





No	BUS	Tahun	FDR (X1)		
			Total Volume Pembiayaan	Total Dana Pihak Ketiga	FDR
1	Bank BCA Syariah	2017	Rp 4,191,100,000,000	Rp 4,736,400,000,000	0.8849
		2018	Rp 4,899,700,000,000	Rp 5,506,100,000,000	0.8899
		2019	Rp 5,645,400,000,000	Rp 6,204,900,000,000	0.9098
		2020	Rp 5,569,200,000,000	Rp 6,848,500,000,000	0.8132
		2021	Rp 6,248,500,000,000	Rp 7,677,900,000,000	0.8138
2	Bank Jabar Banten Syariah	2017	Rp 544,752,000,000,000	Rp 597,700,000,000,000	0.9114
		2018	Rp 202,766,000,000,000	Rp 257,606,000,000,000	0.7871
		2019	Rp 225,607,000,000,000	Rp 288,978,000,000,000	0.7807
		2020	Rp 246,957,000,000,000	Rp 322,853,000,000,000	0.7649
		2021	Rp 256,405,000,000,000	Rp 365,421,000,000,000	0.7017
3	Bank Maybank Syariah Indonesia	2017	Rp 123,298,000,000,000	Rp 166,555,280,000,000	0.7403
		2018	Rp 131,072,000,000,000	Rp 232,750,710,000,000	0.5631
		2019	Rp 120,019,000,000,000	Rp 254,616,850,000,000	0.4714
		2020	Rp 102,042,000,000,000	Rp 115,003,000,000,000	0.8873
		2021	Rp 98,503,000,000,000	Rp 114,899,000,000,000	0.8573
4	Bank Muamalat Indonesia	2017	Rp 41,332,000,000,000	Rp 48,686,000,000,000	0.8490
		2018	Rp 33,566,000,000,000	Rp 45,305,000,000,000	0.7409
		2019	Rp 29,867,000,000,000	Rp 40,357,000,000,000	0.7401
		2020	Rp 29,077,000,000,000	Rp 41,425,000,000,000	0.7019
		2021	Rp 18,041,000,000,000	Rp 46,871,000,000,000	0.3849
5	Bank Panin Dubai Syariah	2017	Rp 6,542,901,000,000	Rp 7,525,232,000,000	0.8695
		2018	Rp 6,133,981,000,000	Rp 6,905,806,000,000	0.8882
		2019	Rp 8,335,171,000,000	Rp 8,707,657,000,000	0.9572
		2020	Rp 8,845,799,000,000	Rp 7,918,781,000,000	1.1171
		2021	Rp 8,385,993,000,000	Rp 7,796,461,000,000	1.0756
6	Bank Syariah Bukopin	2017	Rp 2,670,308,000,000	Rp 4,752,295,000,000	0.5619
		2018	Rp 2,621,479,000,000	Rp 4,166,195,000,000	0.6292
		2019	Rp 3,028,463,000,000	Rp 4,478,257,000,000	0.6763
		2020	Rp 3,041,631,000,000	Rp 4,845,829,000,000	0.6277
		2021	Rp 3,330,218,000,000	Rp 4,284,645,000,000	0.7772
7	Bank Mega Syariah	2017	Rp 35,223,000,000,000	Rp 61,283,000,000,000	0.5748
		2018	Rp 42,253,000,000,000	Rp 60,735,000,000,000	0.6957
		2019	Rp 53,015,000,000,000	Rp 72,790,000,000,000	0.7283
		2020	Rp 48,487,000,000,000	Rp 79,186,000,000,000	0.6123
		2021	Rp 60,677,000,000,000	Rp 98,907,000,000,000	0.6135
8	Bank Victoria Syariah	2017	Rp 1,262,926,000,000	Rp 1,491,441,000,000	0.8468
		2018	Rp 1,234,671,000,000	Rp 1,511,158,000,000	0.8170

