

DAFTAR LAMPIRAN

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Lampiran 2 : Hasil perhitungan *Capital Adequation Ratio* (CAR), *Non Performing Financing* (NPF), *Return On Assets* (ROA) dan beban Operasional Pendapatan Operasional (BOPO) terhadap Likuiditaas

Lampiran 3 : Analisis data statistik

Lampiran 1

Daftar perusahaan yang masuk sampel

No	Kode Bank	Nama Bank
1	MUAM	Bank Muammalat
2	BCAS	BCA Syariah
3	BRIS	BRI Syariah
4	MDRS	Mandiri Syariah
5	ACEHS	Bank ACEH Syariah
6	BJBS	BJB Syariah
7	BTPS	Bank Tabungan Pensiun Syariah
8	VICS	Bank Victoria Syariah
9	MGAS	Mega Syariah
10	BUKS	Syariah Bukopin Syariah
11	BNIS	BNI Syariah
12	PNDS	Panin Dubai Syariah

Lampiran 2

Hasil olahan data *Capital Adequation Ratio* (CAR) pada Bank Umum Syariah periode 2014-2018

NO	KODE BANK	CAR				
		2014	2015	2016	2017	2018
1	MUAM	14,15%	12,00%	12,74%	13,62%	12,34%
2	BCAS	29,60%	34,30%	36,70%	29,40%	24,30%
3	BRIS	12,89%	13,94%	20,63%	20,29%	29,72%

4	MDRS	14,76%	12,85%	14,01%	15,89%	16,26%
5	ACEHS	19,26%	19,44%	20,74%	21,59%	19,67%
6	BJBS	15,78%	15,02%	16,63%	17,91%	16,43%
7	BTPS	32,78%	19,90%	23,80%	28,90%	40,90%
8	VICS	15,27%	16,40%	15,98%	19,29%	22,07%
9	MGAS	12,99%	18,74%	23,53%	22,19%	20,54%
10	BUKS	15,85%	17%	15,15%	19,20%	19,31%
11	BNIS	16,26%	15,48%	14,92%	20,14%	19,31%
12	PNDS	25,69%	20,30%	18,17%	11,51%	23,15%

Hasil olahan data *Non Performing Financing* (NPF) pada Bank Umum Syariah periode 2014-2018.

NO	KODE BANK	NPF				
		2014	2015	2016	2017	2018
1	MUAM	4,85%	4,20%	1,40%	2,75%	2,58%
2	BCAS	0,10%	0,50%	0,20%	0,04%	0,28%
3	BRIS	3,65%	3,89%	3,19%	4,72%	4,97%
4	MDRS	4,29%	4,05%	3,13%	2,71%	1,56%
5	ACEHS	3,89%	0,81%	0,07%	0,04%	0,04%
6	BJBS	4,11%	4,46%	4,92%	2,85%	4,58%
7	BTPS	0,17%	0,20%	0,20%	0,10%	0,02%
8	VICS	4,75%	4,82%	4,35%	4,08%	3,46%
9	MGAS	2,98%	3,16%	2,81%	2,75%	2,15%
10	BUKS	4,07%	2,74%	4,66%	4,18%	3,65%
11	BNIS	1,04%	1,46%	1,64%	1,50%	1,52%
12	PNDS	0,41%	1,94%	1,86%	4,83%	3,84%

Hasil olahan data *Return On Assets* (ROA) pada Bank Umum Syariah periode 2014-2018.

