

LAMPIRAN: PERHITUNGAN VARIABEL

1. VARIABEL NON PERFORMING FINANCING (Y)

NAMA PERUSAHAAN	TAHUN	PEMBIAYAAN BERMASALAH (Dalam Jutaan)	TOT. PEMBIAYAAN (Dalam Jutaan)	NPF
BANK SYARIAH BUKOPIN	2012	120,289	2,615,615	4.60
BANK SYARIAH BUKOPIN	2013	140,083	3,268,790	4.29
BANK SYARIAH BUKOPIN	2014	150,918	3,696,968	4.08
BANK SYARIAH BUKOPIN	2015	128,837	5,132,677	2.51
BANK SYARIAH BUKOPIN	2016	151,944	5,621,121	2.70
BANK SYARIAH BUKOPIN	2017	355,635	5,351,936	6.64
BANK SYARIAH BUKOPIN	2018	145,780	1,544,840	9.44
BANK JABAR BANTEN SYARIAH	2012	117,416	2,481,554	4.73
BANK JABAR BANTEN SYARIAH	2013	67,013	3,430,228	1.95
BANK JABAR BANTEN SYARIAH	2014	257,069	4,299,704	5.98
BANK JABAR BANTEN SYARIAH	2015	341,201	7,662,298	4.45
BANK JABAR BANTEN SYARIAH	2016	964,404	8,559,784	11.27
BANK JABAR BANTEN SYARIAH	2017	1,194,154	8,501,560	14.05
BANK JABAR BANTEN SYARIAH	2018	1,636,413	76,451,653	2.14
BANK SYARIAH MANDIRI	2012	2,396,366	38,191,211	6.27
BANK SYARIAH MANDIRI	2013	4,342,942	44,576,348	9.74
BANK SYARIAH MANDIRI	2014	6,700,615	45,216,095	14.82
BANK SYARIAH MANDIRI	2015	3,089,882	64,199,727	4.81
BANK SYARIAH MANDIRI	2016	2,726,854	70,598,234	3.86
BANK SYARIAH MANDIRI	2017	2,741,359	76,610,713	3.58
BANK SYARIAH MANDIRI	2018	1,198,747	38,356,758	3.13
BANK MEGA SYARIAH	2012	166,206	5,396,463	3.08
BANK MEGA SYARIAH	2013	214,364	6,915,288	3.10

BANK MEGA SYARIAH	2014	212,350	5,364,947	3.96
BANK MEGA SYARIAH	2015	179,463	5,069,294	3.54
BANK MEGA SYARIAH	2016	155,415	5,337,108	2.91
BANK MEGA SYARIAH	2017	136,954	5,119,147	2.68
BANK MEGA SYARIAH	2018	97,210	3,898,620	2.49
BANK MUAMALAT INDONESIA	2012	686,625	31,548,536	2.18
BANK MUAMALAT INDONESIA	2013	562,779	41,336,440	1.36
BANK MUAMALAT INDONESIA	2014	2,805,363	42,796,191	6.56
BANK MUAMALAT INDONESIA	2015	2,897,105	46,549,964	6.22
BANK MUAMALAT INDONESIA	2016	1,538,835	45,262,235	3.40
BANK MUAMALAT INDONESIA	2017	1,825,308	48,174,802	3.79
BANK MUAMALAT INDONESIA	2018	1,226,085	43,559,000	2.81
BANK BCA SYARIAH	2012	579	1,008,279	0.06
BANK BCA SYARIAH	2013	471	1,421,389	0.03
BANK BCA SYARIAH	2014	2,496	2,131,454	0.12
BANK BCA SYARIAH	2015	20,882	3,455,297	0.60
BANK BCA SYARIAH	2016	17,423	3,956,516	0.44
BANK BCA SYARIAH	2017	13,418	4,750,703	0.28
BANK BCA SYARIAH	2018	144,838	1,706,939	8.49
BANK BNI SYARIAH	2012	306,926	6,868,979	4.47
BANK BNI SYARIAH	2013	415,528	10,590,896	3.92
BANK BNI SYARIAH	2014	556,964	14,383,804	3.87
BANK BNI SYARIAH	2015	450,199	25,471,017	1.77
BANK BNI SYARIAH	2016	601,661	29,307,702	2.05
BANK BNI SYARIAH	2017	682,050	32,792,783	2.08
BANK BNI SYARIAH	2018	536,372	16,557,178	3.24
BANK BRI SYARIAH	2012	340,425	9,946,886	3.42