		2019	Rp 1,231,614,000,000	Rp 1,529,485,000,000	0.8052
		2020	Rp 1,166,972,000,000	Rp 1,576,027,000,000	0.7405
		2021	Rp 805,969,000,000	Rp 1,234,923,000,000	0.6526
9	Bank Tabungan Pensiunan Nasional Syariah	2017	Rp 4,996,722,000,000	Rp 5,403,614,145,128	0.9247
		2018	Rp 6,053,105,000,000	Rp 6,331,699,790,795	0.9560
		2019	Rp 7,277,011,000,000	Rp 7,638,302,718,589	0.9527
		2020	Rp 8,969,565,000,000	Rp 9,211,836,294,547	0.9737
		2021	Rp 9,514,196,000,000	Rp 9,700,444,535,073	0.9808
10	Bank Aceh Syariah	2017	Rp 12,846,657,000,000	Rp 18,499,069,000,000	0.6944
		2018	Rp 13,236,773,000,000	Rp 18,389,948,000,000	0.7198
		2019	Rp 14,363,251,000,000	Rp 20,924,597,000,000	0.6864
		2020	Rp 15,279,249,000,000	Rp 21,574,036,000,000	0.7082
		2021	Rp 16,345,845,000,000	Rp 24,018,009,000,000	0.6806
11	Bank BPD Nusa Tenggara Barat Syariah	2017	Rp 5,397,842,000,000	Rp 7,190,684,000,000	0.7507
		2018	Rp 4,868,692,000,000	Rp 4,921,381,000,000	0.9893
		2019	Rp 5,582,097,000,000	Rp 6,816,359,000,000	0.8189
		2020	Rp 6,410,884,000,000	Rp 7,408,917,000,000	0.8653
		2021	Rp 7,406,836,000,000	Rp 8,143,058,000,000	0.9096





No	BUS	Tahun	NOM (X2)				
			Pendapatan Bersih		Rata-Rata Aktiva Produktif	NOM	
1	Bank BCA Syariah	2017	Rp	30,300,000,000	Rp	1,414,125,000,000	0.0214
		2018	Rp	17,800,000,000	Rp	1,646,900,000,000	0.0108
		2019	Rp	38,200,000,000	Rp	2,002,500,000,000	0.0191
		2020	Rp	44,000,000,000	Rp	2,335,500,000,000	0.0188
		2021	Rp	41,100,000,000	Rp	2,567,325,000,000	0.0160
2	Bank Jabar Banten Syariah	2017	Rp	5,091,171,000	Rp	30,970,000,000	0.1644
		2018	Rp	3,694,646,000	Rp	17,024,000,000	0.2170
		2019	Rp	2,316,666,000	Rp	13,305,000,000	0.1741
		2020	Rp	1,939,796,000	Rp	12,986,000,000	0.1494
		2021	Rp	1,704,925,000	Rp	9,889,000,000	0.1724
3	Bank Maybank Syariah Indonesia	2017	Rp	7,702,150,000,000	Rp	155,292,000,000,000	0.0496
		2018	Rp	8,099,878,000,000	Rp	159,088,000,000,000	0.0509
		2019	Rp	8,167,975,000,000	Rp	151,813,000,000,000	0.0538
		2020	Rp	7,259,810,000,000	Rp	158,619,000,000,000	0.0458
		2021	Rp	7,117,279,000,000	Rp	153,577,000,000,000	0.0463
4	Bank Muamalat Indonesia	2017	Rp	41,481,047,000	Rp	979,454,750,000	0.0424
		2018	Rp	30,754,156,000	Rp	622,966,525,000	0.0494
		2019	Rp	48,717,260,000	Rp	634,226,250,000	0.0768
		2020	Rp	30,251,550,000	Rp	355,273,326,750	0.0852
		2021	Rp	29,109,810,000	Rp	428,566,649,875	0.0679
5	Bank Panin Dubai Syariah	2017	Rp	21,340,000,000	Rp	1,750,672,000,000	0.0122
		2018	Rp	55,430,000,000	Rp	1,245,802,010,000	0.0445
		2019	Rp	77,070,000,000	Rp	1,233,787,800,000	0.0625
		2020	Rp	93,597,000,000	Rp	1,738,260,000,000	0.0538
		2021	Rp	55,980,000,000	Rp	1,478,584,000,000	0.0379
6	Bank Syariah Bukopin	2017	Rp	512,866,000,000	Rp	21,019,098,360,656	0.0244
		2018	Rp	498,318,000,000	Rp	15,719,810,725,552	0.0317
		2019	Rp	479,454,000,000	Rp	18,511,737,451,738	0.0259
		2020	Rp	362,123,000,000	Rp	18,666,134,020,619	0.0194
		2021	Rp	292,739,000,000	Rp	17,634,879,518,072	0.0166
7	Bank Mega Syariah	2017	Rp	1,604,000,000,000	Rp	79,800,995,024,876	0.0201
		2018	Rp	1,953,000,000,000	Rp	122,062,500,000,000	0.0160
		2019	Rp	2,476,000,000,000	Rp	100,650,406,504,065	0.0246
		2020	Rp	3,735,000,000,000	Rp	268,705,035,971,223	0.0139
		2021	Rp	4,943,000,000,000	Rp	441,339,285,714,286	0.0112
8	Bank Victoria Syariah	2017	Rp	655,391,320,000	Rp	2,757,702,450,000	0.2377
		2018	Rp	576,677,451,000	Rp	1,939,310,000,000	0.2974
		2019	Rp	384,590,797,000	Rp	2,042,918,000,000	0.1883

