021	-7,14
11	MAYBANK SYARIAH	2015	-24001	-0,04
		2016	-18474	-0,23
		2017	4593	-1,25
		2018	4974	0,08
		2013	41367	
11	MAYBANK SYARIAH	2014	55953	0,35
		2015	-294392	-6,26
		2016	-163378	-0,45
		2017	-9875	-0,94
		2018	-64720	5,55

LAMPIRAN 3
CAPITAL ADEQUACY RATIO (CAR)

NO	NAMA PERBANKAN	2014	2015	2016	2017	2018
1	MEGA SYARIAH	18,72	23,53	22,19	20,54	20,54
2	BNI SYARIAH	18,42	15,48	14,92	20,14	19,31

3	MUAMALAT SYARIAH	14,15	13,64	12,74	13,62	12,34
4	MANDIRI SYARIAH	14,76	12,85	14,01	15,89	16,26
5	PANIN SYARIAH	25,69	20,30	18,17	11,51	23,15
6	BUKOPIN SYARIAH	15,85	16,31	17,00	19,20	19,31
7	BCA SYARIAH	29,57	34,33	36,78	29,39	24,27
8	BRI SYARIAH	12,89	13,94	20,63	20,29	29,72
9	JABAR BANTEN SYARIAH	15,78	22,82	18,25	19,30	16,43
10	VICTORIA SYARIAH	15,27	16,14	15,98	19,29	23,92
11	MAYBANK SYARIAH	52,14	38,40	55,06	75,83	163,07

LAMPIRAN 4
*FINANCING TO DEPOSIT
RATIO*

NO	NAMA PERBANKAN	2014	2015	2016	2017	2018
1	MEGA SYARIAH	92,77	96,71	94,81	90,96	90,48
2	BNI SYARIAH	92,58	91,94	84,57	80,32	79,72
3	MUAMALAT SYARIAH	84,14	90,37	95,44	84,80	73,54
4	MANDIRI SYARIAH	82,13	82,25	79,46	77,77	77,46
5	PANIN SYARIAH	93,31	94,81	90,79	86,95	88,82
6	BUKOPIN SYARIAH	92,89	90,56	88,18	82,44	93,40
7	BCA SYARIAH	91,17	91,41	90,12	88,49	88,99
8	BRI SYARIAH	93,90	84,79	81,25	69,85	75,74
9	JABAR BANTEN SYARIAH	95,65	106,24	99,28	91,13	89,90
10	VICTORIA SYARIAH	95,11	95,29	100,66	83,57	82,78
11	MAYBANK SYARIAH	157,75	165,31	134,72	86,42	424,92

LAMPIRAN 5
BIAYA OPERASIONAL DENGAN PENDAPATAN
OPERASIONAL

NO	NAMA PERBANKAN	2014	2015	2016	2017	2018
1	MEGA SYARIAH	97,67	99,43	85,02	83,98	91,29
2	BNI SYARIAH	84,93	84,19	45,79	40,56	44,10
3	MUAMALAT SYARIAH	93,68	89,51	95,34	97,36	96,08
4	MANDIRI SYARIAH	100,99	91,82	91,30	92,42	86,62
5	PANIN SYARIAH	63,09	75,10	91,40	383,90	99,27
6	BUKOPIN SYARIAH	27,50	78,83	82,01	97,96	98,74
7	BCA SYARIAH	84,52	86,24	87,87	74,34	76,13
8	BRI SYARIAH	99,58	89,68	86,28	92,29	93,44
9	JABAR BANTEN SYARIAH	91,31	96,63	133,44	206,50	90,73
10	VICTORIA SYARIAH	152,66	166,77	197,13	89,29	91,53
11	MAYBANK SYARIAH	69,62	192,60	160,28	83,36	199,97