BANK BRI SYARIAH	2013	571,897	13,194,070	4.33
BANK BRI SYARIAH	2014	717,353	15,089,198	4.75
BANK BRI SYARIAH	2015	803,452	20,321,714	3.95
BANK BRI SYARIAH	2016	817,519	22,051,626	3.71
BANK BRI SYARIAH	2017	1,222,883	22,666,037	5.40
BANK BRI SYARIAH	2018	804,514	11,578,420	6.95
MAYBANK SYARIAH INDONESIA	2012	35,037	1,377,778	2.54
MAYBANK SYARIAH INDONESIA	2013	40,127	1,412,776	2.84
MAYBANK SYARIAH INDONESIA	2014	82,929	1,571,661	5.28
MAYBANK SYARIAH INDONESIA	2015	540,088	1,868,910	28.90
MAYBANK SYARIAH INDONESIA	2016	418,951	1,236,231	33.89
MAYBANK SYARIAH INDONESIA	2017	-	650,055	0.00
MAYBANK SYARIAH INDONESIA	2018	229,788	1,137,661	20.20
BANK PANIN SYARIAH	2012	3,062	1,515,420	0.20
BANK PANIN SYARIAH	2013	26,474	2,594,825	1.02
BANK PANIN SYARIAH	2014	25,493	4,773,554	0.53
BANK PANIN SYARIAH	2015	150,168	5,785,469	2.60
BANK PANIN SYARIAH	2016	143,456	6,528,165	2.20
BANK PANIN SYARIAH	2017	818,917	6,769,311	12.10
BANK PANIN SYARIAH	2018	355,295	4,588,779	7.74
BANK VICTORIA SYARIAH	2012	15,224	476,814	3.19
BANK VICTORIA SYARIAH	2013	41,035	859,944	4.77
BANK VICTORIA SYARIAH	2014	76,538	603,476	12.68
BANK VICTORIA SYARIAH	2015	105,395	1,226,434	8.59
BANK VICTORIA SYARIAH	2016	81,736	1,305,130	6.26
BANK VICTORIA SYARIAH	2017	57,698	1,350,304	4.27
BANK VICTORIA SYARIAH	2018	24,818	2,435,604	1.02

2. VARIABEL BOPO (X₁)

NAMA PERUSAHAAN	TAHUN	TOT. BEBAN OPERASIONAL (Dalam Jutaan)	TOT. PENDAPATAN OPERASIONAL (Dalam Jutaan)	BOPO
BANK SYARIAH BUKOPIN	2012	119,785	145,946	82.07
BANK SYARIAH BUKOPIN	2013	150,468	181,427	82.94
BANK SYARIAH BUKOPIN	2014	151,324	167,784	90.19
BANK SYARIAH BUKOPIN	2015	166,473	211,179	78.83
BANK SYARIAH BUKOPIN	2016	241,477	294,436	82.01
BANK SYARIAH BUKOPIN	2017	237,843	242,784	97.96
BANK SYARIAH BUKOPIN	2018	236,396	286,139	82.62
BANK JABAR BANTEN SYARIAH	2012	200,086	220,800	90.62
BANK JABAR BANTEN SYARIAH	2013	247,684	288,823	85.76
BANK JABAR BANTEN SYARIAH	2014	359,874	395,411	91.01
BANK JABAR BANTEN SYARIAH	2015	459,345	475,366	96.63
BANK JABAR BANTEN SYARIAH	2016	2,178,362	1,632,481	133.44
BANK JABAR BANTEN SYARIAH	2017	824,690	599,370	137.59
BANK JABAR BANTEN SYARIAH	2018	3,624,867	10,939,553	33.14
BANK SYARIAH MANDIRI	2012	2,997,018	4,088,120	73.31
BANK SYARIAH MANDIRI	2013	3,772,661	4,647,564	81.18
BANK SYARIAH MANDIRI	2014	4,252,868	4,348,988	97.79
BANK SYARIAH MANDIRI	2015	4,045,087	4,405,409	91.82
BANK SYARIAH MANDIRI	2016	4,534,100	4,965,941	91.30
BANK SYARIAH MANDIRI	2017	5,581,408	6,039,126	92.42
BANK SYARIAH MANDIRI	2018	5,315,944	1,126,451	471.92
BANK MEGA SYARIAH	2012	867,870	1,114,804	77.85
BANK MEGA SYARIAH	2013	1,159,567	1,341,018	86.47
BANK MEGA SYARIAH	2014	945,658	968,220	97.67

BANK MEGA SYARIAH	2015	1,150,149	1,156,712	99.43
BANK MEGA SYARIAH	2016	782,347	920,122	85.03
BANK MEGA SYARIAH	2017	487,531	578,574	84.26
BANK MEGA SYARIAH	2018	529,669	2,245,978	23.58
BANK MUAMALAT INDONESIA	2012	1,400,369	1,924,895	72.75
BANK MUAMALAT INDONESIA	2013	1,901,262	2,609,939	72.85
BANK MUAMALAT INDONESIA	2014	2,028,286	2,176,138	93.21
BANK MUAMALAT INDONESIA	2015	2,362,999	2,530,132	93.39
BANK MUAMALAT INDONESIA	2016	1,756,128	1,841,894	95.34
BANK MUAMALAT INDONESIA	2017	1,601,141	1,644,633	97.36
BANK MUAMALAT INDONESIA	2018	1,721,801	3,491,523	49.31
BANK BCA SYARIAH	2012	109,973	121,018	90.87
BANK BCA SYARIAH	2013	109,922	126,484	86.91
BANK BCA SYARIAH	2014	130,498	148,116	88.11
BANK BCA SYARIAH	2015	202,439	234,728	86.24
BANK BCA SYARIAH	2016	352,823	401,542	87.87
BANK BCA SYARIAH	2017	182,983	246,147	74.34
BANK BCA SYARIAH	2018	186,332	522,583	35.66
BANK BNI SYARIAH	2012	825,258	966,485	85.39
BANK BNI SYARIAH	2013	1,002,174	1,193,890	83.94
BANK BNI SYARIAH	2014	1,262,671	1,484,994	85.03
BANK BNI SYARIAH	2015	1,460,278	1,727,119	84.55
BANK BNI SYARIAH	2016	1,690,703	2,055,692	82.24
BANK BNI SYARIAH	2017	2,010,865	2,431,644	82.70
BANK BNI SYARIAH	2018	1,587,270	1,276,310	124.36
BANK BRI SYARIAH	2012	848,842	979,877	86.63
BANK BRI SYARIAH	2013	931,290	1,111,030	83.82

