

LAMPIRAN-LAMPIRAN

Lampiran 1.1 Sampel Perusahaan Perbankan 2014-2018.

No	Nama Perusahaan
1	PT.BANK BNI SYARIAH
2	PT. BANK SYARIAH MANDIRI
3	PT. BANK MEGA SYARIAH
4	PT. BANK VICTORIA SYARIAH
5	PT. BANK BRI SYARIAH, Tbk
6	PT. BANK JABAR BANTEN SYARIAH
7	PT BANK PANIN SYARIAH, Tbk
8	PT. BANK SYARIAH BUKOPIN
9	PT. BANK BCA SYARIAH
10	PT. BANK TABUNGAN PENSIUNAN NASIONAL SYARIAH, Tbk
11	PT BANK NTB SYARIAH

Lampiran 2.2 Perhitungan Data Variabel Penelitian (Sesudah Data Outlier
Dikeluarkan)

NO	Nama Bank	Tahun					
			stabilitas Bank	BUF	HHIRev	LN(TOTAL ASET)	
1	BRI SYARIAH	2014	0.000323301	1,020,084	-	0.206456389	16.82825967
		2015	0.006147573	2,281,634	-	0.010169755	17.00311229
		2016	0.397075977	2,488,997	-	0.008891213	17.13648034
		2017	0.003204824	2,641,679	-	0.080991097	17.26687443
		2018	0.002811546	2,591,863	-	0.002990953	17.45085959
2	BNI SYARIAH	2014	0.01129344	2,036,514	-	0.126091219	16.78552043
		2015	0.009928243	2,297,532	-	0.029588666	16.95177261
		2016	0.00979633	2,641,988	-	0.007372644	17.15887312
		2017	0.008807137	2,971,846	-	0.01550124	17.36577262
		2018	0.010136291	3,320,911	-	0.01743727	17.53026595
3	MANDIRI SYARIAH	2014	0.001640111	4,848,331	-	0.037632895	18.01934343
		2015	0.004115066	5,300,550	-	0.008322492	18.06927346
		2016	0.004127958	5,905,201	-	0.003119393	18.18282604
		2017	0.004152456	6,369,078	-	0.000464663	18.29216275
		2018	0.006154221	7,132,859	-	0.006903448	18.40395277
4	JABAR BANTEN	2014	2.350777373	-444,091	-	0.004589233	15.6223138
		2015	0.001130285	1,006,350	-	0.007223817	15.67803382
		2016	0.055728747	186,824	-	0.000216537	15.82260356
		2017	0.049708319	-	-	0.006241431	15.85849012

				1,126,432		
		2018	0.002506434	-621,470	0.002681588	15.72378544
5	MEGA SYARIAH	2014	0.003311187	-	0.244539741	15.76747222
		2015	0.002198632	-570,780	0.034438534	15.53107629
		2016	0.018048028	-392,198	0.078379078	15.62955992
		2017	0.010314459	-811,272	0.026723604	15.76630874
		2018	0.006346078	-980,909	0.046567165	15.80835091
6	BCA SYARIAH	2014	0.005843479	-244,803	0.04111406	14.9122708
		2015	0.00515613	-407,819	0.006228765	15.28558985
		2016	0.007369675	-394,764	0.006361564	15.42406948
		2017	0.00802862	-455,595	0.01171213	15.600778
		2018	0.00826259	-522,381	0.004964397	15.77052315
7	PANIN SYARIAH	2014	0.015615337	-490,593	0.40969194	15.64129763
		2015	0.002847818	-688,176	0.023520661	15.78041559
		2016	0.000886051	-668,580	0.000388229	15.98547402
		2017	0.109522411	507,615	0.019489464	15.97067105
		2018	0.002336092	-241,678	0.145484477	15.986968
8	SYARIAH BUKOPIN	2014	-0.297412839	-418,359	0.259929084	15.45669904
		2015	0.004766993	-452,573	0.068602592	15.57803927
		2016	0.00932888	-478,460	0.069353966	15.76421665
		2017	0.000123914	-445,561	0.061947454	15.78489404
		2018	0.000683106	-444,380	0.053016414	15.986968
10	TABUNGAN PENSIUNAN NASIONAL SYARIAH	2014	0.028772929	-	0.032415752	15.1453663
		2015	0.001023701	-413,823	0.000390391	15.46205406
		2016	0.001362492	-	0.499998436	15.80657802
		2017	0.071632439	2,898,207	0.00089662	16.02997697
		2018	0.083372711	-	0.001302713	16.30368478
11	VICTORIA SYARIAH	2014	-0.0173759	-138,611	0.4517947	14.18014187
		2015	-0.017194653	-130,195	0.014186274	14.13706203
		2016	-0.011369797	-114,701	0.221021471	14.30113098
		2017	0.00229293	-138,865	9.70261E-05	14.51021353
		2018	-0.003830634	-145,246	0.001056824	14.56976177

