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# LAMPIRAN

**Lampiran 1**

Hasil Perhitungan Seluruh Variabel Penelitian Tahun 2018-2022

1. *Return On Assets* , *Return On Equity*, Dana Pihak ketiga dan *Capital Adequacy Ratio*  dan Pembiayaan Bank Umum Syariah Tahun 2018-2022

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **NAMA PERUSAHAAN** | **TAHUN** | **RETURN ON ASSETS (ROA)** | **RETURN ON EQUITY (ROE)** | **DANA PIHAK KETIGA (DPK)** | **CAPITAL ADEQUACY RATIO (CAR)** | **NON PERFORMING FINANCING (NPF)** | **PEMBIAYAAN** |
|
| BANK MUAMALAT INDONESIA | 2018 | 0,0008 | 0,0116 | 39605430 | 0,1234 | 0,0258 | 16398663 |
| 2019 | 0,0005 | 0,0145 | 33353457 | 0,1242 | 0,043 | 14733299 |
| 2020 | 0,0002 | 0,0029 | 34065036 | 0,1521 | 0,0395 | 13803791 |
| 2021 | 0,0002 | 0,002 | 37194947 | 0,2276 | 0,0008 | 8392614 |
| 2022 | 0,0008 | 0,0053 | 2155883 | 0,327 | 0,0083 | 7562528 |
| BANK VICTORIA SYARIAH | 2018 | 0,0032 | 0,0202 | 1557719691 | 0,2207 | 0,0341 | 918167395 |
| 2019 | 0,0005 | 0,0039 | 51900054 | 0,1944 | 0,0264 | 218548832 |
| 2020 | 0,0016 | 0,001 | 1379182360 | 0,246 | 0,0301 | 218644041 |
| 2021 | 0,0071 | 0,0179 | 1230492311 | 0,3321 | 0,0372 | 542339592 |
| 2022 | 0,0045 | 0,0154 | 794309324 | 1,4927 | 0,0114 | 474482858 |
| BANK JAWA BARAT BANTEN SYARIAH | 2018 | 0,0054 | 0,0263 | 2805380 | 0,1643 | 0,0196 | 3330686 |
| 2019 | 0,006 | 0,0233 | 992286 | 0,1495 | 0,015 | 5142546 |
| 2020 | 0,0041 | 0,0051 | 1425081 | 0,2414 | 0,0286 | 17298463 |
| 2021 | 0,0096 | 0,0208 | 7321690 | 0,2347 | 0,018 | 6103079 |
| 2022 | 0,0114 | 0,0868 | 8374424 | 0,2211 | 0,0137 | 7036083 |
| BANK MEGA SYARIAH | 2018 | 0,0093 | 0,0408 | 5195895 | 0,2054 | 0,0215 | 5179 |
| 2019 | 0,0094 | 0,0427 | 5714995 | 0,1996 | 0,0149 | 6080453 |
| 2020 | 0,0174 | 0,0976 | 7495888 | 0,2415 | 0,0138 | 4946543 |
| 2021 | 0,0408 | 0,2848 | 11715792 | 0,2559 | 0,0097 | 7239515 |
| 2022 | 0,0259 | 0,1173 | 13551787 | 0,2699 | 0,0089 | 7227489 |
| BANK PANIN DUBAI SYARIAH | 2018 | 0,0026 | 0,0145 | 6905806 | 0,2315 | 0,0384 | 6133981 |
| 2019 | 0,0025 | 0,0108 | 8707657 | 0,1446 | 0,028 | 8836315 |
| 2020 | 0,0006 | 0,0001 | 7918781 | 0,3143 | 0,0245 | 8845799 |
| 2021 | -0,0672 | -0,3176 | 7796461 | 0,2581 | 0,0094 | 8385993 |
| 2022 | 0,0179 | 0,1151 | 10638434 | 0,2271 | 0,0191 | 10353072 |
| BANK BCA SYARIAH | 2018 | 0,0117 | 0,0501 | 5506 | 0,243 | 0,0028 | 4899 |
| 2019 | 0,0115 | 0,0397 | 6204 | 0,383 | 0,0026 | 5645 |
| 2020 | 0,0109 | 0,0307 | 6848 | 0,453 | 0,0001 | 5569 |
| 2021 | 0,0112 | 0,0315 | 7677 | 0,414 | 0,0001 | 6248 |
| 2022 | 0,0133 | 0,0414 | 9481 | 0,367 | 0,0001 | 7576 |
| BANK ACEH SYARIAH | 2018 | 0,0238 | 0,2329 | 9858 | 0,1967 | 0,0004 | 13236773 |
| 2019 | 0,0233 | 0,2344 | 1375 | 0,189 | 0,0004 | 1433863 |
| 2020 | 0,0173 | 0,1572 | 1005 | 0,186 | 0,0004 | 1681185 |
| 2021 | 0,0187 | 0,1688 | 5984 | 0,2002 | 0,0003 | 2359571 |
| 2022 | 0,02 | 0,1508 | 7144 | 0,2352 | 0,0004 | 4552271 |
| BPD NUSA TENGGARA BARAT SYARIAH | 2018 | 0,0192 | 0,0892 | 4921382 | 0,3542 | 0,0057 | 4868692 |
| 2019 | 0,0256 | 0,1205 | 6816359 | 0,3547 | 0,0061 | 5582097 |
| 2020 | 0,0174 | 0,0954 | 7408916 | 0,314 | 0,0077 | 6410884 |
| 2021 | 0,0156 | 0,0956 | 120274 | 0,2913 | 0,0079 | 5538312 |
| 2022 | 0,0198 | 0,1207 | 265609 | 0,2561 | 0,0048 | 6870359 |
| BANK SYARIAH INDONESIA | 2018 | 0,0088 | 0,0821 | 75016079 | 0,1626 | 0,0158 | 42173659 |
| 2019 | 0,0169 | 0,1565 | 83172702 | 0,2615 | 0,01 | 46420905 |
| 2020 | 0,0165 | 0,1503 | 83787968 | 0,1824 | 0,0072 | 52992695 |
| 2021 | 0,0061 | 0,1371 | 176003468 | 0,2209 | 0,0087 | 110703060 |
| 2022 | 0,0198 | 0,1684 | 195478724 | 0,2029 | 0,0057 | 133999826 |
| BANK ALADIN SYARIAH | 2018 | -0,0686 | -0,1128 | 0 | 1,6307 | 0 | 72237 |
| 2019 | 0,1115 | 0,1378 | 0 | 2,4184 | 0 | 5066 |
| 2020 | 0,0619 | 0,0707 | 40162 | 3,2909 | 0 | 54 |
| 2021 | -0,0881 | -0,101 | 1038184 | 3,905 | 0 | 51114 |
| 2022 | -0,1085 | -0,085 | 794649 | 1,8929 | 0 | 45117 |
| BANK KB BUKOPIN SYARIAH | 2018 | 0,0002 | 0,0026 | 329073 | 0,1931 | 0,0365 | 2517252 |
| 2019 | 0,0004 | 0,0023 | 24082 | 0,1525 | 0,0405 | 2940375 |
| 2020 | 0,0004 | 0,0002 | 163690 | 0,2222 | 0,0495 | 2689119 |
| 2021 | -0,0548 | -0,236 | 162777 | 0,2374 | 0,0466 | 3022575 |
| 2022 | -0,0127 | -0,0634 | 28075 | 0,1949 | 0,0381 | 4087300 |