		2020	Rp 189,658,449,000	Rp 1,645,774,259,000	0.1152
		2021	Rp 463,654,216,000	Rp 1,436,697,691,000	0.3227
9	Bank Tabungan Pensiunan Nasional Syariah	2017	Rp 554,829,000,000	Rp 8,198,889,000,000	0.0677
		2018	Rp 908,698,000,000	Rp 10,867,316,000,000	0.0836
		2019	Rp 1,302,549,000,000	Rp 13,759,194,000,000	0.0947
		2020	Rp 1,881,064,000,000	Rp 14,954,676,000,000	0.1258
		2021	Rp 1,119,640,000,000	Rp 17,075,443,000,000	0.0656
10	Bank Aceh Syariah	2017	Rp 2,275,901,000,000	Rp 145,891,089,743,590	0.0156
		2018	Rp 2,554,665,000,000	Rp 280,732,417,582,418	0.0091
		2019	Rp 2,406,268,000,000	Rp 126,645,684,210,526	0.0190
		2020	Rp 2,262,872,000,000	Rp 175,416,434,108,527	0.0129
		2021	Rp 2,325,030,000,000	Rp 168,480,434,782,609	0.0138
11	Bank BPD Nusa Tenggara Barat Syariah	2017	Rp 553,133,000,000	Rp 23,047,208,333,333	0.0240
		2018	Rp 471,452,000,000	Rp 21,429,636,363,636	0.0220
		2019	Rp 442,950,000,000	Rp 2,060,232,558,140	0.2150
		2020	Rp 433,511,000,000	Rp 3,553,368,852,459	0.1220
		2021	Rp 525,311,000,000	Rp 4,775,554,545,455	0.1100





