

LAMPIRAN

Lampiran 1 Data Penelitian

NO	NAMA PERUSAHAAN	TH	NPF	ROA	BOPO	FDR
1	PT.Bank Muamalat Indonesia	2016 1	4,33	0,25	97,32	97,3
2	PT.Bank Muamalat Indonesia	2017 1	2,92	0,12	98,19	90,93
3	PT.Bank Muamalat Indonesia	2018 1	3,45	0,15	98,03	88,41
4	PT.Bank Muamalat Indonesia	2019 1	3,35	0,02	99,13	71,17
5	PT.Bank Muamalat Indonesia	2020 1	4,98	0,03	97,94	73,78
6	PT.Bank Muamalat Indonesia	2016 2	4,61	0,15	99,9	99,11
7	PT.Bank Muamalat Indonesia	2017 2	3,07	0,11	98,10	86,14
8	PT.Bank Muamalat Indonesia	2018 2	0,88	0,49	92,78	84,37
9	PT.Bank Muamalat Indonesia	2019 2	4,53	0,02	99,04	68,05
10	PT.Bank Muamalat Indonesia	2020 2	4,97	0,03	98,19	74,81
11	PT.Bank Muamalat Indonesia	2016 3	1,92	0,13	98,89	96,47
12	PT.Bank Muamalat Indonesia	2017 3	2,75	0,11	97,68	84,41
13	PT.Bank Muamalat Indonesia	2018 3	2,50	0,35	94,38	79,03
14	PT.Bank Muamalat Indonesia	2019 3	4,64	0,02	98,83	68,51
15	PT.Bank Muamalat Indonesia	2020 3	4,95	0,03	98,38	73,8
16	PT.Bank Muamalat Indonesia	2016 4	1,4	0,22	97,76	95,13
17	PT.Bank Muamalat Indonesia	2017 4	3,74	0,15	97,40	89,00
18	PT.Bank Muamalat Indonesia	2018 4	2,58	0,08	98,24	73,18
19	PT.Bank Muamalat Indonesia	2019 4	4,30	0,05	99,50	73,51
20	PT.Bank Muamalat Indonesia	2020 4	3,95	0,03	99,45	69,84
21	PT. Bank Syariah Mandiri	2016 1	4,32	0,56	94,44	80,16
22	PT. Bank Syariah Mandiri	2017 1	3,16	0,60	93,82	77,75
23	PT. Bank Syariah Mandiri	2018 1	2,49	0,79	91,20	73,92
24	PT. Bank Syariah Mandiri	2019 1	1,29	1,33	86,03	79,39
25	PT. Bank Syariah Mandiri	2020 1	0,95	1,74	82,87	74,13
26	PT. Bank Syariah Mandiri	2016 2	3,74	0,62	93,76	82,31
27	PT. Bank Syariah Mandiri	2017 2	3,23	0,59	93,89	80,03
28	PT. Bank Syariah Mandiri	2018 2	2,75	0,89	90,09	75,47
29	PT. Bank Syariah Mandiri	2019 2	1,21	1,50	83,91	81,63
30	PT. Bank Syariah Mandiri	2020 2	0,88	1,73	81,26	74,16
31	PT. Bank Syariah Mandiri	2016 3	3,63	0,60	93,93	80,40
32	PT. Bank Syariah Mandiri	2017 3	3,12	0,56	94,22	78,29
33	PT. Bank Syariah Mandiri	2018 3	2,51	0,95	89,73	79,08
34	PT. Bank Syariah Mandiri	2019 3	1,07	1,57	83,28	81,41
35	PT. Bank Syariah Mandiri	2020 3	0,61	1,68	81,95	74,56
36	PT. Bank Syariah Mandiri	2016 4	3,13	0,59	94,12	79,19