BANK BRI SYARIAH	2014	1,135,345	1,145,232	99.14
BANK BRI SYARIAH	2015	1,381,449	1,540,428	89.68
BANK BRI SYARIAH	2016	1,504,672	1,743,904	86.28
BANK BRI SYARIAH	2017	1,670,577	1,810,071	92.29
BANK BRI SYARIAH	2018	1,200,619	1,741,820	68.93
MAYBANK SYARIAH INDONESIA	2012	65,354	121,542	53.77
MAYBANK SYARIAH INDONESIA	2013	125,252	184,766	67.79
MAYBANK SYARIAH INDONESIA	2014	171,748	246,766	69.60
MAYBANK SYARIAH INDONESIA	2015	814,559	422,932	192.60
MAYBANK SYARIAH INDONESIA	2016	384,416	239,834	160.28
MAYBANK SYARIAH INDONESIA	2017	358,168	429,660	83.36
MAYBANK SYARIAH INDONESIA	2018	662,960	635,100	104.39
BANK PANIN SYARIAH	2012	48,167	94,883	50.76
BANK PANIN SYARIAH	2013	108,675	137,750	78.89
BANK PANIN SYARIAH	2014	166,681	264,192	63.09
BANK PANIN SYARIAH	2015	235,063	312,989	75.10
BANK PANIN SYARIAH	2016	292,330	319,826	91.40
BANK PANIN SYARIAH	2017	130,122	338,900	38.40
BANK PANIN SYARIAH	2018	504,828	240,719	209.72
BANK VICTORIA SYARIAH	2012	38,699	94,883	40.79
BANK VICTORIA SYARIAH	2013	50,615	137,750	36.74
BANK VICTORIA SYARIAH	2014	74,328	264,192	28.13
BANK VICTORIA SYARIAH	2015	81,237	312,989	25.96
BANK VICTORIA SYARIAH	2016	78,381	319,826	24.51
BANK VICTORIA SYARIAH	2017	50,186	338,900	14.81
BANK VICTORIA SYARIAH	2018	56,195	168,800	33.29

3. VARIABEL CAR (X₂)

KODE	TAHUN	MODAL (Dalam Jutaan)	ATMR (Dalam Jutaan)	CAR
BANK SYARIAH BUKOPIN	2012	331,199	2,591,576	12.78
BANK SYARIAH BUKOPIN	2013	358,919	3,232,827	11.10
BANK SYARIAH BUKOPIN	2014	567,308	3,578,295	15.85
BANK SYARIAH BUKOPIN	2015	690,593	4,233,939	16.31
BANK SYARIAH BUKOPIN	2016	838,696	4,933,796	17.00
BANK SYARIAH BUKOPIN	2017	8,873,546	78,899,491	11.25
BANK SYARIAH BUKOPIN	2018	9,808,238	69,887,248	14.03
BANK JABAR BANTEN SYARIAH	2012	632,095	2,990,893	21.13
BANK JABAR BANTEN SYARIAH	2013	627,758	3,646,144	17.22
BANK JABAR BANTEN SYARIAH	2014	638,751	4,316,702	14.80
BANK JABAR BANTEN SYARIAH	2015	1,043,203	4,654,022	22.42
BANK JABAR BANTEN SYARIAH	2016	876,401	4,065,790	21.56
BANK JABAR BANTEN SYARIAH	2017	644,466	3,338,875	19.30
BANK JABAR BANTEN SYARIAH	2018	685,267	4,169,879	16.43
BANK SYARIAH MANDIRI	2012	4,567,310	33,039,066	13.82
BANK SYARIAH MANDIRI	2013	5,344,901	37,904,941	14.10
BANK SYARIAH MANDIRI	2014	5,328,329	37,746,024	14.12
BANK SYARIAH MANDIRI	2015	6,187,390	48,146,553	12.85
BANK SYARIAH MANDIRI	2016	6,942,002	49,555,918	14.01
BANK SYARIAH MANDIRI	2017	7,844,125	49,350,184	15.89
BANK SYARIAH MANDIRI	2018	8,566,771	52,670,993	16.26
BANK MEGA SYARIAH	2012	578,863	4,285,662	13.51
BANK MEGA SYARIAH	2013	746,969	5,749,200	12.99
BANK MEGA SYARIAH	2014	812,683	4,219,494	19.26
BANK MEGA SYARIAH	2015	882,992	3,199,553	27.60
BANK MEGA SYARIAH	2016	1,061,801	4,494,754	23.62