LAMPIRAN III³

PERHITUNGAN NPF

No	BUS	Tahun	NPF		
			Pembiayaan Bermasalah	Pembiayaan	NPF
1	Bank BCA Syariah	2017	Rp 15,830,000,000	Rp 4,191,100,000,000	0.0038
		2018	Rp 23,123,000,000	Rp 4,899,700,000,000	0.0047
		2019	Rp 16,681,000,000	Rp 5,645,400,000,000	0.0030
		2020	Rp 13,728,000,000	Rp 5,569,200,000,000	0.0025
		2021	Rp 6,173,000,000	Rp 6,248,500,000,000	0.0010
2	Bank Jabar Banten Syariah	2017	Rp 13,074,048,000,000	Rp 544,752,000,000,000	0.0240
		2018	Rp 9,286,682,800,000	Rp 202,766,000,000,000	0.0458
		2019	Rp 7,986,487,800,000	Rp 225,607,000,000,000	0.0354
		2020	Rp 13,039,329,600,000	Rp 246,957,000,000,000	0.0528
		2021	Rp 8,769,051,000,000	Rp 256,405,000,000,000	0.0342
3	Bank Maybank Syariah Indonesia	2017	Rp 2,120,725,600,000	Rp 123,298,000,000,000	0.0172
		2018	Rp 1,966,080,000,000	Rp 131,072,000,000,000	0.0150
		2019	Rp 2,304,364,800,000	Rp 120,019,000,000,000	0.0192
		2020	Rp 2,540,845,800,000	Rp 102,042,000,000,000	0.0249
		2021	Rp 2,521,676,800,000	Rp 98,503,000,000,000	0.0256
4	Bank Muamalat Indonesia	2017	Rp 1,136,630,000,000	Rp 41,332,000,000,000	0.0275
		2018	Rp 866,002,800,000	Rp 33,566,000,000,000	0.0258
		2019	Rp 1,284,281,000,000	Rp 29,867,000,000,000	0.0430
		2020	Rp 1,148,541,500,000	Rp 29,077,000,000,000	0.0395
		2021	Rp 14,432,800,000	Rp 18,041,000,000,000	0.0008
5	Bank Panin Dubai Syariah	2017	Rp 316,022,118,300	Rp 6,542,901,000,000	0.0483
		2018	Rp 233,704,676,100	Rp 6,133,981,000,000	0.0381
		2019	Rp 233,384,788,000	Rp 8,335,171,000,000	0.0280
		2020	Rp 216,722,075,500	Rp 8,845,799,000,000	0.0245
		2021	Rp 78,828,334,200	Rp 8,385,993,000,000	0.0094
6	Bank Syariah Bukopin	2017	Rp 111,618,874,400	Rp 2,670,308,000,000	0.0418
		2018	Rp 95,683,983,500	Rp 2,621,479,000,000	0.0365
		2019	Rp 122,652,751,500	Rp 3,028,463,000,000	0.0405
		2020	Rp 150,560,734,500	Rp 3,041,631,000,000	0.0495
		2021	Rp 155,188,158,800	Rp 3,330,218,000,000	0.0466
7	Bank Mega Syariah	2017	Rp 2,042,934,000,000	Rp 35,223,000,000,000	0.0580
		2018	Rp 2,192,930,700,000	Rp 42,253,000,000,000	0.0519
		2019	Rp 2,597,735,000,000	Rp 53,015,000,000,000	0.0490
		2020	Rp 2,143,125,400,000	Rp 48,487,000,000,000	0.0442
		2021	Rp 2,882,157,500,000	Rp 60,677,000,000,000	0.0475
8	Bank Victoria Syariah	2017	Rp 37,316,692,322	Rp 1,262,926,000,000	0.0295
		2018	Rp 24,460,312,028	Rp 1,234,671,000,000	0.0198
		2019	Rp 31,864,697,028	Rp 1,231,614,000,000	0.0259

		2020	Rp 55,213,000,000	Rp 1,166,972,000,000	0.0473
		2021	Rp 76,912,000,000	Rp 805,969,000,000	0.0954
9	Bank Tabungan Pensiunan Nasional Syariah	2017	Rp 2,498,361,000	Rp 4,996,722,000,000	0.0005
		2018	Rp 1,210,621,000	Rp 6,053,105,000,000	0.0002
		2019	Rp 18,920,228,600	Rp 7,277,011,000,000	0.0026
		2020	Rp 1,793,913,000	Rp 8,969,565,000,000	0.0002
		2021	Rp 22,834,070,400	Rp 9,514,196,000,000	0.0024
		10	Bank Aceh Syariah	2017	Rp 177,283,866,600
2018	Rp 137,662,439,200			Rp 13,236,773,000,000	0.0104
2019	Rp 185,285,937,900			Rp 14,363,251,000,000	0.0129
2020	Rp 233,772,509,700			Rp 15,279,249,000,000	0.0153
2021	Rp 220,668,907,500			Rp 16,345,845,000,000	0.0135
11	Bank BPD Nusa Tenggara Barat Syariah	2017	Rp 13,494,605,000	Rp 5,397,842,000,000	0.0025
		2018	Rp 27,751,544,400	Rp 4,868,692,000,000	0.0057
		2019	Rp 34,050,791,700	Rp 5,582,097,000,000	0.0061
		2020	Rp 49,363,806,800	Rp 6,410,884,000,000	0.0077
		2021	Rp 46,663,066,800	Rp 7,406,836,000,000	0.0063