37	PT. Bank Syariah Mandiri	2017 4	2,71	0,59	94,44	77,66
38	PT. Bank Syariah Mandiri	2018 4	1,56	0,88	90,68	77,25
39	PT. Bank Syariah Mandiri	2019 4	1,00	1,69	82,89	75,54
40	PT. Bank Syariah Mandiri	2020 4	0,72	1,65	81,81	73,98
41	PT. Bank Mega Syariah	2016 1	3,25	4,86	84,92	95,85
42	PT. Bank Mega Syariah	2017 1	2,95	1,82	88,82	97,56
43	PT. Bank Mega Syariah	2018 1	2,61	0,91	93,58	94,26
44	PT. Bank Mega Syariah	2019 1	1,72	0,65	94,91	99,23
45	PT. Bank Mega Syariah	2020 1	2,24	1,08	93,08	97,24
46	PT. Bank Mega Syariah	2016 2	3,03	3,21	89,07	95,97
47	PT. Bank Mega Syariah	2017 2	2,79	1,63	88,80	96,06
48	PT. Bank Mega Syariah	2018 2	2,39	0,98	93,34	92,49
49	PT. Bank Mega Syariah	2019 2	1,58	0,61	95,43	97,12
50	PT. Bank Mega Syariah	2020 2	1,94	0,95	92,81	83,73
51	PT. Bank Mega Syariah	2016 3	2,83	2,63	89,50	98,13
52	PT. Bank Mega Syariah	2017 3	2,80	1,54	89,42	91,57
53	PT. Bank Mega Syariah	2018 3	2,23	0,96	93,78	94,35
54	PT. Bank Mega Syariah	2019 3	1,54	0,73	94,85	98,77
55	PT. Bank Mega Syariah	2020 3	4,04	1,32	90,13	76,19
56	PT. Bank Mega Syariah	2016 4	2,81	2,63	88,16	95,24
57	PT. Bank Mega Syariah	2017 4	2,75	1,56	89,16	91,05
58	PT. Bank Mega Syariah	2018 4	1,96	0,93	93,84	90,88
59	PT. Bank Mega Syariah	2019 4	1,49	0,89	93,71	94,53
60	PT. Bank Mega Syariah	2020 4	1,38	1,74	85,52	63,94
61	PT. Bank BRI Syariah	2016 1	3,90	0,99	90,70	82,73
62	PT. Bank BRI Syariah	2017 1	3,33	0,65	93,67	77,56
63	PT. Bank BRI Syariah	2018 1	4,10	0,86	90,75	68,70
64	PT. Bank BRI Syariah	2019 1	4,34	0,43	95,67	79,55
65	PT. Bank BRI Syariah	2020 1	2,95	1,00	90,18	92,1
66	PT. Bank BRI Syariah	2016 2	3,83	1,03	90,41	87,92
67	PT. Bank BRI Syariah	2017 2	3,50	0,71	92,78	76,79
68	PT. Bank BRI Syariah	2018 2	4,23	0,92	89,92	77,78
69	PT. Bank BRI Syariah	2019 2	4,51	0,32	96,74	85,25
70	PT. Bank BRI Syariah	2020 2	2,49	0,90	89,93	91,01
71	PT. Bank BRI Syariah	2016 3	3,89	0,98	90,99	83,98
72	PT. Bank BRI Syariah	2017 3	4,02	0,82	92,03	73,14
73	PT. Bank BRI Syariah	2018 3	4,30	0,77	91,49	76,40
74	PT. Bank BRI Syariah	2019 3	3,97	0,32	96,78	90,40
75	PT. Bank BRI Syariah	2020 3	1,73	0,84	90,39	82,65

76	PT. Bank BRI Syariah	2016 4	3,19	0,95	91,33	81,42
77	PT. Bank BRI Syariah	2017 4	4,72	0,51	95,24	71,87
78	PT. Bank BRI Syariah	2018 4	4,96	0,43	95,32	75,49
79	PT. Bank BRI Syariah	2019 4	3,38	0,31	96,80	80,12
80	PT. Bank BRI Syariah	2020 4	1,77	0,81	91,01	80,99
81	PT. Bank BNI Syariah	2016 1	1,59	1,65	85,37	86,26
82	PT. Bank BNI Syariah	2017 1	1,63	1,40	87,29	82,32
83	PT. Bank BNI Syariah	2018 1	1,67	1,35	86,53	71,98
84	PT. Bank BNI Syariah	2019 1	1,65	1,66	82,96	76,42
85	PT. Bank BNI Syariah	2020 1	1,72	2,24	76,53	71,93
86	PT. Bank BNI Syariah	2016 2	1,50	1,59	85,88	86,92
87	PT. Bank BNI Syariah	2017 2	1,76	1,48	86,50	84,44
88	PT. Bank BNI Syariah	2018 2	1,76	1,42	85,43	77,42
89	PT. Bank BNI Syariah	2019 2	1,67	1,97	79,85	87,07
90	PT. Bank BNI Syariah	2020 2	1,88	1,45	82,88	71,67
91	PT. Bank BNI Syariah	2016 3	1,41	1,53	86,28	85,79
92	PT. Bank BNI Syariah	2017 3	1,72	1,44	87,62	81,40
93	PT. Bank BNI Syariah	2018 3	1,86	1,42	85,49	80,03
94	PT. Bank BNI Syariah	2019 3	1,69	1,91	80,67	84,74
95	PT. Bank BNI Syariah	2020 3	1,63	1,37	84,00	70,62
96	PT. Bank BNI Syariah	2016 4	1,64	1,44	87,67	84,57
97	PT. Bank BNI Syariah	2017 4	1,50	1,31	87,62	80,21
98	PT. Bank BNI Syariah	2018 4	1,52	1,42	85,37	79,62
99	PT. Bank BNI Syariah	2019 4	1,44	1,82	81,26	74,31
100	PT. Bank BNI Syariah	2020 4	1,33	1,33	84,06	68,79