Lampiran 3. Hasil Output Uji Statistik Deskriptif Data Awal

	Y	X1	X2	X3
Mean	0,0100	-12,9292	0,0607	16,2217
Median	0,0063	-811272	0,0344	15,7848
Maximum	0,3970	-244803	0,2599	17,5302
Minimum	-0,2974	-3320911	0,0029	14,9122
Std. Dev.	0,1010	1032808	0,0736	0,8127
Skewness	1,1909	-0,63103	1,7038	0,3156
Kurtosis	13,0665	1,7368	4,8155	1,5768
Jarque-Bera	111,4685	3,3211	15,5289	2,5246
Probability	0	0,1900	0,0004	0,2829
Sum	0,2518	-3.2E+07	1,5193	405,5446
Sum Sq. Dev.	0,2449	2.56E+13	0,1300	15,8521
Observations	25	25	25	25

Lampiran 5. Pemilihan Model Data Panel Sebelum Data Outlier Dikeluarkan

1. Uji Chow

Redundant Fixed Effects Tests
Equation: CE
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	1.253367	(3,13)	0.3309
Cross-section Chi-square	5.081035	3	0.1660

2. Uji Hausman

Correlated Random Effects - Hausman Test

Equation: CE

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	3,7601	3	0,2886

3. Uji Lagrange Multiplier

Lagrange Multiplier Tests for Random Effects

Null hypotheses: No effects

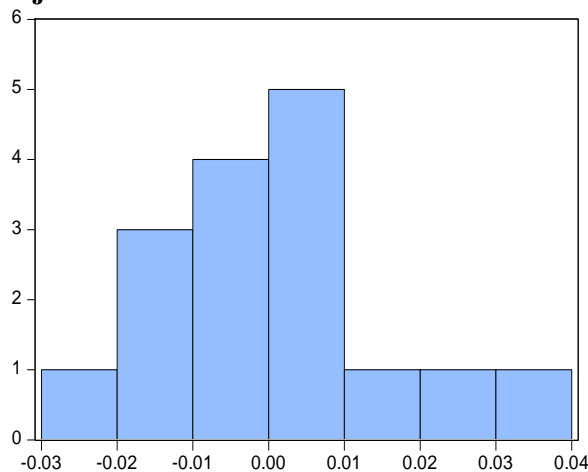
Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided

(all others) alternatives

	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	0,3820	0,7689	1,1510

Lampiran 6. Output Uji Asumsi Klasik

1. Uji Normalitas Sebelum Data Outlier Dikeluarkan



Series: Standardized Residuals
Sample 2015 2018
Observations 16

Mean -8.67e-19
Median -0.001256
Maximum 0.031136
Minimum -0.021949
Std. Dev. 0.013735
Skewness 0.614594
Kurtosis 3.079182

Jarque-Bera 1.011449
Probability 0.603068

2. Uji Multikolinieritas

	X1	X2	X3
CAPITAL BUFFER	1	0,1081	-0,821
DIVERFIKASI PENDAPATAN	0,1081	1	-0,0022
UKURAN BANK	-0,8215	-0,0022	1

3. Uji Heterokedastisitas

Dependent Variable: RESABS				
Method: Panel Least Squares				
Date: 01/14/21 Time: 18:35				
Sample (adjusted): 2015 2018				
Periods included: 4				
Cross-sections included: 4				
Total panel (balanced) observations: 16				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.061608	0.091130	0.676037	0.5118
X1	-2.30E-10	3.58E-09	-0.064065	0.9500
X2	-0.000263	0.001408	-0.186978	0.8548
X3	-0.003289	0.005856	-0.561578	0.5847