**Lampiran 3**

OUTPUT SPSS 25

1. Hasil Uji Statistik Deskriptif

|  |
| --- |
| **Descriptive Statistics** |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| Return on assets | 55 | -10,85 | 800,41 | 30,0773 | 132,31305 |
| Return on equity | 55 | -31,76 | 803,85 | 19,1207 | 108,26084 |
| Dana pihak ketiga | 55 | ,00 | 1557719691,00 | 102730631,9818 | 331854839,77988 |
| Capital adequacy ratio | 55 | ,09 | 502,61 | 70,1611 | 100,89414 |
| Non Performing financing | 55 | ,00 | 61,09 | 6,5382 | 15,70194 |
| Pembiayaan | 55 | 54,00 | 918167395,00 | 48586933,5455 | 157082226,80643 |
| Valid N (listwise) | 55 |  |  |  |  |

1. Uji Asumsi Klasik
2. Hasil Uji Normalitas

|  |
| --- |
| **One-Sample Kolmogorov-Smirnov Test** |
|  | Unstandardized Residual |
| N | 55 |
| Normal Parametersa,b | Mean | ,0000000 |
| Std. Deviation | 63181035,52097520 |
| Most Extreme Differences | Absolute | ,300 |
| Positive | ,300 |
| Negative | -,255 |
| Test Statistic | ,300 |
| Asymp. Sig. (2-tailed) | ,200c |
| a. Test distribution is Normal. |
| b. Calculated from data. |
| c. Lilliefors Significance Correction. |

