

LAMPIRAN – LAMPIRAN

Lampiran 1

**Data Rasio Non Performing Financing (NPF), Financing to Deposit Ratio (FDR),
Good Corporate Governance (GCG), Biaya Operasional pada Pendapatan Operasional
(BOPO), Capital Adequacy Ratio (CAR) dan Return on Assets (ROA)
Bank Umum Syariah Tahun 2011 – 2015**

No.	Nama Bank	Tahun	Rasio (%)					
			NPF	FDR	GCG	BOPO	CAR	ROA
1	PT. Bank Muamalat Indonesia	2011	2,60	84,29	1,30	74,73	12,01	1,14
		2012	2,09	94,15	1,15	72,75	11,61	1,16
		2013	1,36	99,99	1,15	72,85	17,27	1,20
		2014	6,52	84,14	3,00	92,32	14,15	0,15
		2015	7,11	90,37	3,00	94,07	12,36	0,19
2	PT. Bank BRI Syariah	2011	2,77	92,57	1,55	99,25	14,74	0,15
		2012	3,00	95,43	1,38	86,63	11,35	0,98
		2013	4,06	102,70	1,35	83,82	14,49	1,06
		2014	4,46	93,90	1,74	99,14	12,89	0,08
		2015	4,82	84,79	1,61	89,59	13,94	0,70
3	PT. Bank BNI Syariah	2011	3,62	78,60	1,68	83,82	20,67	1,05
		2012	2,02	84,99	2,53	92,39	14,10	1,29
		2013	1,86	97,86	1,30	82,72	16,23	1,22
		2014	1,86	92,58	2,00	84,51	18,42	1,13
		2015	2,53	91,94	2,00	83,10	15,48	1,34
4	PT. Bank Syariah Mandiri	2011	2,42	86,03	1,60	75,24	14,57	1,54
		2012	2,82	94,40	1,68	71,37	13,82	2,02
		2013	4,32	89,37	1,85	86,41	14,10	1,38
		2014	6,84	82,10	2,11	83,78	14,76	0,16
		2015	6,06	81,99	1,00	79,46	12,85	0,53
5	PT. Bank Mega Syariah	2011	3,03	83,00	1,83	90,80	12,03	1,33
		2012	2,67	87,41	1,60	77,28	13,51	3,02
		2013	2,98	92,88	1,87	86,09	12,99	2,19
		2014	3,89	92,77	1,40	97,61	19,26	0,33
		2015	4,26	96,71	1,54	99,41	18,72	0,30
6	PT. Bank Panin Syariah	2011	0,88	167,70	1,95	74,30	61,98	1,22
		2012	0,20	123,80	1,35	50,76	32,20	2,19
		2013	1,02	90,40	1,35	78,89	20,83	0,72
		2014	0,53	93,31	1,40	68,47	25,69	1,54
		2015	2,63	94,81	2,00	75,10	20,30	1,06
7	PT. Bank Syariah Bukopin	2011	1,74	83,66	1,95	93,86	15,29	0,55
		2012	4,57	92,29	1,50	91,59	12,78	0,67
		2013	4,27	100,29	1,50	92,29	11,10	0,63
		2014	4,07	92,89	2,00	96,73	15,85	0,25
		2015	2,99	90,56	1,50	91,99	16,31	0,70
8	PT. BCA Syariah	2011	0,20	78,80	1,90	85,83	45,93	0,74
		2012	0,10	79,86	1,80	102,87	31,47	0,68
		2013	0,10	83,48	1,55	82,72	22,35	0,82
		2014	0,12	91,17	1,00	84,35	29,57	0,58
		2015	0,70	91,41	1,00	81,56	34,33	0,73

Sumber : Data diolah tahun 2017

Lampiran 2**Data Rasio Non Performing Financing (NPF)
Bank Umum Syariah Tahun 2011 – 2015**

No.	Bank	Tahun	NPF (%)
1.	PT. Bank Muamalat Indonesia	2011	2,60
		2012	2,09
		2013	1,36
		2014	6,52
		2015	7,11
2.	PT. Bank BRI Syariah	2011	2,77
		2012	3,00
		2013	4,06
		2014	4,46
		2015	4,82
3.	PT. Bank BNI Syariah	2011	3,62
		2012	2,02
		2013	1,86
		2014	1,86
		2015	2,53
4.	PT. Bank Syariah Mandiri	2011	2,42
		2012	2,82
		2013	4,32
		2014	6,84
		2015	6,06
5.	PT. Bank Mega Syariah	2011	3,03
		2012	2,67
		2013	2,98
		2014	3,89
		2015	4,26
6.	PT. Bank Panin Syariah	2011	0,88
		2012	0,20
		2013	1,02
		2014	0,53
		2015	2,63
7.	PT. Bank Syariah Bukopin	2011	1,74
		2012	4,57
		2013	4,27
		2014	4,07
		2015	2,99
8.	PT. BCA Syariah	2011	0,20
		2012	0,10
		2013	0,10
		2014	0,12
		2015	0,70
Rata-Rata NPF Bank Umum Syariah			2,85

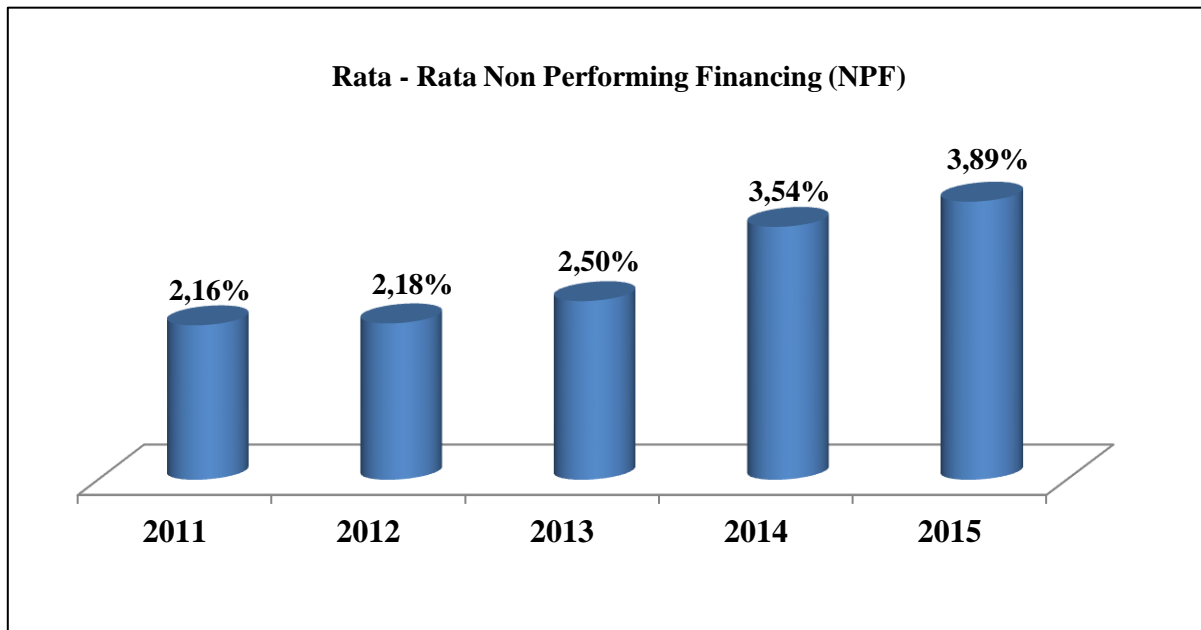
Sumber : Website Masing-Masing Bank Umum Syariah Tahun 2011 - 2015

Rata-Rata Nilai *Non Performing Financing* (NPF) Setiap Tahun

No.	Bank Umum Syariah	NPF (%)				
		2011	2012	2013	2014	2015
1.	PT. Bank Muamalat Indonesia	2,60	2,09	1,36	6,52	7,11
2.	PT. Bank BRI Syariah	2,77	3,00	4,06	4,46	4,82
3.	PT. Bank BNI Syariah	3,62	2,02	1,86	1,86	2,53
4.	PT. Bank Syariah Mandiri	2,42	2,82	4,32	6,84	6,06
5.	PT. Bank Mega Syariah	3,03	2,67	2,98	3,89	4,26
6.	PT. Bank Panin Syariah	0,88	0,20	1,02	0,53	2,63
7.	PT. Bank Syariah Bukopin	1,74	4,57	4,27	4,07	2,99
8.	PT. BCA Syariah	0,20	0,10	0,10	0,12	0,70
Rata-Rata		2,16	2,18	2,50	3,54	3,89

