

## LAMPIRAN : -

Lampiran 1 : Bank Umum Syariah yang terdaftar di Otoritas Jasa  
Keuangan Periode 2015-2019

No	Nama Bank	Laporan Tahunan					Periode Berturut - turut	
		2015	2016	2017	2018	2019	Lengkap	Tidak Lengkap
1	PT BANK MUJAMALAT INDONESIA	✓	✓	✓	✓	✓	✓	
2	PT BANK MEGA SYARIAH	✓	✓	✓	✓	✓	✓	
3	PT BANK BRI SYARIAH	✓	✓	✓	✓	✓	✓	
4	PT BANK ACEH SYARIAH	✓	✓	✓	✓	✓	✓	
5	PT BANK NET INDONESIA SYARIAH	✓	✓	✓	✓	✓	✓	
6	PT BANK BCA SYARIAH	✓	✓	✓	✓	✓	✓	
7	PT BANK PANIN DUBAI SYARIAH, Tbk	✓	✓	✓	✓	✓	✓	
8	PT BANK BUKOPIN SYARIAH	✓	✓	✓	✓	✓	✓	
9	PT BANK MANDIRI SYARIAH	✓	✓	✓	✓	✓	✓	
10	PT BANK BNI SYARIAH	✓	✓	✓	✓	✓	✓	
11	PT BANK VICTORIA SYARIAH	✓	✓	✓	✓	✓	✓	
12	PT BANK TABUNGAN PENSUNJIAN NASIONAL SYARIAH	✓	✓	✓	✓	✓	✓	
13	PT BANK JABAR BANTEN SYARIAH	×	✓	×	✓	✓		×
14	PT BANK NUSA TENGGARA BARAT SYARIAH	✓	✓	✓	✓	✓	✓	

**Lampiran 2 : Hasil Perhitungan Z-SCORE (Y)**

<b>Nama Perusahaan</b>	<b>TAHUN</b>	<b>Z-SCORE</b>
BMIS	<b>2015</b>	0,8625
	2016	0,8594
	2017	0,8321
	2018	0,8851
	2019	0,9126
BMSS	<b>2015</b>	0,9181
	2016	0,9854
	2017	1,5017
	2018	2,5508
	2019	2,8971
BSBS	<b>2015</b>	0,9928
	2016	0,9230
	2017	0,9226
	2018	0,9993
	2019	1,0177
BNIS	<b>2015</b>	1,5883
	2016	1,6728
	2017	1,5905
	2018	1,5775
	2019	1,4139
BMANS	<b>2015</b>	0,4782
	2016	0,4671
	2017	0,5083
	2018	0,5402
	2019	0,5002
BCAS	<b>2015</b>	0,8700
	2016	0,8261
	2017	0,7718
	2018	0,7573
	2019	1,0221
BVSS	<b>2015</b>	0,9885
	2016	0,9838
	2017	0,9437
	2018	0,8918
	2019	0,8903
BPSS	<b>2015</b>	1,1359
	2016	0,9881

	2017	0,8018
	2018	1,2293
	2019	1,1577
BTPN	<b>2015</b>	1,1735
	2016	1,1388
	2017	1,1614
	2018	1,2024
	2019	1,2068
BNETS	<b>2015</b>	1,3120
	2016	1,5434
	2017	1,8316
	2018	5,7063
	2019	7,7808
BBJB	<b>2015</b>	0,6109
	2016	0,3585
	2017	0,3143
	2018	0,4547
	2019	0,4606
BBRIS	<b>2015</b>	0,4799
	2016	0,4016
	2017	0,3639
	2018	0,6396
	2019	0,5846

**Lampiran 3 : Hasil Perhitungan *Non Performing Financing* (NPF) (X1)**

<b>Nama Perusahaan</b>	<b>TAHUN</b>	<b>NPF</b>
BMIS	<b>2015</b>	0,0711
	2016	0,0383
	2017	0,0443
	2018	0,0387
	2019	0,0522
BMSS	<b>2015</b>	0,0330
	2016	0,0426
	2017	0,0295
	2018	0,0215
	2019	0,0172
BSBS	<b>2015</b>	0,0299
	2016	0,0763