4. Uji Autokorelasi

R-squared	0,5257	Mean dependent var	0,0036
Adjusted R-squared	0,4072	S.D. dependent var	0,0199
S.E. of regression	0,0153	Sum squared resid	0,0028
F-statistic	4,4352	Durbin-Watson stat	2,6195
Prob(F-statistic)	0,0256		

Lampiran 7. Hasil Output Regresi Linier Berganda

1. Regresi Linier Berganda

Dependent Variable: D(Y)		
Method: Panel EGLS (Cross-section random effects)		
Date: 03/24/20 Time: 07:25		
Sample (adjusted): 2015 2018		
Periods included: 4		
Cross-sections included: 4		
Total panel (balanced) observations: 16		

Swamy and Arora estimator of component variances				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-8,23E-0	0,0070	-0,0117	0,9908
D(X1)	-3,44E-0	1,14E-0	-3,0102	0,0109
D(X2)	-0,0056	0,0019	-2,9228	0,0128
D(X3)	-0,0450	0,0354	-1,2708	0,2279
Effects Specification				
			S.D.	Rho
Cross-section random			0,0000	0,0000
Idiosyncratic random			0,0168	1,0000
Weighted Statistics				
R-squared	0,5257	Mean dependent var	0,0036	
Adjusted R-squared	0,4072	S.D. dependent var	0,0199	
S.E. of regression	0,0153	Sum squared resid	0,0028	
F-statistic	4,4352	Durbin-Watson stat	2,6195	
Prob(F-statistic)	0,0256			
Unweighted Statistics				
R-squared	0,5257	Mean dependent var	0,0036	
Sum squared resid	0,0028	Durbin-Watson stat	2,6195	

Lampiran 8. Hasil Output Uji F, Uji t, Uji Koefisien Determinasi

1. Uji F

R-squared	0,5257	Mean dependent var	0,0036	
Adjusted R-squared	0,4072	S.D. dependent var	0,0199	
S.E. of regression	0,0153	Sum squared resid	0,0028	
F-statistic	4,4352	Durbin-Watson stat	2,6195	
Prob(F-statistic)	0,0256			

2. Uji t

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-8,23E-0	0,0070	-0,0117	0,9908
D(Capital Buffer)	-3,44E-0	1,14E-0	-3,0102	0,0109

D(Diverifikasi Pendapatan)	-0,0056	0,0019	-2,9228	0,0128
D(Ukuran Bank)	-0,0450	0,0354	-1,2708	0,2279

3. Uji Koefisien Determinasi

R-squared	0,5257	Mean dependent var	0,0036
Adjusted R-squared	0,4072	S.D. dependent var	0,0199
S.E. of regression	0,0153	Sum squared resid	0,0028

4. Uji Autokorelasi

a. Uji Autokorelasi Sebelum Perbaikan

Dependent Variable: D(Y)				
Method: Panel EGLS (Cross-section random effects)				
Date: 03/24/20 Time: 07:25				
Sample (adjusted): 2015 2018				
Periods included: 4				
Cross-sections included: 4				
Total panel (balanced) observations: 16				
Swamy and Arora estimator of component variances				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-8,23E-0	0,0070	-0,0117	0,9908
D(X1)	-3,44E-0	1,14E-0	-3,0102	0,0109
D(X2)	-0,0056	0,0019	-2,9228	0,0128
D(X3)	-0,0450	0,0354	-1,2708	0,2279
Effects Specification				
			S.D.	Rho
Cross-section random			0,0000	0,0000
Idiosyncratic random			0,0168	1,0000
Weighted Statistics				
R-squared	0,5257	Mean dependent var	0,0036	
Adjusted R-squared	0,4072	S.D. dependent var	0,0199	
S.E. of regression	0,0153	Sum squared resid	0,0028	
F-statistic	4,4352	Durbin-Watson stat	2,6195	
Prob(F-statistic)	0,0256			
Unweighted Statistics				

R-squared	0,5257	Mean dependent var	0,0036
Sum squared resid	0,0028	Durbin-Watson stat	2,6195