Sumber : Website Masing-Masing Bank Umum Syariah Tahun 2011 - 2015 (data diolah 2017)

**Pergerakan Rata-Rata *Non Performing Financing* (NPF)
Bank Umum Syariah Tahun 2011-2015**



Sumber : Data diolah 2017

Lampiran 3

Data Perhitungan Rasio *Financing to Deposit Ratio* (FDR) Bank Umum Syariah Tahun 2011-2015

$$\text{Rumus : FDR} = \frac{\text{Jumlah Pembiayaan}}{\text{Dana Pihak Ketiga (DPK)}} \times 100\%$$

No.	Bank	Tahun	(a) Pembiayaan (Jutaan Rupiah)	(b) Giro (Jutaan Rupiah)	(c) Tabungan (Jutaan Rupiah)	(d) Deposito (Jutaan Rupiah)	e = (b + c + d) Dana Pihak Ketiga (Jutaan Rupiah)	((a : e) x 100%) FDR (%)
1.	PT. Bank Muamalat Indonesia	2011	Rp 22.469.190,00	Rp 2.498.450,00	Rp 6.913.570,00	Rp 17.246.080,00	Rp 26.658.090,00	84,29
		2012	Rp 32.861.440,00	Rp 4.962.350,00	Rp 9.353.920,00	Rp 20.587.570,00	Rp 34.903.830,00	94,15
		2013	Rp 41.786.960,00	Rp 5.278.790,00	Rp 11.871.070,00	Rp 24.641.180,00	Rp 41.791.040,00	99,99
		2014	Rp 43.086.720,00	Rp 5.050.690,00	Rp 14.768.110,00	Rp 31.387.470,00	Rp 51.206.270,00	84,14
		2015	Rp 40.734.750,00	Rp 4.872.200,00	Rp 12.454.420,00	Rp 27.751.030,00	Rp 45.077.650,00	90,37
2.	PT. Bank BRI Syariah	2011	Rp 9.170.300,00	Rp 515.830,00	Rp 1.490.000,00	Rp 7.900.582,00	Rp 9.906.412,00	92,57
		2012	Rp 11.403.000,00	Rp 675.510,00	Rp 1.880.000,00	Rp 9.393.379,00	Rp 11.948.889,00	95,43
		2013	Rp 14.167.362,00	Rp 677.000,00	Rp 2.760.000,00	Rp 10.357.869,00	Rp 13.794.869,00	102,70
		2014	Rp 15.691.430,00	Rp 613.000,00	Rp 3.672.000,00	Rp 12.426.516,00	Rp 16.711.516,00	93,90
		2015	Rp 16.660.267,00	Rp 942.000,00	Rp 4.412.000,00	Rp 14.294.782,00	Rp 19.648.782,00	84,79
3.	PT. Bank BNI Syariah	2011	Rp 5.310.292,00	Rp 894.565,00	Rp 2.616.377,00	Rp 3.245.320,00	Rp 6.756.262,00	78,60
		2012	Rp 7.631.994,00	Rp 468.456,00	Rp 3.809.267,00	Rp 3.702.313,00	Rp 8.980.036,00	84,99
		2013	Rp 11.242.241,00	Rp 1.499.694,00	Rp 5.071.760,00	Rp 4.916.755,00	Rp 11.488.209,00	97,86
		2014	Rp 15.040.920,00	Rp 1.416.085,00	Rp 5.957.067,00	Rp 8.873.253,00	Rp 16.246.405,00	92,58
		2015	Rp 17.765.097,00	Rp 1.507.192,00	Rp 7.410.670,00	Rp 10.404.894,00	Rp 19.322.756,00	91,94
4.	PT. Bank Syariah Mandiri	2011	Rp 36.726.679,00	Rp 4.669.000,00	Rp 14.424.000,00	Rp 23.597.549,00	Rp 42.690.549	86,03
		2012	Rp 44.754.808,00	Rp 6.434.000,00	Rp 19.148.000,00	Rp 21.827.754,00	Rp 47.409.754,00	94,40
		2013	Rp 50.460.435,00	Rp 7.525.000,00	Rp 22.101.000,00	Rp 26.836.387,00	Rp 56.462.387,00	89,37
		2014	Rp 49.133.140,00	Rp 5.224.481,00	Rp 22.685.000,00	Rp 31.936.000,00	Rp 59.845.481,00	82,10
		2015	Rp 51.089.710,00	Rp 5.830.000,00	Rp 24.995.000,00	Rp 31.487.123,00	Rp 62.312.123,00	81,99

No.	Bank	Tahun	(a) Pembiayaan (Jutaan Rupiah)	(b) Giro (Jutaan Rupiah)	(c) Tabungan (Jutaan Rupiah)	(d) Deposito (Jutaan Rupiah)	e = (b + c + d) Dana Pihak Ketiga (Jutaan Rupiah)	((a : e) x 100%) FDR (%)
5.	PT. Bank Mega Syariah	2011	Rp 4.094.797,00	Rp 1.386.030,00	Rp 602.526,00	Rp 2.945.000,00	Rp 4.933.556,00	83,00
		2012	Rp 6.213.570,00	Rp 1.320.000,00	Rp 1.076.945,00	Rp 4.711.809,00	Rp 7.108.754,00	87,41
		2013	Rp 7.185.390,00	Rp 373.347,00	Rp 376.004,00	Rp 6.986.897,00	Rp 7.736.248,00	92,88
		2014	Rp 5.455.672,00	Rp 98.600,00	Rp 117.900,00	Rp 5.664.557,00	Rp 5.881.057,00	92,77
		2015	Rp 4.211.473,00	Rp 105.300,00	Rp 118.100,00	Rp 4.131.146,00	Rp 4.354.546,00	96,71
6.	PT. Bank PaninSyariah	2011	Rp 705.619,00	Rp 19.925,00	Rp 7.661,00	Rp 393.171,00	Rp 420.757,00	167,70
		2012	Rp 1.514.448,00	Rp 131.651,00	Rp 85.590,00	Rp 1.006.049,00	Rp 1.223.290,00	123,80
		2013	Rp 2.594.825,00	Rp 109.930,00	Rp 329.545,00	Rp 2.430.835,00	Rp 2.870.310,00	90,40
		2014	Rp 4.736.314,00	Rp 395.881,00	Rp 504.051,00	Rp 4.176.150,00	Rp 5.076.082,00	93,31
		2015	Rp 5.620.680,00	Rp 254.802,00	Rp 586.888,00	Rp 5.086.655,00	Rp 5.928.345,00	94,81
7.	PT. Bank SyariahBukopin	2011	Rp 1.917.220,00	Rp 102.966,00	Rp 271.629,00	Rp 1.917.143,00	Rp 2.291.738,00	83,66
		2012	Rp 2.631.021,00	Rp 183.019,00	Rp 345.521,00	Rp 2.322.244,00	Rp 2.850.784,00	92,29
		2013	Rp 3.281.655,00	Rp 149.498,00	Rp 530.767,00	Rp 2.591.998,00	Rp 3.272.263,00	100,29
		2014	Rp 3.710.720,00	Rp 158.006,00	Rp 569.912,00	Rp 3.267.039,00	Rp 3.994.957,00	92,89
		2015	Rp 4.307.132,00	Rp 350.381,00	Rp 596.939,00	Rp 3.808.983,00	Rp 4.756.303,00	90,56
8.	PT. BCA Syariah	2011	Rp 680.900,00	Rp 106.100,00	Rp 80.300,00	Rp 677.700,00	Rp 864.100,00	78,80
		2012	Rp 1.007.700,00	Rp 143.200,00	Rp 133.100,00	Rp 985.500,00	Rp 1.261.800,00	79,86
		2013	Rp 1.421.600,00	Rp 144.400,00	Rp 149.500,00	Rp 1.409.100,00	Rp 1.703.000,00	83,48
		2014	Rp 2.132.200,00	Rp 161.700,00	Rp 167.100,00	Rp 2.009.900,00	Rp 2.338.700,00	91,17
		2015	Rp 2.975.500,00	Rp 167.900,00	Rp 228.600,00	Rp 2.858.700,00	Rp 3.255.200,00	91,41
Rata-Rata FDR Bank Umum Syariah								92,68