NO	KODE BANK	ROA				
		2014	2015	2016	2017	2018
1	MUAM	0,17%	0,20%	0,22%	0,11%	0,08%

2	BCAS	0,76%	1,00%	1,10%	1,20%	1,17%
3	BRIS	0,08%	0,77%	0,95%	0,51%	0,43%
4	MDRS	0,17%	0,56%	0,59%	0,59%	0,88%
5	ACEHS	3,22%	2,83%	2,48%	2,51%	2,38%
6	BJBS	0,72%	0,25%	-8,09%	-5,69%	0,54%
7	BTPS	3,59%	4,20%	5,20%	9,00%	12,40%
8	VICS	-1,73%	-2,36%	-2,19%	0,36%	0,32%
9	MGAS	0,29%	0,30%	0,93%	1,56%	2,63%
10	BUKS	0,27%	0,79%	1,12%	0,02%	0,02%
11	BNIS	1,27%	1,43%	1,44%	1,31%	1,42%
12	PNDS	1,54%	1,14%	0,37%	-10,77%	0,26%

Hasil olahan data Beban Operasional Pendapatan Operasional (BOPO) pada Bank Umum Syariah periode 2014-2018.

NO	KODE BANK	BOPO				
		2014	2015	2016	2017	2018
1	MUAM	97,33%	97,36%	97,76%	97,68%	98,24%
2	BCAS	92,90%	92,50%	92,20%	87,20%	87,43%
3	BRIS	99,77%	93,79%	91,33%	95,24%	95,32%
4	MDRS	100,60%	94,78%	94,12%	94,44%	90,68%
5	ACEHS	73,32%	76,07%	83,05%	78,00%	79,09%
6	BJBS	96,94%	98,78%	122,77%	134,63%	94,66%
7	BTPS	80,15%	85,82%	75,14%	68,81%	62,36%
8	VICS	143,31%	119,19%	131,34%	96,02%	96,38%
9	MGAS	97,61%	99,51%	88,16%	89,16%	77,78%
10	BUKS	96,77%	91,99%	109,62%	99,20%	99,45%
11	BNIS	89,80%	89,63%	86,88%	87,62%	85,37%
12	PNDS	68,47%	89,29%	96,17%	217,40%	99,57%

Hasil olahan data *Financing to Deposit Ratio* (FDR) pada Bank Umum Syariah periode 2014-2018.

NO	KODE BANK	FDR				
		2014	2015	2016	2017	2018
1	MUAM	94,14%	90,30%	95,13%	84,41%	73,18%
2	BCAS	91,20%	91,40%	90,10%	88,50%	89,00%
3	BRIS	93,90%	84,16%	81,42	71,87%	75,49%
4	MDRS	82,13%	81,99%	79,19%	77,66%	77,25%
5	ACEHS	93,61	84,05%	84,59%	69,44%	71,98%
6	BJBS	88,02%	104,75%	98,73%	91,03%	89,85%
7	BTPS	93,97%	96,50%	92,70%	92,50%	95,60%
8	VICS	95,91%	95,29%	100,67%	83,57%	82,78%
9	MGAS	93,37%	98,49%	95,24%	95,05%	90,88%
10	BUKS	92,89%	90,56%	88,18%	82,44%	93,40%
11	BNIS	92,60%	91,94%	84,57%	80,21%	79,62%
12	PNDS	93,14%	96,43%	91,99%	86,95%	88,82%

Lampiran 3 Uji Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
CAR	45	12,00	29,72	18,1004	4,46388
NPF	45	,10	4,97	2,8667	1,44410
ROA	45	,02	3,22	,9467	,82359
BOPO	45	73,32	143,31	94,5716	12,30121
FDR	45	69,44	100,67	86,6198	7,56305
Valid N (listwise)	45				

Uji Regresi

sebelum *Outlier*

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		60
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	2,73259248
Most Extreme Differences	Absolute	,180
	Positive	,151
	Negative	-,180
Test Statistic		,180
Asymp. Sig. (2-tailed)		,000 ^c