Keterangan : Data Outlier

Transformasi LAG.Y

Lampiran 2 Hasil Olah Data Penelitian

Statistics

		NPF	ROA	BOPO	FDR
N	Valid	100	100	100	100
	Missing	1	1	1	1
Mean		2.6791	1.0103	91.0167	82.3978
Std. Deviation		1.18626	.76544	5.51934	8.82782
Minimum		.61	.02	76.53	63.94
Maximum		4.98	4.86	99.90	99.23

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
NPF	86	,61	4,98	2,6394	1,21930
BOPO	86	76,53	99,50	91,0445	5,30566
FDR	86	68,05	99,23	81,6876	8,03501
LAGY	85	,02	2,24	,9214	,55553
Valid N (listwise)	85				

Regression

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,662 ^a	,438	,417	,42420	1,831

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

b. Dependent Variable: LAGY

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11,348	3	3,783	21,021	,000 ^b
	Residual	14,576	81	,180		
	Total	25,923	84			

- a. Dependent Variable: LAGY
- b. Predictors: (Constant), NPF, BOPO, FDR

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Partial	Tolerance	VIF
1 (Constant)	6,786	,984		6,894	,000	4,827	8,744					
NPF	,053	,059	,118	,903	,369	-,064	,171	-,100	,100	,075	,410	2,439
BOPO	-,081	,014	-,772	-5,835	,000	-,109	-,054	-,629	-,544	-,486	,397	2,522
FDR	,017	,007	,245	2,427	,017	,003	,031	,017	,260	,202	,681	1,468

a. Dependent Variable: LAGY

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	VAR00001	VAR00003	VAR00004
1	1	3,859	1,000	,00	,00	,00	,00
	2	,136	5,328	,00	,40	,00	,01
	3	,005	28,707	,16	,09	,02	,82
	4	,001	67,064	,84	,51	,98	,18