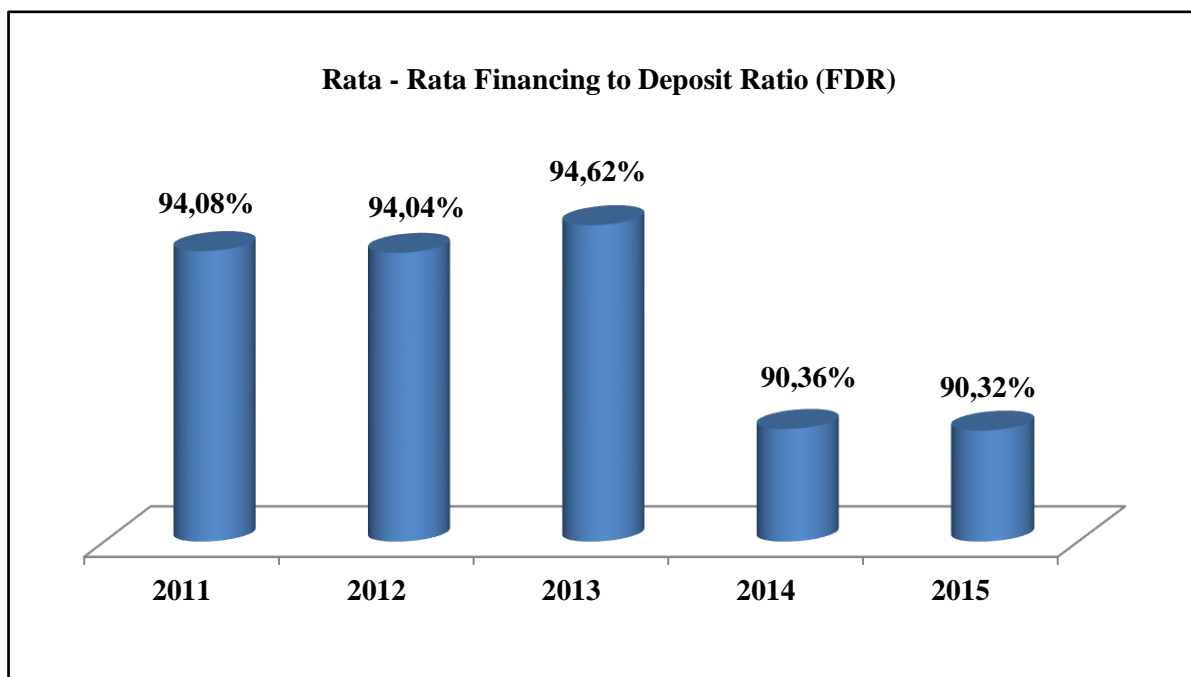
Sumber : Website Masing-Masing Bank Umum Syariah Tahun 2011 - 2015 (data diolah 2017)

Rata-Rata Nilai *Financing to Deposit Ratio* (FDR) Setiap Tahun

No.	Bank Umum Syariah	FDR (%)				
		2011	2012	2013	2014	2015
1.	PT. Bank Muamalat Indonesia	84,29	94,14	99,99	84,14	90,37
2.	PT. Bank BRI Syariah	90,55	95,43	102,70	93,90	84,79
3.	PT. Bank BNI Syariah	78,60	84,99	97,86	92,58	91,94
4.	PT. Bank Syariah Mandiri	86,03	94,40	89,37	82,10	81,99
5.	PT. Bank Mega Syariah	83,00	87,41	92,88	92,77	96,71
6.	PT. Bank Panin Syariah	167,70	123,80	90,40	93,31	94,81
7.	PT. Bank Syariah Bukopin	83,66	92,29	100,29	92,89	90,56
8.	PT. BCA Syariah	78,80	79,86	83,48	91,17	91,41
Rata-Rata		94,08	94,04	94,62	90,36	90,32

Sumber : Website Masing-Masing Bank Umum Syariah Tahun 2011 - 2015 (data diolah 2017)

**Pergerakan Rata-Rata *Financing to Deposit Ratio* (FDR)
Bank Umum Syariah Tahun 2011-2015**



Sumber :Data diolah 2017

Lampiran 4

Data Nilai Komposit *self assessment* Pelaksanaan *Good Corporate Governance* (GCG) Bank Umum Syariah Tahun 2011 - 2015

No.	Bank	Tahun	GCG
1.	PT. Bank Muamalat Indonesia	2011	1,30
		2012	1,15
		2013	1,15
		2014	3,00
		2015	3,00
2.	PT. Bank BRI Syariah	2011	1,55
		2012	1,38
		2013	1,35
		2014	1,74
		2015	1,61
3.	PT. Bank BNI Syariah	2011	1,68
		2012	2,53
		2013	1,30
		2014	2,00
		2015	2,00
4.	PT. Bank Syariah Mandiri	2011	1,60
		2012	1,68
		2013	1,85
		2014	2,11
		2015	1,00
5.	PT. Bank Mega Syariah	2011	1,83
		2012	1,60
		2013	1,87
		2014	1,40
		2015	1,54
6.	PT. Bank Panin Syariah	2011	1,95
		2012	1,35
		2013	1,35
		2014	1,40
		2015	2,00
7.	PT. Bank Syariah Bukopin	2011	1,95
		2012	1,50
		2013	1,50
		2014	2,00
		2015	1,50
8.	PT. BCA Syariah	2011	1,90
		2012	1,80
		2013	1,55
		2014	1,00
		2015	1,00
Rata-Rata Nilai Komposit GCG Bank Umum Syariah			1,66

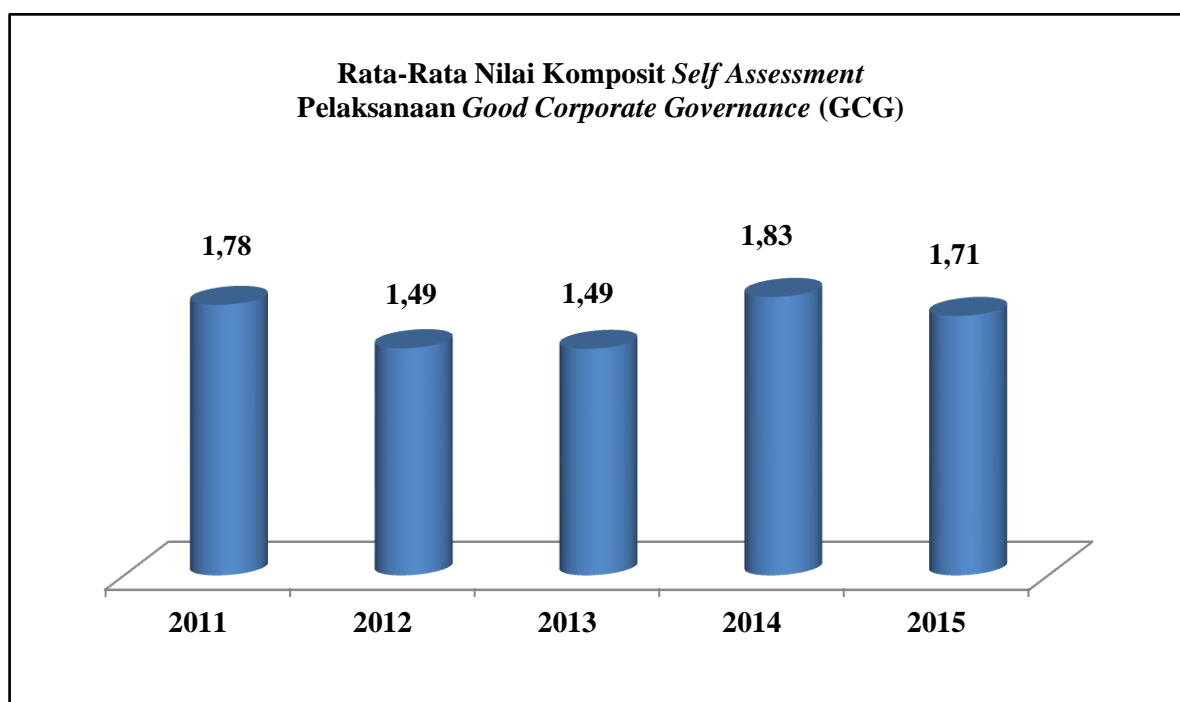
Sumber : Website masing-masing Bank Umum Syariah Tahun 2011-2015

