

LAMPIRAN

Dana Pihak Ketiga

Produk	Tahun				
	2014	2015	2016	2017	2018
Giro	1.159.952.27 7.365	1.271.412.31 4.301	1.061.263.63 5.588	1.352.792.93 4.798	1.597.591.10 9.975
Tabungan	6.778.999.67 3.312	8.321.621.17 2.739	6.086.377.84 4.208	6.906.066.42 7.921	7.816.943.45 6.244
Deposito	11.783.963.3 21.633	12.013.246.2 02.852	10.459.717.9 19.032	14.056.729.9 69.307	14.580.974.1 54.954

Financing to Deposit Ratio (FDR)

Perusahaan	PEMBIAYAAN				
	2014	2015	2016	2017	2018
BCA	1.008.114.3 73.900	1.348.329.5 73.618	1.631.243.4 37.905	2.031.871.2 18.041	2.627.602.7 27.023
BNI	2.421.699.0 00.000	3.358.807.0 00.000	4.089.070.0 00.000	5.314.993.0 00.000	8.040.485.0 00.000
Muamalat	21.273.173. 673.000	21.245.145. 837.000	20.919.488. 923.000	19.864.438. 976.000	18.288.020. 048.000
BRI	4.881.619.0 00.000	6.068.912.0 00.000	6.457.375.0 00.000	6.288.972.0 00.000	7.882.255.0 00.000

BSM	10.337.084. 905.635	13.111.451. 082.514	16.086.673. 000.000	20.628.438. 000.000	23.849.276. 000.000
Bukopin	2.517.251.5 88.757	2.517.251.5 88.757	2.517.251.5 88.757	2.517.251.5 88.757	2.517.251.5 88.757
Victoria	585.404.611 .957	708.412.492 .371	928.943.722 .719	919.291.615 .949	974.976.677 .018
MaYBank	253.528.000 .000	127.080.000 .000	78.525.000. 000	40.173.000. 000	-
JUMLAH					
RATA-RATA					
Perusahaan	DPK				
	2014	2015	2016	2017	2018
BCA	2.043.998.4 18.284	2.903.406.2 25.586	3.477.006.7 96.250	4.078.714.4 42.051	5.029.087.7 38.717
BNI	14.457.565. 000.000	17.491.504. 000.000	21.142.851. 000.000	24.402.432. 000.000	27.019.179. 000.000
Muamalat	48.926.215. 384.000	44.669.926. 898.000	42.690.894. 931.000	46.166.005. 909.000	43.850.730. 670.000
BRI	13.026.816. 000.000	15.468.898. 000.000	1,67127E+1 3	19.840.088. 000.000	20.993.528. 000.000
BSM	59.820.570. 000.000	62.112.880. 000.000	60.831.488. 000.000	66.719.098. 000.000	75.449.689. 000.000
Bukopin	3.830.339.1 48.923	4.317.831.5 83.976	4.906.716.1 44.600	4.752.294.7 89.811	4.166.194.5 17.599
Victoria	1.170.430.3 13.551	1.105.405.5 79.607	1.198.799.0 01.952	1.495.287.5 72.173	1.557.719.6 92.256

MaYBank	888.110.000.000	713.384.000.000	429.372.000.000	286.705.000.000	-
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Capital Adequacy Ratio (CAR)

Perusahaan	Modal Bank				
	2014	2015	2016	2017	2018
BCA	637.854.000.000	1.070.282.000.000	1.127.355.000.000	1.179.154.000.000	1.285.879.000.000
BNI	2.004.358.000.000	2.215.658.000.000	2.486.566.000.000	3.814.099.000.000	4.287.816.000.000
Muamalat	5.751.648.147.000	5.143.373.124.000	5.220.130.898.000	6.127.412.591.000	4.255.006.423.000
BRI	1.767.087.000.000	5.143.373.124.000	3.467.399.000.000	3.611.233.000.000	5.922.283.000.000
BSM	5.328.329.000.000,00	6.187.390.000.000,00	6.942.002.000.000	7.844.125.000.000	8.039.165.000.000
Bukopin	567.814.000.000	690.593.000.000	731.029.000.000	946.389.000.000	946.389.000.000
Victoria	137.740.170.463	146.736.600.762	162.877.282.685	237.835.315.028	272.700.422.473
MaYBank	1.032.183.000.000	669.584.000.000	510.620.000.000	586.735.000.000	529.177.000.000
JUMLAH					
RATA-RATA					
Perusahaan	Aktiva Tertimbang Menurut Risiko				
	2014	2015	2016	2017	2018
BCA	2.157.000.000.000	3.117.816.000.000	3.064.954.000.000	4.012.353.000.000	5.308.708.000.000