BANK MEGA SYARIAH	2017	1,203,016	5,312,952	22.64
BANK MEGA SYARIAH	2018	1,197,629	5,116,075	23.41
BANK MUAMALAT INDONESIA	2012	3,635,286	31,422,597	11.57
BANK MUAMALAT INDONESIA	2013	5,943,242	34,414,939	17.27
BANK MUAMALAT INDONESIA	2014	5,858,060	41,334,187	14.17
BANK MUAMALAT INDONESIA	2015	4,992,865	41,616,680	12.00
BANK MUAMALAT INDONESIA	2016	5,220,130	40,978,476	12.74
BANK MUAMALAT INDONESIA	2017	6,127,412	44,984,812	13.62
BANK MUAMALAT INDONESIA	2018	4,255,006	34,473,425	12.34
BANK BCA SYARIAH	2012	308,589	980,624	31.47
BANK BCA SYARIAH	2013	321,436	1,438,025	22.35
BANK BCA SYARIAH	2014	637,854	2,157,000	29.57
BANK BCA SYARIAH	2015	1,070,282	3,117,816	34.33
BANK BCA SYARIAH	2016	1,127,355	3,064,954	36.78
BANK BCA SYARIAH	2017	1,179,155	4,012,352	29.39
BANK BCA SYARIAH	2018	1,285,879	5,308,708	24.22
BANK BNI SYARIAH	2012	1,198,018	6,283,808	19.07
BANK BNI SYARIAH	2013	1,365,396	8,413,837	16.23
BANK BNI SYARIAH	2014	2,004,358	10,876,820	18.43
BANK BNI SYARIAH	2015	2,254,181	14,559,030	15.48
BANK BNI SYARIAH	2016	2,486,598	16,666,004	14.92
BANK BNI SYARIAH	2017	3,814,099	18,939,885	20.14
BANK BNI SYARIAH	2018	4,287,816	22,207,060	19.31
BANK BRI SYARIAH	2012	1,112,727	9,803,081	11.35
BANK BRI SYARIAH	2013	1,765,133	12,180,402	14.49
BANK BRI SYARIAH	2014	1,767,087	13,710,805	12.89
BANK BRI SYARIAH	2015	2,343,249	16,814,444	13.94

BANK BRI SYARIAH	2016	3,467,399	16,807,175	20.63
BANK BRI SYARIAH	2017	3,611,233	17,800,175	20.29
BANK BRI SYARIAH	2018	5,922,283	19,928,066	29.72
MAYBANK SYARIAH INDONESIA	2012	950,849	1,474,061	64.51
MAYBANK SYARIAH INDONESIA	2013	992,216	1,726,412	57.47
MAYBANK SYARIAH INDONESIA	2014	104,816	1,979,504	5.30
MAYBANK SYARIAH INDONESIA	2015	754,605	1,743,794	43.27
MAYBANK SYARIAH INDONESIA	2016	592,111	927,390	63.85
MAYBANK SYARIAH INDONESIA	2017	20,382,281	99,382,281	20.51
MAYBANK SYARIAH INDONESIA	2018	23,345,675	104,983,858	22.24
BANK PANIN SYARIAH	2012	483,368	1,501,121	32.20
BANK PANIN SYARIAH	2013	537,402	2,579,431	20.83
BANK PANIN SYARIAH	2014	1,077,569	4,194,517	25.69
BANK PANIN SYARIAH	2015	1,176,549	5,796,714	20.30
BANK PANIN SYARIAH	2016	1,174,757	6,463,807	18.17
BANK PANIN SYARIAH	2017	691,287	6,005,075	11.51
BANK PANIN SYARIAH	2018	1,541,191	6,656,540	23.15
BANK VICTORIA SYARIAH	2012	152,534	549,306	27.77
BANK VICTORIA SYARIAH	2013	156,609	891,604	17.56
BANK VICTORIA SYARIAH	2014	185,315	901,838	20.55
BANK VICTORIA SYARIAH	2015	162,652	1,005,792	16.17
BANK VICTORIA SYARIAH	2016	162,977	1,019,320	15.99
BANK VICTORIA SYARIAH	2017	237,835	1,232,796	19.29
BANK VICTORIA SYARIAH	2018	272,700	1,140,216	23.92