	2017	0,0785
	2018	0,0571
	2019	0,0589
BNIS	<b>2015</b>	0,0253
	2016	0,0294
	2017	0,0289
	2018	0,0293
	2019	0,0333
BMANS	<b>2015</b>	0,0606
	2016	0,0492
	2017	0,0453
	2018	0,0328
	2019	0,0244
BCAS	<b>2015</b>	0,0070
	2016	0,0050
	2017	0,0032
	2018	0,0035
	2019	0,0058
BVSS	<b>2015</b>	0,0485
	2016	0,0435
	2017	0,0408
	2018	0,0346
	2019	0,0264
BPSS	<b>2015</b>	0,0263
	2016	0,0226
	2017	0,0125
	2018	0,0481
	2019	0,0381
BTPN	<b>2015</b>	0,0125
	2016	0,0153
	2017	0,0167
	2018	0,0139
	2019	0,0136
BNETS	<b>2015</b>	0,0440
	2016	0,0352
	2017	0,0000
	2018	0,0000
	2019	0,0000
BBJB	<b>2015</b>	0,0081

	2016	0,0007
	2017	0,0004
	2018	0,0004
	2019	0,0004
BBRIS	<b>2015</b>	0,0486
	2016	0,0457
	2017	0,0643
	2018	0,0536
	2019	0,0522

**Lampiran 4 : Hasil *Financing to Deposit Ratio (FDR)* (X2)**

<b>Nama Perusahaan</b>	<b>TAHUN</b>	<b>FDR</b>
BMIS	<b>2015</b>	0,9030
	2016	0,9513
	2017	0,8441
	2018	0,7318
	2019	0,7351
BMSS	<b>2015</b>	0,9814
	2016	0,9524
	2017	0,9105
	2018	0,9088
	2019	0,9453
BSBS	<b>2015</b>	0,9348
	2016	0,9340
	2017	0,8244
	2018	0,8818
	2019	0,9056
BNIS	<b>2015</b>	0,9194
	2016	0,8457
	2017	0,8021
	2018	0,7962
	2019	0,7431
BMANS	<b>2015</b>	0,8199
	2016	0,7919
	2017	0,7766
	2018	0,7725
	2019	0,7554
BCAS	<b>2015</b>	0,9104

	2016	0,9001
	2017	0,8805
	2018	0,8900
	2019	0,9100
BVSS	<b>2015</b>	0,9529
	2016	0,1007
	2017	0,8353
	2018	0,8882
	2019	0,8052
BPSS	<b>2015</b>	0,9643
	2016	0,9199
	2017	0,8695
	2018	0,8882
	2019	0,9623
BTPN	<b>2015</b>	0,9554
	2016	0,9208
	2017	0,9205
	2018	0,9506
	2019	0,9530
BNETS	<b>2015</b>	0,1102
	2016	0,1347
	2017	0,8594
	2018	0,4249
	2019	0,5066
BAS	<b>2015</b>	0,8405
	2016	0,8459
	2017	0,6944
	2018	0,4249
	2019	0,6864
BNTB	<b>2015</b>	0,1009
	2016	0,9766
	2017	0,7505
	2018	0,8066
	2019	0,8189
BBRIS	<b>2015</b>	0,8416
	2016	0,8142
	2017	0,7187
	2018	0,7549
	2019	0,8012

**Lampiran 5 : Model *Common Effect* (Y)**

Dependent Variable: ZSCORE  
 Method: Panel Least Squares  
 Date: 11/07/21 Time: 21:56  
 Sample: 2015 2019  
 Periods included: 5  
 Cross-sections included: 12  
 Total panel (balanced) observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.486259	0.658081	5.297612	0.0000
NPF	-18.48570	6.554796	-2.820180	0.0066
FDR	-2.108719	0.719353	-2.931410	0.0048
R-squared	0.207409	Mean dependent var	1.189683	
Adjusted R-squared	0.179599	S.D. dependent var	1.162737	
S.E. of regression	1.053160	Akaike info criterion	2.990175	
Sum squared resid	63.22138	Schwarz criterion	3.094892	
Log likelihood	-86.70525	Hannan-Quinn criter.	3.031136	
F-statistic	7.458027	Durbin-Watson stat	0.493590	
Prob(F-statistic)	0.001327			