**Rata-Rata Nilai Komposit *Self Assessment* Pelaksanaan
Good Corporate Governance (GCG) Setiap Tahun**

No.	Bank Umum Syariah	GCG				
		2011	2012	2013	2014	2015
1.	PT. Bank Muamalat Indonesia	1,30	1,15	1,15	3,00	3,00
2.	PT. Bank BRI Syariah	1,55	1,38	1,35	1,74	1,61
3.	PT. Bank BNI Syariah	1,68	2,53	1,30	2,00	2,00
4.	PT. Bank Syariah Mandiri	1,60	1,68	1,85	2,11	1,00
5.	PT. Bank Mega Syariah	1,83	1,60	1,87	1,40	1,54
6.	PT. Bank Panin Syariah	1,95	1,35	1,35	1,40	2,00
7.	PT. Bank Syariah Bukopin	1,95	1,50	1,50	2,00	1,50
8.	PT. BCA Syariah	1,90	1,80	1,55	1,00	1,00
Rata-Rata		1,78	1,49	1,49	1,83	1,71

Sumber : Website Masing-Masing Bank Umum Syariah Tahun 2011 - 2015 (data diolah 2017)

**Pergerakan Rata-Rata Nilai Komposit *Self Assessment*
Pelaksanaan Good Corporate Governance (GCG)
Bank Umum Syariah Tahun 2011 -2015**



Sumber : Data diolah 2017

Lampiran 5

Data Perhitungan Rasio Biaya Operasional pada Pendapatan Operasional (BOPO) Bank Umum Syariah Tahun 2011 – 2015

$$\text{Rumus : BOPO} = \frac{\text{Biaya Operasional}}{\text{Pendapatan Operasional}} \times 100\%$$

No.	Bank	Tahun	(a) B. Penyisihan Penghapusan (Jutaan Rupiah)	(b) B. Operasional Lainnya (Jutaan Rupiah)	(c = a + b) Biaya Operasional (Jutaan Rupiah)	(d) Hak Bagi Hasil (Jutaan Rupiah)	(e) Pendapatan Operasional Lain (Jutaan Rupiah)	(f = d + e) Pendapatan Operasional (Jutaan Rupiah)	((c : f) x 100%) BOPO (%)
1.	PT. Bank Muamalat Indonesia	2011	Rp 127.524,00	Rp 1.006.653,00	Rp 1.134.176,00	Rp1.162.999,00	Rp354.797,00	Rp 1.517.795,00	74.73
		2012	Rp 151.541,00	Rp 1.248.827,00	Rp 1.400.368,00	Rp1.522.203,00	Rp402.692,00	Rp 1.924.895,00	72.75
		2013	Rp 234.048,00	Rp 1.667.217,00	Rp 1.901.265,00	Rp2.167.981,00	Rp441.960,00	Rp 2.609.941,00	72.85
		2014	Rp 173.128,00	Rp 1.835.949,00	Rp 2.009.078,00	Rp1.862.624,00	Rp313.515,00	Rp 2.176.139,00	92.32
		2015	Rp 253.173,00	Rp 2.011.430,00	Rp 2.264.603,00	Rp2.095.465,00	Rp311.894,00	Rp 2.407.359,00	94.07
2.	PT. Bank BRI Syariah	2011	Rp 17.696,00	Rp 657.098,00	Rp 674.794,00	Rp584.157,00	Rp95.708,00	Rp 679.865,00	99.25
		2012	Rp 106.774,00	Rp 742.068,00	Rp 848.842,00	Rp810.806,00	Rp169.071,00	Rp 979.877,00	86.63
		2013	Rp 4.698,00	Rp 926.592,00	Rp 931.290,00	Rp972.921,00	Rp138.109,00	Rp 1.111.030,00	83.82
		2014	Rp 65.570,00	Rp 1.069.775,00	Rp 1.135.345,00	Rp1.061.778,00	Rp83.454,00	Rp 1.145.232,00	99.14
		2015	Rp 231.353,00	Rp 1.137.438,00	Rp 1.368.791,00	Rp1.397.310,00	Rp130.460,00	Rp 1.527.770,00	89.59
3.	PT. Bank BNI Syariah	2011	Rp 108.581,00	Rp 388.918,00	Rp 497.499,00	Rp31.731,00	Rp61.818,00	Rp 593.549,00	83.82
		2012	Rp 85.721,00	Rp 673.953,00	Rp 673.953,00	Rp645.350,00	Rp84.109,00	Rp 729.459,00	92.39
		2013	Rp 8.244,00	Rp 878.405,00	Rp 878.405,00	Rp914.913,00	Rp146.964,00	Rp 1.061.877,00	82.72
		2014	Rp 93.246,00	Rp 1.119.482,00	Rp 1.212.728,00	Rp1.334.664,00	Rp100.387,00	Rp 1.435.051,00	84.51
		2015	Rp 221.253,00	Rp 1.193.136,00	Rp 1.414.389,00	Rp1.583.174,00	Rp118.814,00	Rp 1.701.988,00	83.10
4.	PT. Bank Syariah Mandiri	2011	Rp 346.337,00	Rp 1.965.309,00	Rp 2.311.646,00	Rp1.990.721,00	Rp1.081.748,00	Rp 3.072.469,00	75.24
		2012	Rp 384.666,00	Rp 2.406.075,00	Rp 2.790.741,00	Rp2.771.227,00	Rp1.138.748,00	Rp 3.909.974,00	71.37
		2013	Rp 2.077.236,00	Rp 3.652.764,00	Rp 5.730.000,00	Rp3.356.910,00	Rp3.274.360,00	Rp 6.631.270,00	86.41
		2014	Rp 1.488.124,00	Rp 3.998.876,00	Rp 5.487.000,00	Rp3.095.259,00	Rp3.453.855,00	Rp 6.549.114,00	83.78
		2015	Rp 1.391.264,00	Rp 4.090.736,00	Rp 5.482.000,00	Rp3.521.792,00	Rp3.377.083,00	Rp 6.898.875,00	79.46