a. Dependent Variable: LAGY

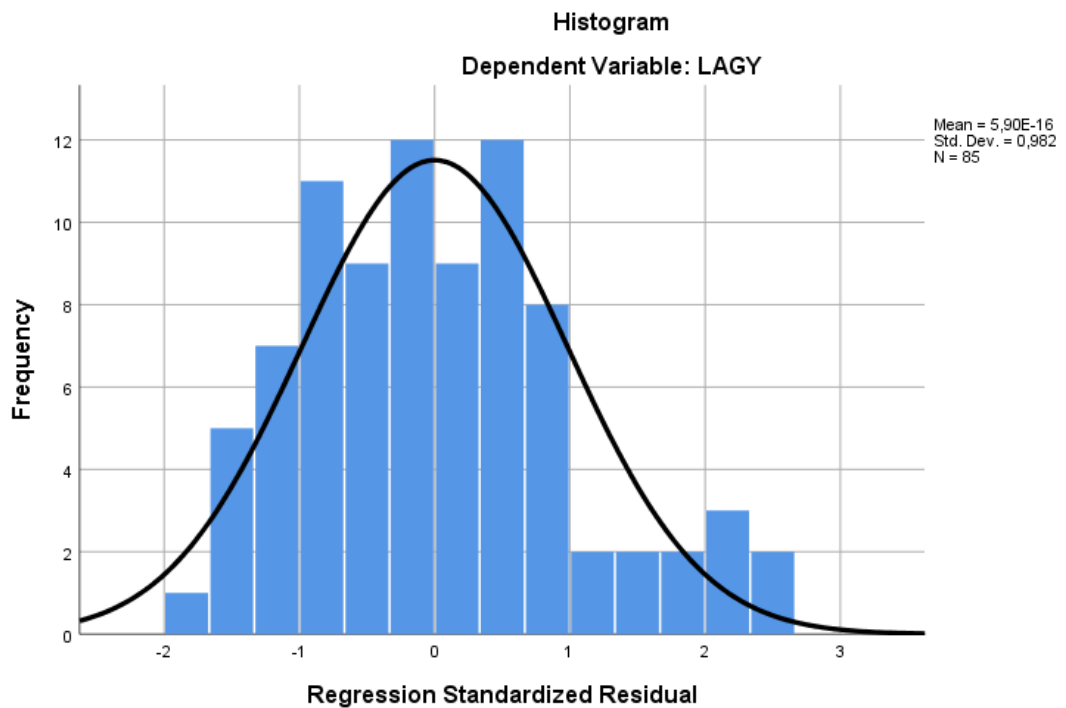
Residuals Statistics^a

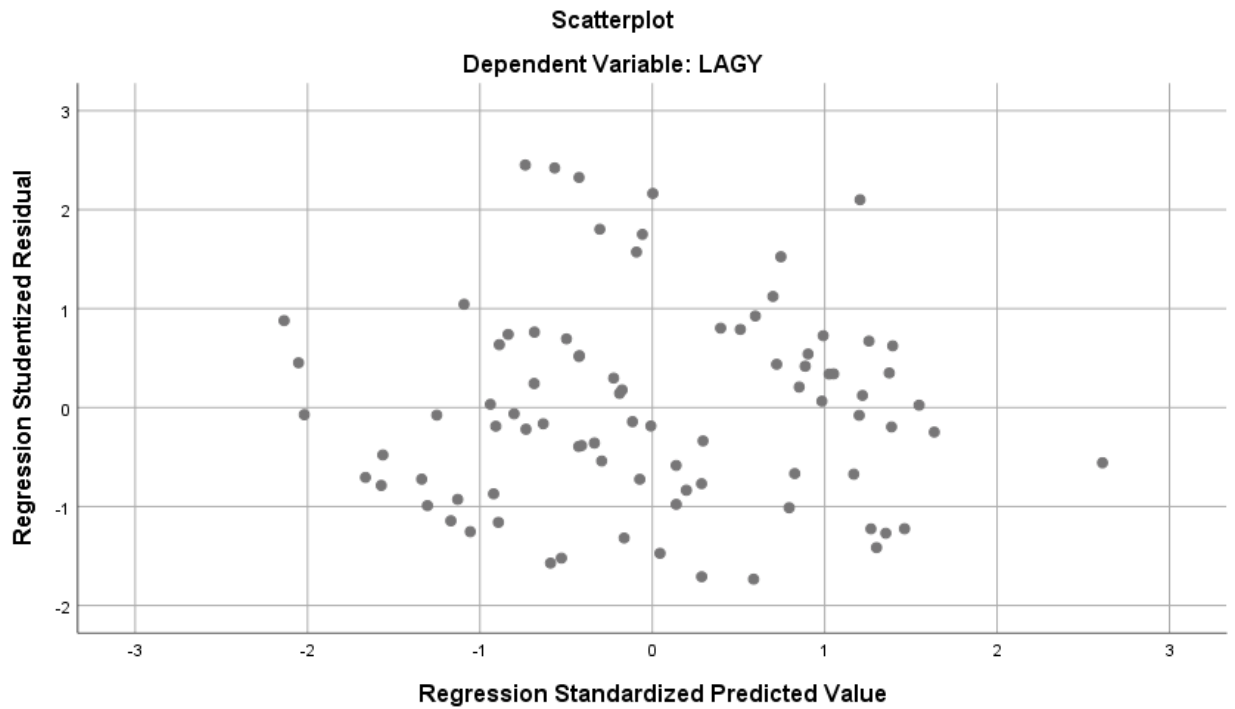
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	,1362	1,8812	,9214	,36755	85
Std. Predicted Value	-2,136	2,611	,000	1,000	85
Standard Error of Predicted Value	,049	,150	,089	,023	85
Adjusted Predicted Value	,0975	1,9130	,9235	,36814	85
Residual	-,70733	1,02952	,00000	,41656	85

Std. Residual	-1,667	2,427	,000	,982	85
Stud. Residual	-1,734	2,451	-,002	1,003	85
Deleted Residual	-,76474	1,05012	-,00204	,43482	85
Stud. Deleted Residual	-1,756	2,532	,001	1,015	85
Mahal. Distance	,127	9,584	2,965	2,058	85
Cook's Distance	,000	,061	,011	,014	85
Centered Leverage Value	,002	,114	,035	,025	85

a. Dependent Variable: LAGY

Charts





One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		85
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	,41655576
Most Extreme Differences	Absolute	,059
	Positive	,059
	Negative	-,045
Test Statistic		,059
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.

Uji Normalitas – Data Abnormal

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	,38076543
Most Extreme Differences	Absolute	,206
	Positive	,206
	Negative	-,133
Test Statistic		,206
Asymp. Sig. (2-tailed)		,000 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