LAMPIRAN IV
PERHITUNGAN ROA

No	BUS	Tahun	ROA (Y)		
			Laba sebelum pajak	Rata-Rata Total Aset	ROA
1	Bank BCA Syariah	2017	Rp 62,200,000,000	Rp 5,961,200,000,000	0.0104
		2018	Rp 72,400,000,000	Rp 7,064,000,000,000	0.0102
		2019	Rp 83,300,000,000	Rp 8,634,400,000,000	0.0096
		2020	Rp 92,600,000,000	Rp 9,720,300,000,000	0.0095
		2021	Rp 107,500,000,000	Rp 10,642,300,000,000	0.0101
2	Bank Jabar Banten Syariah	2017	-Rp 422,889,000,000	Rp 7,432,144,112,478	-0.0569
		2018	Rp 37,086,000,000	Rp 6,867,777,777,778	0.0054
		2019	Rp 42,474,000,000	Rp 7,079,000,000,000	0.0060
		2020	Rp 32,069,000,000	Rp 7,821,707,317,073	0.0041
		2021	Rp 86,752,000,000	Rp 9,036,666,666,667	0.0096
3	Bank Maybank Syariah Indonesia	2017	Rp 2,520,000,000,000	Rp 170,270,270,270,270	0.0148
		2018	Rp 3,036,000,000,000	Rp 174,482,758,620,690	0.0174
		2019	Rp 2,599,000,000,000	Rp 179,241,379,310,345	0.0145
		2020	Rp 1,819,000,000,000	Rp 174,903,846,153,846	0.0104
		2021	Rp 2,176,000,000,000	Rp 164,848,484,848,485	0.0132
4	Bank Muamalat Indonesia	2017	Rp 60,000,000,000	Rp 54,545,454,545,455	0.0011
		2018	Rp 46,000,000,000	Rp 57,500,000,000,000	0.0008
		2019	Rp 26,000,000,000	Rp 52,000,000,000,000	0.0005
		2020	Rp 15,000,000,000	Rp 50,000,000,000,000	0.0003
		2021	Rp 13,000,000,000	Rp 65,000,000,000,000	0.0002
5	Bank Panin Dubai Syariah	2017	-Rp 974,802,712,000	Rp 8,629,275,000,000	-0.1130
		2018	Rp 457,277,900,000	Rp 8,771,058,000,000	0.0521
		2019	Rp 459,561,700,000	Rp 11,135,825,000,000	0.0413
		2020	-Rp 818,324,428,000	Rp 11,302,082,000,000	-0.0724
		2021	Rp 656,955,800,000	Rp 14,426,005,000,000	0.0455
6	Bank Syariah Bukopin	2017	Rp 1,332,000,000	Rp 7,166,257,000,000	0.0002
		2018	Rp 1,525,000,000	Rp 6,328,447,000,000	0.0002
		2019	Rp 2,508,000,000	Rp 6,739,724,000,000	0.0004
		2020	Rp 2,545,000,000	Rp 5,223,189,000,000	0.0005
		2021	-Rp 297,157,000,000	Rp 6,220,221,000,000	-0.0478
7	Bank Mega Syariah	2017	Rp 1,649,000,000,000	Rp 82,297,000,000,000	0.0200
		2018	Rp 1,953,000,000,000	Rp 83,762,000,000,000	0.0233
		2019	Rp 2,476,000,000,000	Rp 100,804,000,000,000	0.0246
		2020	Rp 3,735,000,000,000	Rp 112,203,000,000,000	0.0333
		2021	Rp 4,943,000,000,000	Rp 132,879,000,000,000	0.0372
8	Bank Victoria Syariah	2017	Rp 6,099,000,000	Rp 2,003,114,000,000	0.0030
		2018	Rp 6,336,000,000	Rp 2,126,019,000,000	0.0030
		2019	Rp 1,069,000,000	Rp 2,262,451,000,000	0.0005
		2020	Rp 3,412,000,000	Rp 2,296,027,000,000	0.0015