No.	Bank	Tahun	(a) B. Penyisihan Penghapusan (Jutaan Rupiah)	(b) B. Operasional Lainnya (Jutaan Rupiah)	(c = a + b) Biaya Operasional (Jutaan Rupiah)	(d) Hak Bagi Hasil (Jutaan Rupiah)	(e) Pendapatan Operasional Lain (Jutaan Rupiah)	(f = d + e) Pendapatan Operasional (Jutaan Rupiah)	((c : f) x 100%) BOPO (%)
5.	PT. Bank Mega Syariah	2011	Rp 177.629,00	Rp 569.807,00	Rp 747.436,00	Rp730.424,00	Rp92.706,00	Rp 823.130,00	90.80
		2012	Rp 240.931,00	Rp 620.613,00	Rp 861.545,00	Rp964.707,00	Rp150.098,00	Rp 1.114.806,00	77.28
		2013	Rp 419.412,00	Rp 735.038,00	Rp 1.154.450,00	Rp1.022.929,00	Rp318.088,00	Rp 1.341.017,00	86.09
		2014	Rp 214.021,00	Rp 731.046,00	Rp 945.067,00	Rp783.177,00	Rp185.054,00	Rp 968.231,00	97.61
		2015	Rp 617.059,00	Rp 530.998,00	Rp 1.148.056,00	Rp539.453,00	Rp615.364,00	Rp 1.154.817,00	99.41
6.	PT. Bank PaninSyariah	2011	Rp 4.913,00	Rp 30.655,00	Rp 35.568,00	Rp43.202,00	Rp4.666,00	Rp 47.868,00	74.30
		2012	Rp 7.785,00	Rp 40.382,00	Rp 48.167,00	Rp88.143,00	Rp6.740,00	Rp 94.883,00	50.76
		2013	Rp 25.234,00	Rp 83.441,00	Rp 108.675,00	Rp127.803,00	Rp9.947,00	Rp 137.750,00	78.89
		2014	Rp 38.621,00	Rp 173.086,00	Rp 211.707,00	Rp275.948,00	Rp33.269,00	Rp 309.217,00	68.47
		2015	Rp 41.388,00	Rp 193.673,00	Rp 235.061,00	Rp289.957,00	Rp23.031,00	Rp 312.988,00	75.10
7.	PT. Bank SyariahBukopin	2011	Rp 143.623,00	Rp 86.616,00	Rp 230.239,00	Rp211.711,00	Rp33.595,00	Rp 245.306,00	93.86
		2012	Rp 173.266,00	Rp 111.792,00	Rp 285.058,00	Rp283.947,00	Rp27.273,00	Rp 311.220,00	91.59
		2013	Rp 228.940,00	Rp 141.616,00	Rp 370.556,00	Rp366.252,00	Rp35.251,00	Rp 401.503,00	92.29
		2014	Rp 331.555,00	Rp 154.819,00	Rp 486.374,00	Rp129.042,00	Rp373.792,00	Rp 502.834,00	96.73
		2015	Rp 343.275,00	Rp 169.975,00	Rp 513.250,00	Rp161.990,00	Rp395.967,00	Rp 557.957,00	91.99
8.	PT. BCA Syariah	2011	Rp 1.306,00	Rp 53.173,00	Rp 54.479,00	Rp58.321,00	Rp5.152,00	Rp 63.473,00	85.83
		2012	Rp 8.498,00	Rp 61.544,00	Rp 70.042,00	Rp53.622,00	Rp14.464,00	Rp 68.086,00	102.87
		2013	Rp 15.551,00	Rp 63.714,00	Rp 79.265,00	Rp80.615,00	Rp15.212,00	Rp 95.827,00	82.72
		2014	Rp 12.902,00	Rp 82.067,00	Rp 94.969,00	Rp94.497,00	Rp18.090,00	Rp 112.587,00	84.35
		2015	Rp 32.945,00	Rp 107.778,00	Rp 140.724,00	Rp163.115,00	Rp9.422,00	Rp 172.537,00	81.56
Rata-Rata BOPO Bank Umum Syariah									84,76

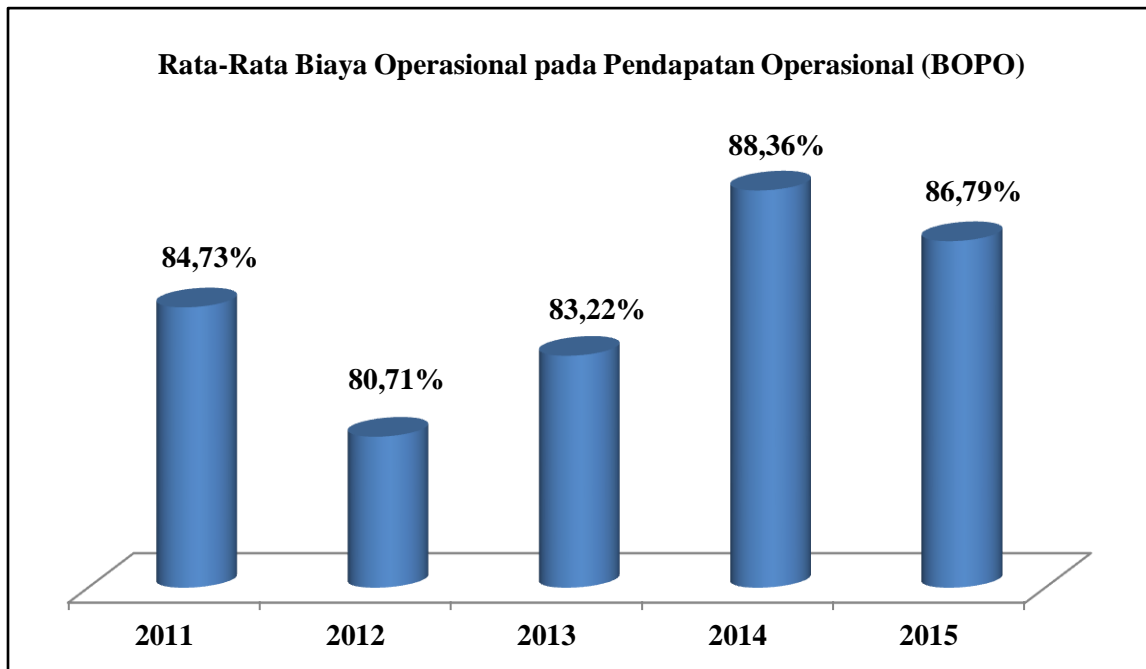
Sumber : Website Masing-Masing Bank Umum Syariah Tahun 2011 - 2015 (data diolah 2017)

Rata-Rata Biaya Operasional pada Pendapatan Operasional (BOPO) Setiap Tahun

No.	Bank Umum Syariah	BOPO (%)				
		2011	2012	2013	2014	2015
1.	PT. Bank Muamalat Indonesia	74,73	72,75	72,85	92,32	94,07
2.	PT. Bank BRI Syariah	99,25	86,63	83,82	99,14	89,59
3.	PT. Bank BNI Syariah	83,82	92,39	82,72	84,51	83,10
4.	PT. Bank Syariah Mandiri	75,24	71,37	86,41	83,78	79,46
5.	PT. Bank Mega Syariah	90,80	77,28	86,09	97,61	99,41
6.	PT. Bank Panin Syariah	74,30	50,76	78,89	68,47	75,10
7.	PT. Bank Syariah Bukopin	93,86	91,59	92,29	96,73	91,99
8.	PT. BCA Syariah	85,83	102,87	82,72	84,35	81,56
Rata - Rata		84,73	80,71	83,22	88,36	86,79

Sumber : Website Masing-Masing Bank Umum Syariah Tahun 2011 - 2015 (data diolah 2017)

**Pergerakan Rata-Rata Biaya Operasional pada Pendapatan Operasional (BOPO)
Bank Umum Syariah Tahun 2011-2015**



Sumber : Data diolah 2017

Lampiran 6

**Data Perhitungan Rasio Capital Adequacy Ratio (CAR)
Bank Umum Syariah Tahun 2011 - 2015**

$$\text{Rumus : CAR} = \frac{\text{Modal Bank}}{\text{ATMR}} \times 100\%$$

No.	Bank	Tahun	Modal Bank	ATMR			Jumlah ATMR	CAR (%)
				ATMR (Kredit)	(ATMR) Pasar	(ATMR) Operasional		
1	PT. Bank Muamalat Indonesia	2011	Rp 2.415.629,00	Rp 20.109.147,00		-	Rp 20.109.147,00	12,01
		2012	Rp 3.635.287,00	Rp 31.083.176,00	Rp 236.679,00	-	Rp 31.319.855,00	11,61
		2013	Rp 5.943.244,00	Rp 33.864.606,00	Rp 550.333,00	-	Rp 34.414.939,00	17,27
		2014	Rp 5.848.060,00	Rp 41.139.421,00	Rp 194.766,00	-	Rp 41.334.187,00	14,15
		2015	Rp 5.143.373,00	Rp 37.684.741,00	Rp 28.602,00	Rp 3.903.339,00	Rp 41.616.682,00	12,36
2	PT. Bank BRI Syariah	2011	Rp 1.034.367,00	Rp 7.018.331,00	-	-	Rp 7.018.331,00	14,74
		2012	Rp 1.112.727,00	Rp 9.803.081,00	-	-	Rp 9.803.081,00	11,35
		2013	Rp 1.765.133,00	Rp 12.180.402,00	-	-	Rp 12.180.402,00	14,49
		2014	Rp 1.767.087,00	Rp 13.704.726,00	Rp 6.079,00	-	Rp 13.710.805,00	12,89
		2015	Rp 2.343.249,00	Rp 14.676.042,00	Rp 140.746,00	Rp 1.997.656,00	Rp 16.814.444,00	13,94
3	PT. Bank BNI Syariah	2011	Rp 1.097.119,00	Rp 5.308.175,00		-	Rp 5.308.175,00	20,67
		2012	Rp 1.198.018,00	Rp 8.423.243,00	Rp 72.477,00	-	Rp 8.495.720,00	14,10
		2013	Rp 1.365.396,00	Rp 8.413.837,00		-	Rp 8.413.837,00	16,23
		2014	Rp 2.004.358,00	Rp 10.686.023,00	Rp 192.597,00	-	Rp 10.878.620,00	18,42
		2015	Rp 2.254.181,00	Rp 12.447.294,00	Rp 32.478,00	Rp 2.111.736,00	Rp 14.591.508,00	15,45
4	PT. Bank Syariah Mandiri	2011	Rp 3.720.674,00	Rp 25.314.942,00	Rp 225.424,00	-	Rp 25.540.366,00	14,57
		2012	Rp 4.567.310,00	Rp 32.916.532,00	Rp 122.534,00	-	Rp 33.039.066,00	13,82
		2013	Rp 5.344.901,00	Rp 37.841.216,00	Rp 63.725,00	-	Rp 37.904.941,00	14,10
		2014	Rp 5.572.000,00	Rp 37.614.000,00	Rp 132.000,00	-	Rp 37.746.000,00	14,76
		2015	Rp 6.187.390,00	Rp 40.923.163,00	Rp 139.366,00	Rp 7.084.024,00	Rp 48.146.553,00	12,85