1. Hasil Uji Autokorelasi

|  |
| --- |
| **Model Summaryb** |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | ,916a | ,838 | ,822 | 66326270,76302 | 2,296 |
| a. Predictors: (Constant), *Non Performing financing*, *Capital adequacy ratio, Return on equity*, *Dana pihak ketiga*, *Return on assets* |
| b. Dependent Variable: Pembiayaan |

1. Hasil Uji Multikolinearitas

|  |  |
| --- | --- |
| Model | Collinearity Statistics |
| Tolerance | VIF |
| 1 | (Constant) |  |  |
| Return on assets | ,248 | 4,026 |
| Return on equity | ,315 | 3,173 |
| Dana pihak ketiga | ,746 | 1,341 |
| Capital adequacy ratio | ,827 | 1,209 |
| Non Performing financing | ,624 | 1,602 |
| a. Dependent Variable: Pembiayaan |

1. Hasil Uji Heteroskedastisitas

**Hasil Uji Glejser**

|  |
| --- |
| **Coefficientsa** |
| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. | Collinearity Statistics |
| B | Std. Error | Beta | Tolerance | VIF |
| 1 | (Constant) | 16372338,214 | 6853907,021 |  | 2,389 | ,021 |  |  |
| ROA | -13205,087 | 2181969,132 | -,001 | -,006 | ,995 | ,501 | 1,994 |
| ROE | -882762,532 | 684017,298 | -,168 | -1,291 | ,203 | ,498 | 2,009 |
| DPK | ,104 | ,017 | ,636 | 6,108 | ,139 | ,775 | 1,290 |
| CAR | 72243,674 | 54440,076 | ,135 | 1,327 | ,191 | ,817 | 1,225 |
| NPF | 619730,625 | 324926,370 | ,180 | 1,907 | ,062 | ,946 | 1,057 |
| a. Dependent Variable: Abs\_Res |

1. **Analisis Regresi Linier Berganda**

|  |
| --- |
| **Coefficientsa** |
| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | -14673539,935 | 11562009,273 |  | -1,269 | ,210 |
| Return on assets | -204665,901 | 136867,466 | -,172 | -1,495 | ,141 |
| Return on equity | 177586,755 | 148508,366 | ,122 | 1,196 | ,238 |
| Dana pihak ketiga | ,374 | ,031 | ,789 | 11,861 | ,000 |
| Capital adequacy ratio | 186850,281 | 98358,224 | ,120 | 1,900 | ,063 |
| Non Performing financing | 2222596,722 | 727647,654 | ,222 | 3,054 | ,004 |
| a. Dependent Variable: Pembiayaan |

1. **Uji Hipotesis**
2. Uji Parsial (Uji t)

|  |
| --- |
| **Coefficientsa** |
| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | -14673539,935 | 11562009,273 |  | -1,269 | ,210 |
| Return on assets | -204665,901 | 136867,466 | -,172 | -1,495 | ,141 |
| Return on equity | 177586,755 | 148508,366 | ,122 | 1,196 | ,238 |
| Dana pihak ketiga | ,374 | ,031 | ,789 | 11,861 | ,000 |
| Capital adequacy ratio | 186850,281 | 98358,224 | ,120 | 1,900 | ,063 |
| Non Performing financing | 2222596,722 | 727647,654 | ,222 | 3,054 | ,004 |
| a. Dependent Variable: Pembiayaan |

1. Uji Simultan (Uji F)

|  |
| --- |
| **ANOVAa** |
| Model | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 1116881067364107260,000 | 5 | 223376213472821408,000 | 50,777 | ,000b |
| Residual | 215559535473147584,000 | 49 | 4399174193329544,000 |  |  |
| Total | 1332440602837254910,000 | 54 |  |  |  |
| a. Dependent Variable: Pembiayaan |
| b. Predictors: (Constant), *Non Performing financing*, *Capital adequacy ratio*, *Return on equity*, Dana pihak ketiga, *Return on assets* |

1. **Analisis Koefisien Determinasi**

|  |
| --- |
| **Model Summaryb** |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | ,916a | ,838 | ,822 | 66326270,76302 | 2,296 |
| a. Predictors: (Constant), *Non Performing financing*, *Capital adequacy ratio, Return on equity*, Dana pihak ketiga, *Return on assets* |
| b. Dependent Variable: Pembiayaan |