BNI	10.876.820.00 0.000	14.559.030.00 0.000	12.977.554.0 00.000	18.939.885.0 00.000	22.207.060.0 00.000
Muamalat	41.334.187.91 5.000	37.713.341.43 1.000	40.978.476.9 16.000	44.984.812.1 01.000	34.473.425.5 67.000
BRI	13.710.805.00 0.000	16.814.444.00 0.000	16.807.175.0 00.000	17.800.175.0 00.000	19.928.066.0 00.000
BSM	37.746.024.00 0.000	48.146.553.00 0.000	49.555.918.0 00.000	49.350.184.0 00.000	49.441.359.1 63.500
Bukopin	3.835.920.000 .000	4.233.939.000 .000	4.826.129.00 0.000	4.928.467.00 0.000	4.899.010.00 0.000
Victoria	901.838.274.5 31	909.371.189.9 98	1.019.320.25 5.233	1.232.796.92 9.631	1.140.216.95 0.104
MaYBank	1.979.686.000 .000	1.743.794.000 .000	927.390.000. 000	773.729.000. 000	324.503.000. 000

Ukuran Bank

Perusahaan	Total Aset				
	2014	2015	2016	2017	2018
BCA	2.994.449.1 36.265	4.349.580.0 46.527	4.995.606.3 38.455	5.961.174.4 77.140	7.064.008.1 45.080
BNI	19.492.112. 000.000	23.017.667. 000.000	28.314.175. 000.000	34.822.442. 000.000	41.048.545. 000.000
Muamalat	62.442.189. 696.000	57.172.587. 967.000	55.786.397. 505.000	61.696.919. 644.000	57.227.276. 046.000

BRI	20.341.033. 000.000	24.230.247. 000.000	27.687.188. 000.000	31.543.384. 000.000	37.915.084. 000.000
BSM	61.900.050. 000.000	64.975.450. 000.000	78.831.722. 000.000	87.939.774. 000.000	98.341.116. 000.000
Bukopin	5.160.516.7 81.681	5.827.153.5 27.325	6.900.889.3 81.918	7.166.257.1 41.367	6.328.446.5 29.189
Victoria	1.439.632.3 36.383	1.379.265.6 28.842	1.625.183.2 49.354	2.003.113.7 21.655	2.126.018.8 25.461
MaYBank	2.449.541.0 00.000	1.743.439.0 00.000	1.344.720.0 00.000	1.275.648.0 00.000	661.912.000 .000
JUMLAH	176.219.523 .950.329	182.695.390 .169.694	205.485.881 .474.727	232.408.712 .984.162	250.712.406 .545.730
RATA-RATA	22.027.440. 493.791	22.836.923. 771.212	25.685.735. 184.341	29.051.089. 123.020	31.339.050. 818.216

Dewan Direksi

Perusahaan	Dewan Direksi				
	2014	2015	2016	2017	2018
BCA	3	3	3	3	4
BNI	4	4	4	4	5
Muamalat	5	5	6	7	6
BRI	5	5	5	5	5

BSM	7	7	6	7	6
Bukopin	4	4	4	4	4
Victoria	4	4	4	4	4
MaYBank	3	3	3	4	4
JUMLAH	35	35	35	38	38
RATA- RATA	4	4	4	5	5

Dewan Pengawas Syariah (DPS)

Perusahaan	Dewan Pengawas Syariah				
	2014	2015	2016	2017	2018
BCA	2	2	2	2	2
BNI	2	2	2	2	2
Muamalat	3	3	3	3	3
BRI	2	2	2	2	2
BSM	3	3	3	3	3
Bukopin	2	2	2	2	2
Victoria	2	2	2	2	2
MaYBank	2	2	2	2	2
JUMLAH	18	18	18	18	18
RATA- RATA	2	2	2	2	2

Return On Deposit (ROD)