4. VARIABEL ROA (X₃)

NAMA PERUSAHAAN	TAHUN	LABA SEBELUM PAJAK (Dalam Jutaan)	RATA-RATA TOT. ASSET (Dalam Jutaan)	ROA
BANK SYARIAH BUKOPIN	2012	24,354	3,616,107	0.67
BANK SYARIAH BUKOPIN	2013	27,244	4,343,069	0.63
BANK SYARIAH BUKOPIN	2014	12,769	5,161,300	0.25
BANK SYARIAH BUKOPIN	2015	40,665	5,827,153	0.70
BANK SYARIAH BUKOPIN	2016	47,833	7,019,598	0.68
BANK SYARIAH BUKOPIN	2017	13,323	7,166,257	0.19
BANK SYARIAH BUKOPIN	2018	15,250	6,328,446	0.24
BANK JABAR BANTEN SYARIAH	2012	20,843	4,275,097	0.49
BANK JABAR BANTEN SYARIAH	2013	40,571	4,695,088	0.86
BANK JABAR BANTEN SYARIAH	2014	34,313	6,093,487	0.56
BANK JABAR BANTEN SYARIAH	2015	15,949	6,439,966	0.25
BANK JABAR BANTEN SYARIAH	2016	(545,977)	7,441,652	-7.34
BANK JABAR BANTEN SYARIAH	2017	(422,889)	7,713,558	-5.48
BANK JABAR BANTEN SYARIAH	2018	37,086	6,741,449	0.55
BANK SYARIAH MANDIRI	2012	1,125,264	54,229,395	2.08
BANK SYARIAH MANDIRI	2013	906,498	63,965,361	1.42
BANK SYARIAH MANDIRI	2014	26,978,106	855,039,673	3.16
BANK SYARIAH MANDIRI	2015	26,369,430	910,063,409	2.90
BANK SYARIAH MANDIRI	2016	44,585	78,831,722	0.06
BANK SYARIAH MANDIRI	2017	499,548	87,939,774	0.57
BANK SYARIAH MANDIRI	2018	836,649	98,341,116	0.85
BANK MEGA SYARIAH	2012	253,053	8,163,668	3.10
BANK MEGA SYARIAH	2013	204,858	9,121,575	2.25
BANK MEGA SYARIAH	2014	21,867	7,044,588	0.31

BANK MEGA SYARIAH	2015	16,727	5,559,820	0.30
BANK MEGA SYARIAH	2016	151,023	6,135,241	2.46
BANK MEGA SYARIAH	2017	98,904	7,034,299	1.41
BANK MEGA SYARIAH	2018	62,269	7,336,343	0.85
BANK MUAMALAT INDONESIA	2012	521,841	44,854,413	1.16
BANK MUAMALAT INDONESIA	2013	653,620	54,694,020	1.20
BANK MUAMALAT INDONESIA	2014	96,719	62,413,310	0.15
BANK MUAMALAT INDONESIA	2015	108,909	57,140,616	0.19
BANK MUAMALAT INDONESIA	2016	116,459	55,786,397	0.21
BANK MUAMALAT INDONESIA	2017	60,268	61,696,919	0.10
BANK MUAMALAT INDONESIA	2018	45,805	57,227,276	0.08
BANK BCA SYARIAH	2012	110,000	1,602,180	6.87
BANK BCA SYARIAH	2013	168,000	2,041,418	8.23
BANK BCA SYARIAH	2014	17,497	2,994,449	0.58
BANK BCA SYARIAH	2015	31,892	4,349,580	0.73
BANK BCA SYARIAH	2016	49,241	4,995,606	0.99
BANK BCA SYARIAH	2017	62,192	5,961,174	1.04
BANK BCA SYARIAH	2018	72,393	7,064,008	1.02
BANK BNI SYARIAH	2012	137,744	10,645,313	1.29
BANK BNI SYARIAH	2013	179,616	14,708,504	1.22
BANK BNI SYARIAH	2014	220,133	19,492,112	1.13
BANK BNI SYARIAH	2015	307,768	23,017,667	1.34
BANK BNI SYARIAH	2016	373,197	28,314,175	1.32
BANK BNI SYARIAH	2017	408,747	34,822,442	1.17
BANK BNI SYARIAH	2018	550,238	41,048,545	1.34
BANK BRI SYARIAH	2012	138,052	14,088,914	0.98
BANK BRI SYARIAH	2013	183,942	17,400,914	1.06

BANK BRI SYARIAH	2014	10,378	20,341,033	0.05
BANK BRI SYARIAH	2015	169,069	24,230,247	0.70
BANK BRI SYARIAH	2016	238,609	27,687,188	0.86
BANK BRI SYARIAH	2017	150,957	31,543,384	0.48
BANK BRI SYARIAH	2018	151,514	37,915,084	0.40
MAYBANK SYARIAH INDONESIA	2012	56,187	2,062,552	2.72
MAYBANK SYARIAH INDONESIA	2013	59,653	2,299,971	2.59
MAYBANK SYARIAH INDONESIA	2014	76,637	2,449,541	3.13
MAYBANK SYARIAH INDONESIA	2015	(391,351)	1,743,439	-22.45
MAYBANK SYARIAH INDONESIA	2016	(144,547)	1,344,720	-10.75
MAYBANK SYARIAH INDONESIA	2017	71,493	1,275,648	5.60
MAYBANK SYARIAH INDONESIA	2018	(64,218)	661,912	-9.70
BANK PANIN SYARIAH	2012	49,572	2,140,482	2.32
BANK PANIN SYARIAH	2013	29,162	405,271	7.20
BANK PANIN SYARIAH	2014	95,729	6,206,504	1.54
BANK PANIN SYARIAH	2015	75,373	7,134,235	1.06
BANK PANIN SYARIAH	2016	28,462	8,757,964	0.32
BANK PANIN SYARIAH	2017	974,802	8,629,275	11.30
BANK PANIN SYARIAH	2018	4,572	8,771,058	0.05
BANK VICTORIA SYARIAH	2012	5,330	937,157	0.57
BANK VICTORIA SYARIAH	2013	4,412	1,323,398	0.33
BANK VICTORIA SYARIAH	2014	(25,048)	1,439,632	-1.74
BANK VICTORIA SYARIAH	2015	(31,984)	1,379,265	-2.32
BANK VICTORIA SYARIAH	2016	(27,884)	1,625,183	-1.72
BANK VICTORIA SYARIAH	2017	6,099	2,003,114	0.30
BANK VICTORIA SYARIAH	2018	6,336	2,126,019	0.30