No.	Bank	Tahun	Modal Bank	ATMR			Jumlah ATMR	CAR (%)
				ATMR (Kredit)	(ATMR) Pasar	(ATMR) Operasional		
5	PT. Bank Mega Syariah	2011	Rp 441.469,00	-	Rp 3.670.437,00	-	Rp 3.670.437,00	12,03
		2012	Rp 578.882,00	-	Rp 4.285.662,00	-	Rp 4.285.662,00	13,51
		2013	Rp 746.969,00	-	Rp 5.749.200,00	-	Rp 5.749.200,00	12,99
		2014	Rp 812.683,00	-	Rp 4.219.494,00	-	Rp 4.219.494,00	19,26
		2015	Rp 882.992,00	Rp 4.716.092,00	-	-	Rp 4.716.092,00	18,72
6	PT. Bank Panin Syariah	2011	Rp 452.867,00	Rp 730.722,00	-	-	Rp 730.722,00	61,98
		2012	Rp 483.369,00	Rp 1.501.121,00	-	-	Rp 1.501.121,00	32,20
		2013	Rp 537.403,00	Rp 2.579.432,00	-	-	Rp 2.579.432,00	20,83
		2014	Rp 1.077.569,00	Rp 4.194.518,00	-	-	Rp 4.194.518,00	25,69
		2015	Rp 1.176.549,00	Rp 5.796.714,00	-	-	Rp 5.796.714,00	20,30
7	PT. Bank Syariah Bukopin	2011	Rp 301.859,00	-	-	-	Rp 1.973.954,00*	15,29
		2012	Rp 331.199,00	-	-	-	Rp 2.591.576,00*	12,78
		2013	Rp 358.919,00	-	-	-	Rp 3.232.827,00*	11,10
		2014	Rp 567.308,00	-	-	-	Rp 3.578.295,00*	15,85
		2015	Rp 690.593,00	Rp 3.945.165,00	-	Rp 288.774,00	Rp 4.233.939,00	16,31
8	PT. BCA Syariah	2011	Rp 308.408,00	-	-	-	Rp 671.428,00**	45,93
		2012	Rp 308.589,00	-	-	-	Rp 980.624,00**	31,47
		2013	Rp 321.436,00	-	-	-	Rp 1.438.025,00**	22,35
		2014	Rp 637.854,00	-	-	-	Rp 2.157.000,00**	29,57
		2015	Rp 1.070.282,00	-	-	-	Rp 3.117.816,00**	34,33
Rata-Rata CAR Bank Umum Syariah								19,06

Sumber : Website Masing-Masing Bank Umum Syariah Tahun 2011 - 2015 (data diolah 2017)

Keterangan :

* : Memperhitungkan semua ATMR (kredit, pasar dan operasional)

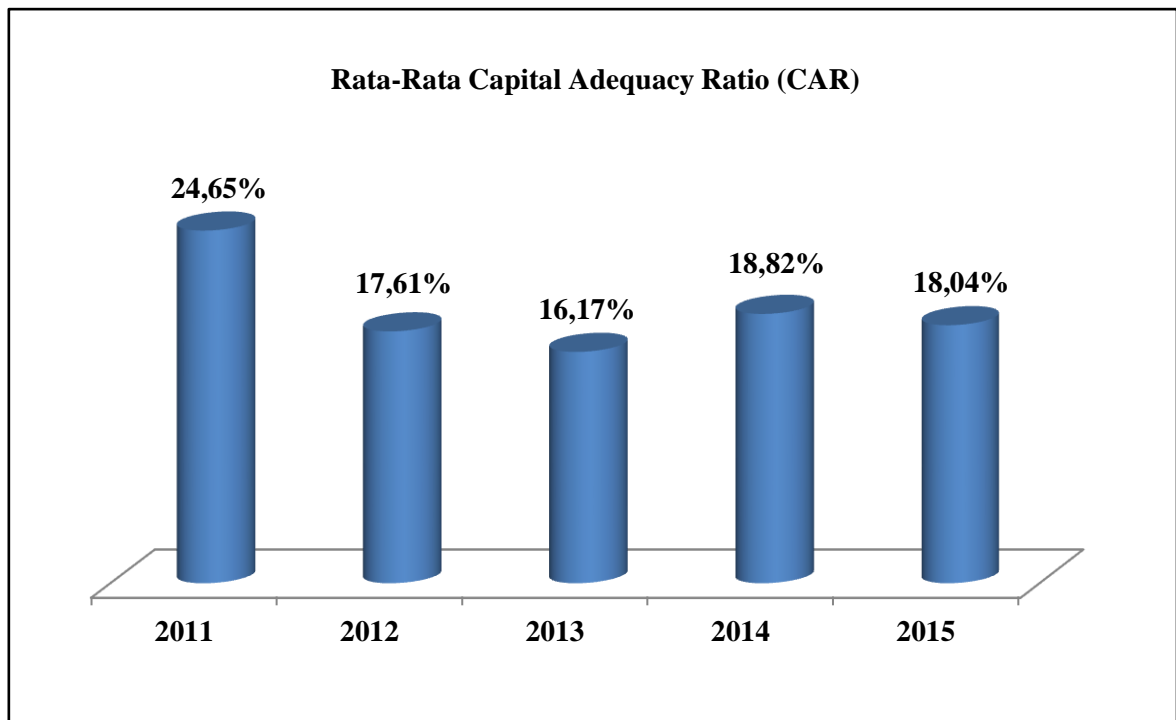
** : Tanpa memperhitungkan ATMR pasar

Rata-Rata Nilai *Capital Adequacy Ratio* (CAR)Setiap Tahun

No.	Bank Umum Syariah	CAR (%)				
		2011	2012	2013	2014	2015
1.	PT. Bank Muamalat Indonesia	12,01	11,61	17,27	14,15	12,36
2.	PT. Bank BRI Syariah	14,74	11,35	14,49	12,89	13,94
3.	PT. Bank BNI Syariah	20,67	14,10	16,23	18,42	15,48
4.	PT. Bank Syariah Mandiri	14,57	13,82	14,10	14,76	12,85
5.	PT. Bank Mega Syariah	12,03	13,51	12,99	19,26	18,72
6.	PT. Bank Panin Syariah	61,98	32,20	20,83	25,69	20,30
7.	PT. Bank Syariah Bukopin	15,29	12,78	11,10	15,85	16,31
8.	PT. BCA Syariah	45,93	31,47	22,35	29,57	34,33
Rata - Rata		24,65	17,61	16,17	18,82	18,04

Sumber : Website Masing-Masing Bank Umum Syariah Tahun 2011 – 2015 (data diolah 2017)