		2021	Rp 13,303,000,000	Rp 1,660,849,000,000	0.0080
9	Bank Tabungan Pensiunan Nasional Syariah	2017	Rp 908,261,000,000	Rp 9,156,522,000,000	0.0992
		2018	Rp 1,302,549,000,000	Rp 12,039,275,000,000	0.1082
		2019	Rp 1,881,064,000,000	Rp 15,383,038,000,000	0.1223
		2020	Rp 1,124,296,000,000	Rp 16,435,005,000,000	0.0684
		2021	Rp 1,877,473,000,000	Rp 18,543,856,000,000	0.1012
10	Bank Aceh Syariah	2017	Rp 523,687,000,000	Rp 22,612,006,000,000	0.0232
		2018	Rp 540,281,000,000	Rp 23,095,159,000,000	0.0234
		2019	Rp 545,850,000,000	Rp 25,121,063,000,000	0.0217
		2020	Rp 420,076,000,000	Rp 25,480,963,000,000	0.0165
		2021	Rp 502,172,000,000	Rp 28,170,826,000,000	0.0178
11	Bank BPD Nusa Tenggara Barat Syariah	2017	Rp 226,127,000,000	Rp 8,864,392,000,000	0.0255
		2018	Rp 212,712,000,000	Rp 7,038,647,000,000	0.0302
		2019	Rp 224,376,000,000	Rp 8,640,305,000,000	0.0260
		2020	Rp 176,166,000,000	Rp 10,419,759,000,000	0.0169
		2021	Rp 188,731,000,000	Rp 11,215,180,000,000	0.0168





DESCRIPTIVES VARIABLES=FDR NOM NPF ROA

/STATISTICS=MEAN STDDEV MIN MAX.

Descriptives

[DataSet0]

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
FDR	55	.3849	1.1171	.783115	.1459142
NOM	55	.0091	.3227	.074696	.0762552
NPF	55	.0002	.0954	.025045	.0202033
ROA	55	-.1130	.1223	.015816	.0381166
Valid N (listwise)	55				





```

NPAR TESTS
  /K-S (NORMAL) =RES_2

  /MISSING ANALYSIS.

```

NPar Tests

[DataSet0]

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		55
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	.03511056
Most Extreme Differences	Absolute	.191
	Positive	.191
	Negative	-.159
Kolmogorov-Smirnov Z		1.417
Asymp. Sig. (2-tailed)		.036

a. Test distribution is Normal.





LAMPIRAN VII
HASIL UJI
MULTIKOLONEARITAS

```

REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS BCOV R ANOVA COLLIN TOL
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT ROA
/METHOD=ENTER FDR NOM NPF

/SAVE RESID.

```

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	NPF, NOM, FDR ^a		. Enter

a. All requested variables entered.

b. Dependent Variable: ROA

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.389 ^a	.152	.102	.0361285

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

b. Dependent Variable: ROA

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.012	3	.004	3.036	.037 ^a
	Residual	.067	51	.001		
	Total	.078	54			

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

b. Dependent Variable: ROA

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.032	.032		.984	.330		
	FDR	.000	.037	.002	.013	.990	.818	1.222
	NOM	.035	.068	.070	.515	.609	.908	1.102
	NPF	-.752	.275	-.398	-2.734	.009	.784	1.276

a. Dependent Variable: ROA

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	FDR	NOM	NPF
1	1	3.283	1.000	.00	.00	.03	.02
	2	.383	2.928	.01	.01	.92	.01
	3	.321	3.198	.00	.01	.02	.71
	4	.012	16.215	.99	.98	.02	.26

a. Dependent Variable: ROA





LAMPIRAN VIII
HASIL UJI
HETEROSKEDASTISITAS

The logo of Universitas Muhammadiyah Ponorogo is a purple shield-shaped emblem. It features a central sunburst with Arabic calligraphy, flanked by a yellow laurel wreath and a green floral wreath. The text 'UNIVERSITAS MUHAMMADIYAH' is written along the top inner edge, and 'PONOROGO' is written along the bottom inner edge. Two white stars are positioned on the left and right sides of the lower part of the shield.

```

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT ABS_RES

  /METHOD=ENTER FDR NOM NPF.