5. VARIABEL FDR (X₄)

NAMA PERUSAHAAN	TAHUN	PEMBIAYAAN (Dalam Jutaan)	DPK (Dalam Jutaan)	FDR
BANK SYARIAH BUKOPIN	2012	2,615,615	2,850,784	91.75
BANK SYARIAH BUKOPIN	2013	3,268,790	3,272,262	99.89
BANK SYARIAH BUKOPIN	2014	3,696,968	3,994,957	92.54
BANK SYARIAH BUKOPIN	2015	5,132,677	4,756,303	107.91
BANK SYARIAH BUKOPIN	2016	5,621,121	5,442,608	103.28
BANK SYARIAH BUKOPIN	2017	5,351,936	5,498,424	97.34
BANK SYARIAH BUKOPIN	2018	1,544,840	4,543,665	34.00
BANK JABAR BANTEN SYARIAH	2012	2,481,554	3,362,073	73.81
BANK JABAR BANTEN SYARIAH	2013	3,430,228	3,702,683	92.64
BANK JABAR BANTEN SYARIAH	2014	4,299,704	5,237,296	82.10
BANK JABAR BANTEN SYARIAH	2015	7,662,298	4,702,554	162.94
BANK JABAR BANTEN SYARIAH	2016	8,559,784	5,453,390	156.96
BANK JABAR BANTEN SYARIAH	2017	8,501,560	5,977,834	142.22
BANK JABAR BANTEN SYARIAH	2018	76,451,653	20,324,454	376.16
BANK SYARIAH MANDIRI	2012	38,191,211	46,687,969	81.80
BANK SYARIAH MANDIRI	2013	44,576,348	55,767,955	79.93
BANK SYARIAH MANDIRI	2014	45,216,095	59,283,492	76.27
BANK SYARIAH MANDIRI	2015	64,199,727	62,112,879	103.36
BANK SYARIAH MANDIRI	2016	70,598,234	69,949,861	100.93
BANK SYARIAH MANDIRI	2017	76,610,713	77,903,143	98.34
BANK SYARIAH MANDIRI	2018	38,356,758	87,472,000	43.85
BANK MEGA SYARIAH	2012	5,396,463	7,090,422	76.11
BANK MEGA SYARIAH	2013	6,915,288	7,730,738	89.45
BANK MEGA SYARIAH	2014	5,364,947	5,821,319	92.16

BANK MEGA SYARIAH	2015	5,069,294	4,268,834	118.75
BANK MEGA SYARIAH	2016	5,337,108	4,920,733	108.46
BANK MEGA SYARIAH	2017	5,119,147	5,055,436	101.26
BANK MEGA SYARIAH	2018	3,898,620	5,723,000	68.12
BANK MUAMALAT INDONESIA	2012	31,548,536	39,422,307	80.03
BANK MUAMALAT INDONESIA	2013	41,336,440	45,022,858	91.81
BANK MUAMALAT INDONESIA	2014	42,796,191	53,496,985	80.00
BANK MUAMALAT INDONESIA	2015	46,549,964	45,077,653	103.27
BANK MUAMALAT INDONESIA	2016	45,262,235	41,919,920	107.97
BANK MUAMALAT INDONESIA	2017	48,174,802	48,686,342	98.95
BANK MUAMALAT INDONESIA	2018	43,559,000	45,636,000	95.45
BANK BCA SYARIAH	2012	1,008,279	1,261,824	79.91
BANK BCA SYARIAH	2013	1,421,389	1,703,049	83.46
BANK BCA SYARIAH	2014	2,131,454	2,698,709	78.98
BANK BCA SYARIAH	2015	3,455,297	3,255,154	106.15
BANK BCA SYARIAH	2016	3,956,516	3,842,272	102.97
BANK BCA SYARIAH	2017	4,750,703	4,736,403	100.30
BANK BCA SYARIAH	2018	1,706,939	5,506,100	31.00
BANK BNI SYARIAH	2012	6,868,979	8,980,035	76.49
BANK BNI SYARIAH	2013	10,590,896	11,488,209	92.19
BANK BNI SYARIAH	2014	14,383,804	16,246,405	88.54
BANK BNI SYARIAH	2015	25,471,017	19,322,756	131.82
BANK BNI SYARIAH	2016	29,307,702	24,233,009	120.94
BANK BNI SYARIAH	2017	32,792,783	29,379,291	111.62
BANK BNI SYARIAH	2018	16,557,178	35,497,000	46.64
BANK BRI SYARIAH	2012	9,946,886	11,948,889	83.25
BANK BRI SYARIAH	2013	13,194,070	14,349,712	91.95