**Pergerakan Rata-Rata *Capital Adequacy Ratio* (CAR)
Bank Umum Syariah Tahun 2011-2015**



Sumber :Data diolah 2017

Lampiran 7

Data Perhitungan Rasio *Return on Assets* (ROA) Bank Umum Syariah Tahun 2011 – 2015

$$\text{Rumus : ROA} = \frac{\text{Laba Sebelum Pajak}}{\text{Rata-Rata Total Aset}} \times 100\%$$

No.	Bank	Tahun	Laba Sebelum Pajak (Jutaan Rupiah)	Total Aset (Jutaan Rupiah)	ROA (%)
1.	PT. Bank Muamalat Indonesia	2011	Rp 371.670,00	Rp 32.479.510,00	1,14
		2012	Rp 521.841,00	Rp 44.854.413,00	1,16
		2013	Rp 653.620,00	Rp 54.694.021,00	1,20
		2014	Rp 96.720,00	Rp 62.413.310,00	0,15
		2015	Rp 108.910,00	Rp 57.172.588,00	0,19
2.	PT. Bank BRISyariah	2011	Rp 16.701,00	Rp 11.200.823,00	0,15
		2012	Rp 138.052,00	Rp 14.088.914,00	0,98
		2013	Rp 183.942,00	Rp 17.400.914,00	1,06
		2014	Rp 15.385,00	Rp 20.343.249,00	0,08
		2015	Rp 169.069,00	Rp 24.230.247,00	0,70
3.	PT. Bank BNI Syariah	2011	Rp 89.256,00	Rp 8.466.887,00	1,34
		2012	Rp 137.744,00	Rp 10.645.313,00	1,54
		2013	Rp 179.616,00	Rp 14.708.504,00	2,02
		2014	Rp 220.133,00	Rp 19.492.112,00	1,38
		2015	Rp 307.768,00	Rp 23.017.667,00	0,16
4.	PT. Bank Syariah Mandiri	2011	Rp 747.934,00	Rp 48.671.950,00	0,53
		2012	Rp 1.097.133,00	Rp 54.229.396,00	1,33
		2013	Rp 883.836,00	Rp 63.965.361,00	3,02
		2014	Rp 109.794,00	Rp 66.942.422,00	2,19
		2015	Rp 374.126,00	Rp 70.369.709,00	0,33
5.	PT. Bank Mega Syariah	2011	Rp 73.905,00	Rp 5.564.662,00	0,30
		2012	Rp 246.728,00	Rp 8.163.668,00	1,22
		2013	Rp 199.737,00	Rp 9.121.576,00	2,19
		2014	Rp 23.320,00	Rp 7.042.486,00	0,72
		2015	Rp 16.727,00	Rp 5.559.820,00	1,54
6.	PT. Bank PaninSyariah	2011	Rp 12.411,00	Rp 1.016.878,00	1,06
		2012	Rp 46.849,00	Rp 2.136.576,00	0,55
		2013	Rp 29.162,00	Rp 4.052.701,00	0,67
		2014	Rp 95.732,00	Rp 6.207.678,00	0,63
		2015	Rp 75.373,00	Rp 7.134.235,00	0,25
7.	PT. Bank SyariahBukopin	2011	Rp 15.022,00	Rp 2.730.027,00	0,70
		2012	Rp 24.354,00	Rp 3.616.108,00	0,74
		2013	Rp 27.245,00	Rp 4.343.069,00	0,68
		2014	Rp 12.770,00	Rp 5.161.300,00	0,82
		2015	Rp 40.666,00	Rp 5.827.154,00	0,58
8.	PT. BCA Syariah	2011	Rp 8.950,00	Rp 1.217.097,00	0,73
		2012	Rp 10.961,00	Rp 1.602.181,00	0,68
		2013	Rp 16.761,00	Rp 2.041.419,00	0,82
		2014	Rp 17.498,00	Rp 2.994.449,00	0,58
		2015	Rp 31.892,00	Rp 4.349.580,00	0,73
Rata-Rata ROA Bank Umum Syariah					0,97

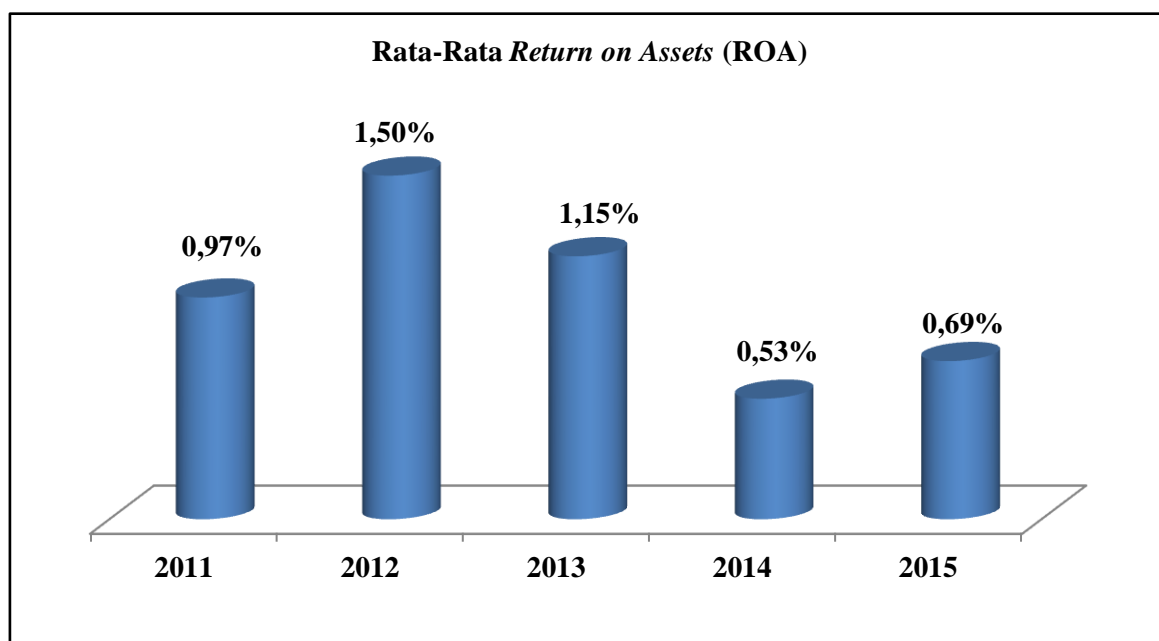
Sumber : Website Masing-Masing Bank Umum Syariah Tahun 2011 – 2015 (data diolah 2017)

Rata-Rata Nilai *Return on Assets* (ROA) Setiap Tahun

No.	Bank Umum Syariah	ROA (%)				
		2011	2012	2013	2014	2015
1.	PT. Bank Muamalat Indonesia	1,14	1,16	1,20	0,15	0,19
2.	PT. Bank BRI Syariah	0,20	0,98	1,06	0,08	0,70
3.	PT. Bank BNI Syariah	1,05	1,29	1,22	1,13	1,34
4.	PT. Bank Syariah Mandiri	1,54	2,02	1,38	0,16	0,53
5.	PT. Bank Mega Syariah	1,33	3,02	2,19	0,33	0,30
6.	PT. Bank Panin Syariah	1,22	2,19	0,72	1,54	1,06
7.	PT. Bank Syariah Bukopin	0,55	0,67	0,63	0,25	0,70
8.	PT. BCA Syariah	0,74	0,68	0,82	0,58	0,73
Rata - Rata		0,97	1,50	1,15	0,53	0,69

Sumber : Website Masing-Masing Bank Umum Syariah Tahun 2011 – 2015 (data diolah 2017)

Pergerakan Rata-Rata *Return on Assets* (ROA) Bank Umum Syariah Tahun 2011-2015



Sumber : Data diolah 2017

Descriptives

Descriptive Statistics

Variables	Statistics				
	N	Minimum	Maximum	Sum	Mean
NPF	40	.10	7.11	114.09	2.8522
FDR	40	78.60	167.70	3707.36	92.6840
GCG	40	1.00	3.00	66.97	1.6743
BOPO	40	50.76	102.87	3390.45	84.7613
CAR	40	11.10	61.98	762.30	19.0575
ROA	40	.08	3.02	38.77	.9692
Valid N (listwise)	40				

NPAR TESTS

/K-S (NORMAL) =RES_1

/MISSING ANALYSIS.