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

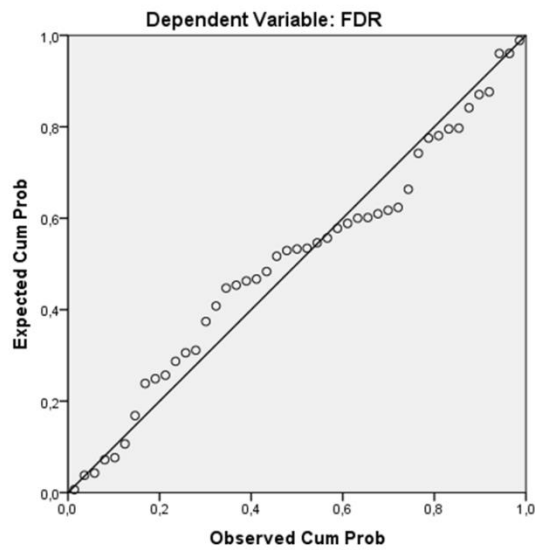
Setelah *Outlier*

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		45
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	5,02772474
Most Extreme Differences	Absolute	,111
	Positive	,104
	Negative	-,111
Test Statistic		,111
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.

Normal P-P Plot of Regression Standardized Residual



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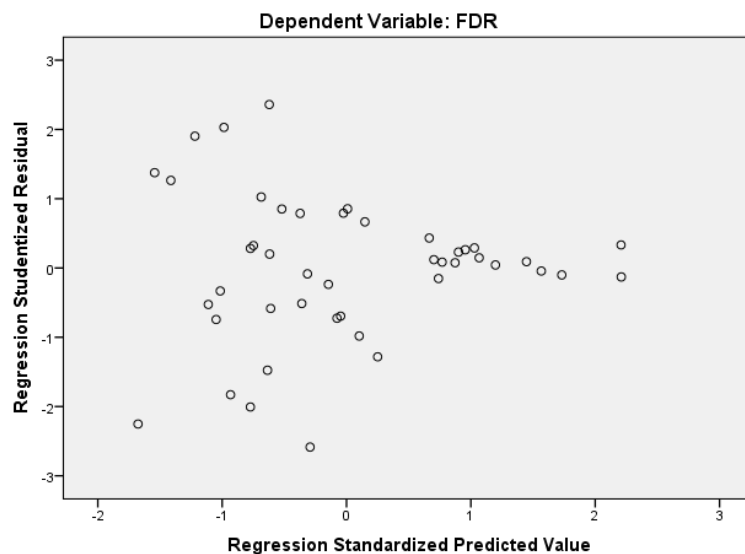
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	111,233	11,800		9,426	,000		
CAR	-,313	,180	-,185	-1,741	,089	,983	1,018
NPF	-3,872	1,182	-,739	-3,275	,002	,217	4,614
ROA	1,734	2,575	,189	,673	,505	,140	7,119
BOPO	-,100	,137	-,163	-,735	,467	,224	4,471

a. Dependent

Scatterplot

Variable: FDR



Runs Test

	Unstandardized Residual
Test Value ^a	,43286
Cases < Test Value	22
Cases >= Test Value	23
Total Cases	45
Number of Runs	20
Z	-,902
Asymp. Sig. (2-tailed)	,367

a. Median

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Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	111,233	11,800		9,426	,000
	CAR	-,313	,180	-,185	-1,741	,089
	NPF	-3,872	1,182	-,739	-3,275	,002
	ROA	1,734	2,575	,189	,673	,505
	BOPO	-,100	,137	-,163	-,735	,467

a. Dependent Variable: FDR

UJI F

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1404,556	4	351,139	12,628	,000 ^b
	Residual	1112,233	40	27,806		
	Total	2516,789	44			

a. Dependent Variable: FDR

b. Predictors: (Constant), BOPO, CAR, NPF, ROA

UJI T**Coefficients^a**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	111,233	11,800		9,426	,000
	CAR	-,313	,180	-,185	-1,741	,089
	NPF	-3,872	1,182	-,739	-3,275	,002
	ROA	1,734	2,575	,189	,673	,505
	BOPO	-,100	,137	-,163	-,735	,467

a. Dependent Variable: FDR

UJI R²**Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,747 ^a	,558	,514	5,27312

a. Predictors: (Constant), BOPO, CAR, NPF, ROA

b. Dependent Variable: FDR