BANK BRI SYARIAH	2014	15,089,198	16,947,388	89.04
BANK BRI SYARIAH	2015	20,321,714	20,123,658	100.98
BANK BRI SYARIAH	2016	22,051,626	22,019,067	100.15
BANK BRI SYARIAH	2017	22,666,037	26,359,084	85.99
BANK BRI SYARIAH	2018	11,578,420	28,860,000	40.12
MAYBANK SYARIAH INDONESIA	2012	1,377,778	710,726	193.86
MAYBANK SYARIAH INDONESIA	2013	1,412,776	976,618	144.66
MAYBANK SYARIAH INDONESIA	2014	1,571,661	1,043,046	150.68
MAYBANK SYARIAH INDONESIA	2015	1,868,910	938,982	199.04
MAYBANK SYARIAH INDONESIA	2016	1,236,231	714,716	172.97
MAYBANK SYARIAH INDONESIA	2017	650,055	561,510	115.77
MAYBANK SYARIAH INDONESIA	2018	1,137,661	5,615,100	20.26
BANK PANIN SYARIAH	2012	1,515,420	1,223,290	123.88
BANK PANIN SYARIAH	2013	2,594,825	2,870,310	90.40
BANK PANIN SYARIAH	2014	4,773,554	5,076,082	94.04
BANK PANIN SYARIAH	2015	5,785,469	5,928,345	97.59
BANK PANIN SYARIAH	2016	6,528,165	6,899,007	94.62
BANK PANIN SYARIAH	2017	6,769,311	7,525,232	89.95
BANK PANIN SYARIAH	2018	4,588,779	6,095,806	75.28
BANK VICTORIA SYARIAH	2012	476,814	646,324	73.77
BANK VICTORIA SYARIAH	2013	859,944	1,015,792	84.66
BANK VICTORIA SYARIAH	2014	603,476	1,185,686	50.90
BANK VICTORIA SYARIAH	2015	1,226,434	1,128,908	108.64
BANK VICTORIA SYARIAH	2016	1,305,130	1,204,681	108.34
BANK VICTORIA SYARIAH	2017	1,350,304	1,511,159	89.36
BANK VICTORIA SYARIAH	2018	2,435,604	1,491,441	163.31

TABULASI PERHITUNGAN VARIABEL

NAMA PERUSAHAAN	TAHUN	X1=BOPO	X2=CAR	X3=ROA	X4=FDR	Y=NPF
BANK SYARIAH BUKOPIN	2012	82.07	12.78	0.67	91.75	4.60
BANK SYARIAH BUKOPIN	2013	82.94	11.10	0.63	99.89	4.29
BANK SYARIAH BUKOPIN	2014	90.19	15.85	0.25	92.54	4.08
BANK SYARIAH BUKOPIN	2015	78.83	16.31	0.70	107.91	2.51
BANK SYARIAH BUKOPIN	2016	82.01	17.00	0.68	103.28	2.70
BANK SYARIAH BUKOPIN	2017	97.96	11.25	0.19	97.34	6.64
BANK SYARIAH BUKOPIN	2018	82.62	14.03	0.24	34.00	9.44
BANK JABAR BANTEN SYARIAH	2012	90.62	21.13	0.49	73.81	4.73
BANK JABAR BANTEN SYARIAH	2013	85.76	17.22	0.86	92.64	1.95
BANK JABAR BANTEN SYARIAH	2014	91.01	14.80	0.56	82.10	5.98
BANK JABAR BANTEN SYARIAH	2015	96.63	22.42	0.25	162.94	4.45
BANK JABAR BANTEN SYARIAH	2016	133.44	21.56	-7.34	156.96	11.27
BANK JABAR BANTEN SYARIAH	2017	137.59	19.30	-5.48	142.22	14.05
BANK JABAR BANTEN SYARIAH	2018	33.14	16.43	0.55	376.16	2.14
BANK SYARIAH MANDIRI	2012	73.31	13.82	2.08	81.80	6.27
BANK SYARIAH MANDIRI	2013	81.18	14.10	1.42	79.93	9.74
BANK SYARIAH MANDIRI	2014	97.79	14.12	3.16	76.27	14.82
BANK SYARIAH MANDIRI	2015	91.82	12.85	2.90	103.36	4.81
BANK SYARIAH MANDIRI	2016	91.30	14.01	0.06	100.93	3.86
BANK SYARIAH MANDIRI	2017	92.42	15.89	0.57	98.34	3.58
BANK SYARIAH MANDIRI	2018	471.92	16.26	0.85	43.85	3.13
BANK MEGA SYARIAH	2012	77.85	13.51	3.10	76.11	3.08
BANK MEGA SYARIAH	2013	86.47	12.99	2.25	89.45	3.10
BANK MEGA SYARIAH	2014	97.67	19.26	0.31	92.16	3.96