NPar Tests

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		40
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	.62206532
Most Extreme Differences	Absolute	.115
	Positive	.055
	Negative	-.115
Kolmogorov-Smirnov Z		.726
Asymp. Sig. (2-tailed)		.667

a. Test distribution is Normal.

```

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Ln_Y
  /METHOD=ENTER Ln_X1 Ln_X2 Ln_X3 Ln_X4 Ln_X5
  /RESIDUALS DURBIN.

```

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Ln_X5, Ln_X3, Ln_X2, Ln_X4, Ln_X1 ^a		Enter

a. All requested variables entered.

b. Dependent Variable: Ln_Y

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.647 ^a	.418	.332	.66624	1.680

a. Predictors: (Constant), Ln_X5, Ln_X3, Ln_X2, Ln_X4, Ln_X1

b. Dependent Variable: Ln_Y

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.839	5	2.168	4.884	.002 ^a
	Residual	15.092	34	.444		
	Total	25.931	39			

a. Predictors: (Constant), Ln_X5, Ln_X3, Ln_X2, Ln_X4, Ln_X1

b. Dependent Variable: Ln_Y

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.363	7.129		2.295	.028
	Ln_X1	-.212	.155	-.304	-1.372	.179
	Ln_X2	.212	1.052	.033	.201	.842
	Ln_X3	.003	.457	.001	.006	.996
	Ln_X4	-3.586	.972	-.581	-3.688	.001
	Ln_X5	-.555	.467	-.269	-1.187	.243

a. Dependent Variable: Ln_Y

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-1.0920	1.7186	-.2896	.52719	40
Residual	-1.63485	1.08951	.00000	.62207	40
Std. Predicted Value	-1.522	3.809	.000	1.000	40
Std. Residual	-2.454	1.635	.000	.934	40

a. Dependent Variable: Ln_Y

```

REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT Lag_Y
/METHOD=ENTER Ln_X1 Ln_X2 Ln_X3 Ln_X4 Ln_X5
/RESIDUALS DURBIN.

```

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Ln_X5, Ln_X3, Ln_X2, Ln_X4, Ln_X1 ^a		Enter

a. All requested variables entered.

b. Dependent Variable: Lag_Y

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.621 ^a	.385	.292	.67201	1.975

a. Predictors: (Constant), Ln_X5, Ln_X3, Ln_X2, Ln_X4, Ln_X1

b. Dependent Variable: Lag_Y

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.343	5	1.869	4.138	.005 ^a
	Residual	14.903	33	.452		
	Total	24.246	38			

a. Predictors: (Constant), Ln_X5, Ln_X3, Ln_X2, Ln_X4, Ln_X1

b. Dependent Variable: Lag_Y

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.445	7.356		2.236	.032
	Ln_X1	-.189	.156	-.279	-1.209	.235
	Ln_X2	-.065	1.069	-.011	-.061	.952
	Ln_X3	-.043	.463	-.014	-.092	.927
	Ln_X4	-3.396	.998	-.563	-3.403	.002
	Ln_X5	-.421	.473	-.209	-.889	.381

a. Dependent Variable: Lag_Y

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-.9950	1.6261	-.2545	.49586	39
Residual	-1.44571	1.02360	.00000	.62624	39
Std. Predicted Value	-1.493	3.793	.000	1.000	39
Std. Residual	-2.151	1.523	.000	.932	39

a. Dependent Variable: Lag_Y

```

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

/METHOD=ENTER Ln_X1 Ln_X2 Ln_X3 Ln_X4 Ln_X5.

```

Regression

Variables Entered/Removed^d

Model	Variables Entered	Variables Removed	Method
1	Ln_X5, Ln_X3, Ln_X2, Ln_X4, Ln_X1 ^a		Enter

- a. All requested variables entered.
b. Dependent Variable: Lag_Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.621 ^a	.385	.292	.67201

- a. Predictors: (Constant), Ln_X5, Ln_X3, Ln_X2, Ln_X4, Ln_X1

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.343	5	1.869	4.138	.005 ^a
	Residual	14.903	33	.452		
	Total	24.246	38			

- a. Predictors: (Constant), Ln_X5, Ln_X3, Ln_X2, Ln_X4, Ln_X1
b. Dependent Variable: Lag_Y

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	16.445	7.356		2.236	.032		
	Ln_X1	-.189	.156	-.279	-1.209	.235	.349	2.863
	Ln_X2	-.065	1.069	-.011	-.061	.952	.618	1.618
	Ln_X3	-.043	.463	-.014	-.092	.927	.828	1.208
	Ln_X4	-3.396	.998	-.563	-3.403	.002	.682	1.467
	Ln_X5	-.421	.473	-.209	-.889	.381	.337	2.965

a. Dependent Variable: Lag_Y

Coefficient Correlations^a

Model			Ln_X5	Ln_X3	Ln_X2	Ln_X4	Ln_X1
1	Correlations	Ln_X5	1.000	-.169	-.486	-.089	.770
		Ln_X3	-.169	1.000	.069	-.226	-.258
		Ln_X2	-.486	.069	1.000	.409	-.404
		Ln_X4	-.089	-.226	.409	1.000	-.227
		Ln_X1	.770	-.258	-.404	-.227	1.000
	Covariances	Ln_X5	.224	-.037	-.246	-.042	.057
		Ln_X3	-.037	.214	.034	-.105	-.019
		Ln_X2	-.246	.034	1.142	.436	-.067
		Ln_X4	-.042	-.105	.436	.995	-.035
		Ln_X1	.057	-.019	-.067	-.035	.024

a. Dependent Variable: Lag_Y

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions					
				(Constant)	Ln_X1	Ln_X2	Ln_X3	Ln_X4	Ln_X5
1	1	5.076	1.000	.00	.00	.00	.01	.00	.00
	2	.755	2.594	.00	.32	.00	.00	.00	.00
	3	.162	5.592	.00	.05	.00	.91	.00	.00
	4	.006	29.562	.00	.48	.00	.00	.02	.74
	5	.001	75.715	.00	.05	.30	.08	.29	.19
	6	.000	191.775	.99	.09	.70	.01	.69	.06

a. Dependent Variable: Lag_Y

NONPAR CORR

/VARIABLES=Ln_X1 Ln_X2 Ln_X3 Ln_X4 Ln_X5 Residual

/PRINT=SPEARMAN TWOTAIL NOSIG

/MISSING=PAIRWISE.

Nonparametric Correlations

Correlations

			Ln_X1	Ln_X2	Ln_X3	Ln_X4	Ln_X5	Residual
Spearman's rho	Ln_X1	Correlation Coefficient	1.000	-.062	.253	.419**	-.648**	-.117
		Sig. (2-tailed)	.	.704	.115	.007	.000	.473
		N	40	40	40	40	40	40
Ln_X2		Correlation Coefficient	-.062	1.000	-.286	-.229	.016	.014
		Sig. (2-tailed)	.704	.	.073	.155	.924	.930
		N	40	40	40	40	40	40
Ln_X3		Correlation Coefficient	.253	-.286	1.000	.373*	-.031	.185
		Sig. (2-tailed)	.115	.073	.	.018	.849	.252
		N	40	40	40	40	40	40
Ln_X4		Correlation Coefficient	.419**	-.229	.373*	1.000	-.174	-.112
		Sig. (2-tailed)	.007	.155	.018	.	.282	.493
		N	40	40	40	40	40	40
Ln_X5		Correlation Coefficient	-.648**	.016	-.031	-.174	1.000	-.096
		Sig. (2-tailed)	.000	.924	.849	.282	.	.556
		N	40	40	40	40	40	40
Residual		Correlation Coefficient	-.117	.014	.185	-.112	-.096	1.000
		Sig. (2-tailed)	.473	.930	.252	.493	.556	.
		N	40	40	40	40	40	40

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

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REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT Lag_Y
/METHOD=ENTER Ln_X1 Ln_X2 Ln_X3 Ln_X4 Ln_X5.

```

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
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a. All requested variables entered.

b. Dependent Variable: Lag_Y

Model Summary

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	Ln_X5	-.421	.473	-.209	-.889	.381

a. Dependent Variable: Lag_Y