Perusahaan	Modal Bank				
	2014	2015	2016	2017	2018
BCA	1.052.551.19 1.056	626.033.860. 485	1.099.066.3 54.653	1.136.111.1 78.445	1.261.334.4 91.910
BNI	1.950.000.00 0.000	2.215.658.00 0.000	2.486.566.0 00.000	3.807.298.0 00.000	4.242.166.0 00.000
Muamalat	3.928.411.51 2.000	3.550.563.88 3.000	3.618.746.5 56.000	5.545.366.9 04.000	3.921.667.0 78.000
BRI	1.714.490.00 0.000	2.339.812.00 0.000	2.510.014.0 00.000	2.602.841.0 00.000	5.026.640.0 00.000
BSM	4.617.010.00 0.000,00	5.613.740.00 0.000,00	6.392.437.0 00.000	7.314.241.0 00.000	8.039.165.0 00.000
Bukopin	503.632.875. 371	633.083.364. 194	679.858.96 7.175	880.747.07 4.087	885.069.10 8.558
Victoria	186.368.280. 856	162.652.268. 614	194.329.53 1.375	299.392.89 9.001	291.249.48 4.976
MaYBank	1.048.717.00 0.000	754.605.000. 000	592.111.00 0.000	583.650.00 0.000	530.263.00 0.000
JUMLAH					
RATA-RATA					
Perusahaan	Total Investasi Deposito				
	2014	2015	2016	2017	2018
BCA	2.009.943.05 9.100	2.858.733.21 7.898	3.365.265.7 82.429	3.913.941.1 82.011	4.531.475.8 18.817
BNI	9.580.494.00 0.000	10.703.780.0 00.000	12.977.554. 000.000	14.549.199. 000.000	15.906.490. 000.000
Muamalat	32.862.009.0 94.000	30.949.928.9 49.000	36.406.464. 608.000	31.781.207. 642.000	28.872.543. 088.000

BRI	12.653.000.000.000	14.772.700.000.000	15.729.625.000.000	18.430.069.000.000	19.041.155.000.000
BSM	31.940.000.000.000	31.290.000.000.000	35.268.859.000.000	37.676.504.000.000	43.171.715.000.000
Bukopin	3.267.039.045.264	3.808.983.400.555	4.338.633.544.240	4.390.761.192.681	3.625.626.735.792
Victoria	1.100.705.374.700	1.046.976.055.363	1.158.523.106.555	1.451.521.737.764	1.498.787.597.023
MaYBank	858.516.000.000	674.868.000.000	379.565.000.000	260.636.000.000	-

HASIL SPSS

1. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		40
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.56224481
Most Extreme Differences	Absolute	.077
	Positive	.077
	Negative	-.071

Test Statistic	.077
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.

2. Uji Multikolinieritas

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	FDR	.924	1.082
	COS_CAR	.700	1.429
	SIZE	.316	3.165
	BOARD	.188	5.331
	DPS	.278	3.600

a. Dependent Variable: COS_ROD

3. Uji Heteroskedastisitas

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.266	1.640		1.382	.176
	FDR	.001	.003	.036	.206	.838
	COS_C	-.025	.085	-.059	-.294	.770
	AR					
	SIZE	-.072	.061	-.352	-1.182	.245
	BOARD	.086	.100	.332	.859	.396
	DPS	-.014	.224	-.020	-.063	.950

a. Dependent Variable: abs_res

4. Uji Runs-Test

Runs Test

	Unstandardized Residual
Test Value ^a	.02105
Cases < Test Value	20
Cases >= Test Value	20
Total Cases	40
Number of Runs	18
Z	-.801
Asymp. Sig. (2-tailed)	.423

a. Median

5. Uji Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
COS_ROD	40	-1.00	1.00	-.0277	.68869
FDR	40	.00	77.49	39.2832	17.41766
COS_CAR	40	-1.00	1.00	.2148	.72755
SIZE	40	27.22	32.22	30.0483	1.50426
BOARD	40	3.00	7.00	4.5250	1.19802
DPS	40	2.00	3.00	2.2500	.43853
Valid N (listwise)	40				

6. Uji Parsial (Uji t)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4.625	3.050		-1.516	.139
	FDR	-.010	.006	-.264	-1.815	.048
	COS_CA	.354	.158	.374	2.237	.032
	R					
	SIZE	.137	.114	.299	1.200	.238
	BOARD	-.260	.186	-.453	-1.401	.170
	DPS	.887	.417	.565	2.127	.041

a. Dependent Variable: COS_ROD

7. Uji Koefisien Determinasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.577 ^a	.333	.235	.60217

a. Predictors: (Constant), DPS, FDR, COS_CAR, SIZE, BOARD

b. Dependent Variable: COS_ROD