```

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	NPF, NOM, FDR ^a		. Enter

a. All requested variables entered.

b. Dependent Variable: ABS_RES

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.450 ^a	.202	.155	.02405

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

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.007	3	.002	4.309	.009 ^a
	Residual	.029	51	.001		
	Total	.037	54			

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

b. Dependent Variable: ABS_RES

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.050	.021		-2.335	.023
	FDR	.089	.025	.496	3.586	.001
	NOM	-.030	.045	-.086	-.658	.513
	NPF	.230	.183	.178	1.258	.214

a. Dependent Variable: ABS_RES





LAMPIRAN IX
HASIL UJI
AUTOKORELASI


```

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT ROA
  /METHOD=ENTER FDR NOM NPF

  /RESIDUALS DURBIN.

```

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	NPF, NOM, FDR ^a		. Enter

a. All requested variables entered.

b. Dependent Variable: ROA

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.389 ^a	.152	.102	.0361285	1.353

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

b. Dependent Variable: ROA

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.012	3	.004	3.036	.037 ^a
	Residual	.067	51	.001		
	Total	.078	54			

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

b. Dependent Variable: ROA

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.032	.032		.984	.330
	FDR	.000	.037	.002	.013	.990
	NOM	.035	.068	.070	.515	.609
	NPF	-.752	.275	-.398	-2.734	.009

a. Dependent Variable: ROA

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-.028475	.036363	.015816	.0148365	55
Residual	-1.0920333E-1	.0888353	.0000000	.0351106	55
Std. Predicted Value	-2.985	1.385	.000	1.000	55
Std. Residual	-3.023	2.459	.000	.972	55

a. Dependent Variable: ROA



The logo of Universitas Muhammadiyah Ponorogo is a purple shield-shaped emblem. It features a central sunburst with Arabic calligraphy, surrounded by a green laurel wreath and a white star. The text 'UNIVERSITAS MUHAMMADIYAH' is written along the top inner edge, and 'PONOROGO' is written along the bottom inner edge.

LAMPIRAN X
HASIL UJI REGRESI
LINIER BERGANDA

```

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT ROA
  /METHOD=ENTER FDR NOM NPF

  /SAVE RESID.

```

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	NPF, NOM, FDR ^a		. Enter

a. All requested variables entered.

b. Dependent Variable: ROA

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.389 ^a	.152	.102	.0361285

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

b. Dependent Variable: ROA

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.012	3	.004	3.036	.037 ^a
	Residual	.067	51	.001		
	Total	.078	54			

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

b. Dependent Variable: ROA

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.032	.032		.984	.330
	FDR	.000	.037	.002	.013	.990
	NOM	.035	.068	.070	.515	.609
	NPF	-.752	.275	-.398	-2.734	.009

a. Dependent Variable: ROA





LAMPIRAN XI
BERITA ACARA
BIMBINGAN SKRIPSI

The logo of Universitas Muhammadiyah Ponorogo is a purple shield-shaped emblem. It features a central sunburst with a crescent moon and star, surrounded by a green and yellow wreath. The text 'UNIVERSITAS MUHAMMADIYAH' is written along the top inner edge, and 'PONOROGO' is written along the bottom inner edge. Two white stars are positioned on the left and right sides of the shield.



UNIVERSITAS MUHAMMADIYAH PONOROGO
FAKULTAS EKONOMI

Jl. Budi Utomo No. 10 Ponorogo 63471 Jawa Timur Indonesia
 Telp (0352) 481124, Fax. (0352) 461796, e-mail : akademik@umpo.ac.id Website : www.umpo.ac.id
 Akreditasi Institusi B oleh BAN-PT
 (SK Nomor : 77/SK/BAN-PT/Ak-PPJ/PT/IV/2020)

BERITA ACARA BIMBINGAN SKRIPSI

1. Nama Mahasiswa : FAJAR PUTRA PERDANA
2. NIM : 17441443
3. Jurusan : S1 Akuntansi
4. Bidang : Akuntansi Syariah
5. Alamat : Jln Argopuro No 39
6. Judul Skripsi : Pengaruh Financing to Deposit Ratio (FDR), Net Operating Margin (NOM), dan Non Performing Financing (NPF) Terhadap Profitabilitas (ROA) Pada Bank Umum Syariah Indonesia
7. Masa Pembimbingan : September 2021 s/d Agustus 2022
8. Tanggal Mengajukan Skripsi : 13 Januari 2022
9. Konsultasi :