**Lampiran 6 : Model *Fixed Effect* (Y)**

Dependent Variable: ZSCORE  
 Method: Panel Least Squares  
 Date: 11/07/21 Time: 21:58  
 Sample: 2015 2019  
 Periods included: 5  
 Cross-sections included: 12  
 Total panel (balanced) observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.021232	0.902942	2.238495	0.0301
NPF	-29.62860	10.72108	-2.763583	0.0082
FDR	0.093392	0.897445	0.104064	0.9176

**Effects Specification**

Cross-section fixed (dummy variables)

R-squared	0.598109	Mean dependent var	1.189683
Adjusted R-squared	0.484531	S.D. dependent var	1.162737
S.E. of regression	0.834801	Akaike info criterion	2.677716

Sum squared resid	32.05704	Schwarz criterion	3.166396
Log likelihood	-66.33148	Hannan-Quinn criter.	2.868866
F-statistic	5.266065	Durbin-Watson stat	1.076771
Prob(F-statistic)	0.000012		

### Lampiran 7 : Model Random Effect (Y)

Dependent Variable: ZSCORE  
Method: Panel EGLS (Cross-section random effects)  
Date: 11/07/21 Time: 13:27  
Sample: 2015 2019  
Periods included: 5  
Cross-sections included: 12  
Total panel (balanced) observations: 60  
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.733280	0.702995	3.888053	0.0003
NPF	-22.98364	7.394230	-3.108321	0.0029
FDR	-1.022827	0.727639	-1.405680	0.1652

#### Effects Specification

	S.D.	Rho
Cross-section random	0.526357	0.2845
Idiosyncratic random	0.834801	0.7155

#### Weighted Statistics

R-squared	0.138461	Mean dependent var	0.688269
Adjusted R-squared	0.108231	S.D. dependent var	0.939372
S.E. of regression	0.887082	Sum squared resid	44.85411
F-statistic	4.580317	Durbin-Watson stat	0.638840
Prob(F-statistic)	0.014300		

#### Unweighted Statistics

R-squared	0.165523	Mean dependent var	1.189683
Sum squared resid	66.56249	Durbin-Watson stat	0.430492



**Lampiran 8 : Statistika Deskriptif**

Date: 11/08/21  
 Time: 11:15  
 Sample: 2015 2019

	ZSCORE	NPF	FDR
Mean	1.189683	0.030652	0.820383
Median	0.933350	0.029700	0.880900
Maximum	7.780800	0.078500	0.981400
Minimum	0.314300	0.000000	0.100700
Std. Dev.	1.162737	0.021044	0.191753
Skewness	4.135086	0.227113	-2.679809
Kurtosis	21.87936	2.268919	9.991675
Jarque-Bera	1062.065	1.852004	194.0226
Probability	0.000000	0.396134	0.000000
Sum	71.38100	1.839100	49.22300
Sum Sq. Dev.	79.76547	0.026128	2.169378
Observations	60	60	60

**Lampiran 9 : Hasil Uji *Chow* (Y) Fixed**

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

Effects Test	Statistic	d.f.	Prob.
Cross-section F	4.065366	(11,46)	0.0004
Cross-section Chi-square	40.747541	11	0.0000

Cross-section fixed effects test equation:

Dependent Variable: ZSCORE

Method: Panel Least Squares

Date: 11/07/21 Time: 22:09

Sample: 2015 2019

Periods included: 5

Cross-sections included: 12

Total panel (balanced) observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.486259	0.658081	5.297612	0.0000

NPF	-18.48570	6.554796	-2.820180	0.0066
FDR	-2.108719	0.719353	-2.931410	0.0048
R-squared	0.207409	Mean dependent var	1.189683	
Adjusted R-squared	0.179599	S.D. dependent var	1.162737	
S.E. of regression	1.053160	Akaike info criterion	2.990175	
Sum squared resid	63.22138	Schwarz criterion	3.094892	
Log likelihood	-86.70525	Hannan-Quinn criter.	3.031136	
F-statistic	7.458027	Durbin-Watson stat	0.493590	
Prob(F-statistic)	0.001327			