BANK MEGA SYARIAH	2015	99.43	27.60	0.30	118.75	3.54
BANK MEGA SYARIAH	2016	85.03	23.62	2.46	108.46	2.91
BANK MEGA SYARIAH	2017	84.26	22.64	1.41	101.26	2.68
BANK MEGA SYARIAH	2018	23.58	23.41	0.85	68.12	2.49
BANK MUAMALAT INDONESIA	2012	72.75	11.57	1.16	80.03	2.18
BANK MUAMALAT INDONESIA	2013	72.85	17.27	1.20	91.81	1.36
BANK MUAMALAT INDONESIA	2014	93.21	14.17	0.15	80.00	6.56
BANK MUAMALAT INDONESIA	2015	93.39	12.00	0.19	103.27	6.22
BANK MUAMALAT INDONESIA	2016	95.34	12.74	0.21	107.97	3.40
BANK MUAMALAT INDONESIA	2017	97.36	13.62	0.10	98.95	3.79
BANK MUAMALAT INDONESIA	2018	49.31	12.34	0.08	95.45	2.81
BANK BCA SYARIAH	2012	90.87	31.47	6.87	79.91	0.06
BANK BCA SYARIAH	2013	86.91	22.35	8.23	83.46	0.03
BANK BCA SYARIAH	2014	88.11	29.57	0.58	78.98	0.12
BANK BCA SYARIAH	2015	86.24	34.33	0.73	106.15	0.60
BANK BCA SYARIAH	2016	87.87	36.78	0.99	102.97	0.44
BANK BCA SYARIAH	2017	74.34	29.39	1.04	100.30	0.28
BANK BCA SYARIAH	2018	35.66	24.22	1.02	31.00	8.49
BANK BNI SYARIAH	2012	85.39	19.07	1.29	76.49	4.47
BANK BNI SYARIAH	2013	83.94	16.23	1.22	92.19	3.92
BANK BNI SYARIAH	2014	85.03	18.43	1.13	88.54	3.87
BANK BNI SYARIAH	2015	84.55	15.48	1.34	131.82	1.77
BANK BNI SYARIAH	2016	82.24	14.92	1.32	120.94	2.05
BANK BNI SYARIAH	2017	82.70	20.14	1.17	111.62	2.08
BANK BNI SYARIAH	2018	124.36	19.31	1.34	46.64	3.24
BANK BRI SYARIAH	2012	86.63	11.35	0.98	83.25	3.42
BANK BRI SYARIAH	2013	83.82	14.49	1.06	91.95	4.33
BANK BRI SYARIAH	2014	99.14	12.89	0.05	89.04	4.75
BANK BRI SYARIAH	2015	89.68	13.94	0.70	100.98	3.95
BANK BRI SYARIAH	2016	86.28	20.63	0.86	100.15	3.71
BANK BRI SYARIAH	2017	92.29	20.29	0.48	85.99	5.40
BANK BRI SYARIAH	2018	68.93	29.72	0.40	40.12	6.95
MAYBANK SYARIAH INDONESIA	2012	53.77	64.51	2.72	193.86	2.54
MAYBANK SYARIAH INDONESIA	2013	67.79	57.47	2.59	144.66	2.84

MAYBANK SYARIAH INDONESIA	2014	69.60	5.30	3.13	150.68	5.28
MAYBANK SYARIAH INDONESIA	2015	192.60	43.27	-22.45	199.04	28.90
MAYBANK SYARIAH INDONESIA	2016	160.28	63.85	-10.75	172.97	33.89
MAYBANK SYARIAH INDONESIA	2017	83.36	20.51	5.60	115.77	0.00
MAYBANK SYARIAH INDONESIA	2018	104.39	22.24	-9.70	20.26	20.20
BANK PANIN SYARIAH	2012	50.76	32.20	2.32	123.88	0.20
BANK PANIN SYARIAH	2013	78.89	20.83	7.20	90.40	1.02
BANK PANIN SYARIAH	2014	63.09	25.69	1.54	94.04	0.53
BANK PANIN SYARIAH	2015	75.10	20.30	1.06	97.59	2.60
BANK PANIN SYARIAH	2016	91.40	18.17	0.32	94.62	2.20
BANK PANIN SYARIAH	2017	38.40	11.51	11.30	89.95	12.10
BANK PANIN SYARIAH	2018	209.72	23.15	0.05	75.28	7.74
BANK VICTORIA SYARIAH	2012	40.79	27.77	0.57	73.77	3.19
BANK VICTORIA SYARIAH	2013	36.74	17.56	0.33	84.66	4.77
BANK VICTORIA SYARIAH	2014	28.13	20.55	-1.74	50.90	12.68
BANK VICTORIA SYARIAH	2015	25.96	16.17	-2.32	108.64	8.59
BANK VICTORIA SYARIAH	2016	24.51	15.99	-1.72	108.34	6.26
BANK VICTORIA SYARIAH	2017	14.81	19.29	0.30	89.36	4.27
BANK VICTORIA SYARIAH	2018	33.29	23.92	0.30	163.31	1.02