Tanggal Disetujui	BAB	Paraf Pembimbing
22-1-2022	Revisi Proposal	f
31-1-2022	Revisi Proposal	f
16-2-2022	ACC Proposal	f
19/03/2022	Revisi Proposal	f
26/03/2022	Revisi Proposal	f
05/04/2022	Revisi Proposal	f
13/04/2022	Revisi Proposal	f
26/04/2022	ACC Proposal	f
21/5/2022	Revisi Bab 1,2,3	f
25/05/2022	Revisi Bab 1,2,3	f
26/05/2022	ACC Bab 1,2,3	f
10/06/2022	Revisi Bab 4 & 5	f
18/06/2022	ACC Bab 4 & 5	f
22/06/2022	Revisi Bab I, II, III	f



UNIVERSITAS MUHAMMADIYAH PONOROGO
FAKULTAS EKONOMI

Jl. Budi Utomo No. 10 Ponorogo 63471 Jawa Timur Indonesia
 Telp (0352) 481124, Fax (0352) 461796, e-mail : akademik@umpo.ac.id Website :www.umpo.ac.id
 Akreditasi Institusi B oleh BAN-PT
 (SK Nomor : 77/SK/BAN-PT/Ak-PPJ/PT/IV/2020)

BERITA ACARA BIMBINGAN SKRIPSI

1. Nama Mahasiswa : **FAJAR PUTRA PERDANA**
2. NIM : 17441443
3. Jurusan : S1 Akuntansi
4. Bidang : Akuntansi Syariah
5. Alamat : Jln Argopuro No 39
6. Judul Skripsi : Pengaruh Financing to Deposit Ratio (FDR), Net Operating Margin (NOM), dan Non Performing Financing (NPF) Terhadap Profitabilitas (ROA) Pada Bank Umum Syariah di Indonesia
7. Masa Pembimbingan : September 2022 s/d Agustus 2023
8. Tanggal Mengajukan Skripsi : 30 Agustus 2022
9. Konsultasi :

Tanggal Disetujui	BAB	Paraf Pembimbing
25/10/2022	Revisi Bab IV	
08/11/2022	Revisi Bab IV	
16/11/2022	Revisi Bab IV	
23/11/2022	Revisi Bab IV, Daftar Pustaka	
01/12/2022	Revisi Bab IV	
09/12/2022	checkng final	
10/01/2023	checkng final	
20/01/2023	ACC total	





UNIVERSITAS MUHAMMADIYAH PONOROGO
 LEMBAGA LAYANAN PERPUSTAKAAN
 Jalan Budi Utomo 10 Ponorogo 63471 Jawa Timur Indonesia
 Telp (0352) 481124, 487662 Fax (0352) 461796,
 Website: library.umpo.ac.id
 TERAKREDITASI A
 (SK Nomor 00137/LAP.PT/III.2020)

SURAT KETERANGAN
HASIL SIMILIARITY CHECK KARYA ILMIAH MAHASISWA
UNIVERSITAS MUHAMMADIYAH PONOROGO

Dengan ini kami nyatakan bahwa karya ilmiah dengan rincian sebagai berikut:

Nama : Fajar Putra Perdana

NIM : 17441443

Prodi : S1 Akuntansi

Judul : PENGARUH FINANCING TO DEPOSIT RATIO, NET OPERATING MARGIN, DAN NON PERFORMING FINANCING TERHADAP PROFITABILITAS PADA BANKUMUM SYARIAH DI INDONESIA TAHUN 2017-2021

Dosen pembimbing :

1. Arif Hartono, S.E., M.SA
2. Iin Wijayanti, S.E., M.Ak

Telah dilakukan check plagiasi berupa Skripsi di L2P Universitas Muhammadiyah Ponorogo dengan prosentase kesamaan sebesar 18 %

Demikian keterangan ini dibuat untuk digunakan sebagaimana mestinya.

Ponorogo, 17 Januari 2023

Petugas pemeriksa



(Mohamad Ulii Albab, SIP)
 NIK.1989092720150322