### Lampiran 10: Uji Hausmant (Fixed)

Correlated Random Effects - Hausman Test

Equation: Untitled

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	15.562270	2	0.0004

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
			1121.68495	
NPF	83.410251	-44.856290	3	0.0001
FDR	1.655383	-2.709673	2.718046	0.0081

Cross-section random effects test equation:

Dependent Variable: ZSCORE

Method: Panel Least Squares

Date: 03/12/21 Time: 15:14

Sample: 2015 2019

Periods included: 5

Cross-sections included: 13

Total panel (balanced) observations: 65

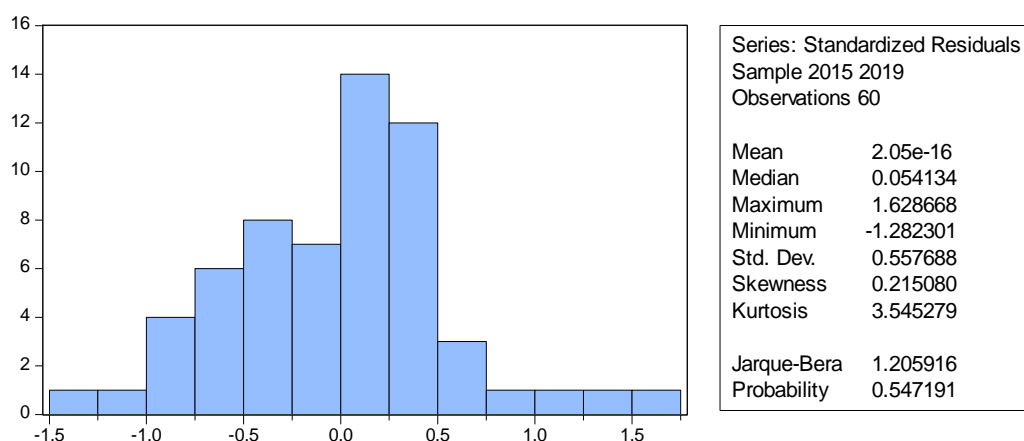
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	4.705220	3.008814	1.563812	0.1242
NPF	83.41025	44.64049	1.868489	0.0676
FDR	1.655383	2.972578	0.556885	0.5801

## Effects Specification

## Cross-section fixed (dummy variables)

R-squared	0.547637	Mean dependent var	8.550814
Adjusted R-squared	0.420976	S.D. dependent var	4.712753
S.E. of regression	3.586105	Akaike info criterion	5.591185
Sum squared resid	643.0075	Schwarz criterion	6.092966
Log likelihood	-166.7135	Hannan-Quinn criter.	5.789170
F-statistic	4.323629	Durbin-Watson stat	1.514980
Prob(F-statistic)	0.000059		

## Lampiran 11 : Uji Normalitas



## Lampiran 12 : Uji Multikoloneritas

	NPF	FDR
NPF	1.000000	-0.109415
FDR	-0.109415	1.000000

## Lampiran 13 : Hasil Uji Heterokedastisitas

Dependent Variable: RESABS  
 Method: Panel Least Squares  
 Date: 11/08/21 Time: 11:10  
 Sample: 2015 2019  
 Periods included: 5  
 Cross-sections included: 12  
 Total panel (balanced) observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
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C	0.235019	0.336980	0.697427	0.4890
NPF	-6.910327	4.001127	-1.727095	0.0909
FDR	0.463004	0.334928	1.382397	0.1735

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Effects Specification

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Cross-section fixed (dummy variables)

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R-squared	0.799873	Mean dependent var	0.403046
Adjusted R-squared	0.743315	S.D. dependent var	0.614931
S.E. of regression	0.311549	Akaike info criterion	0.706444
Sum squared resid	4.464890	Schwarz criterion	1.195124
Log likelihood	-7.193313	Hannan-Quinn criter.	0.897594
F-statistic	14.14261	Durbin-Watson stat	1.868375
Prob(F-statistic)	0.000000		

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