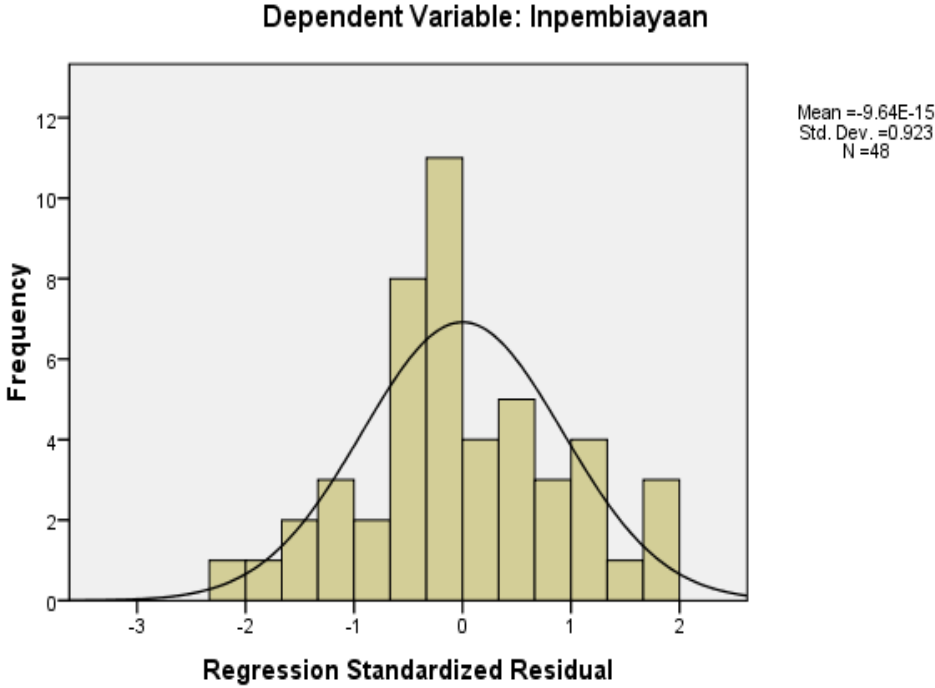


**Lampiran 1**

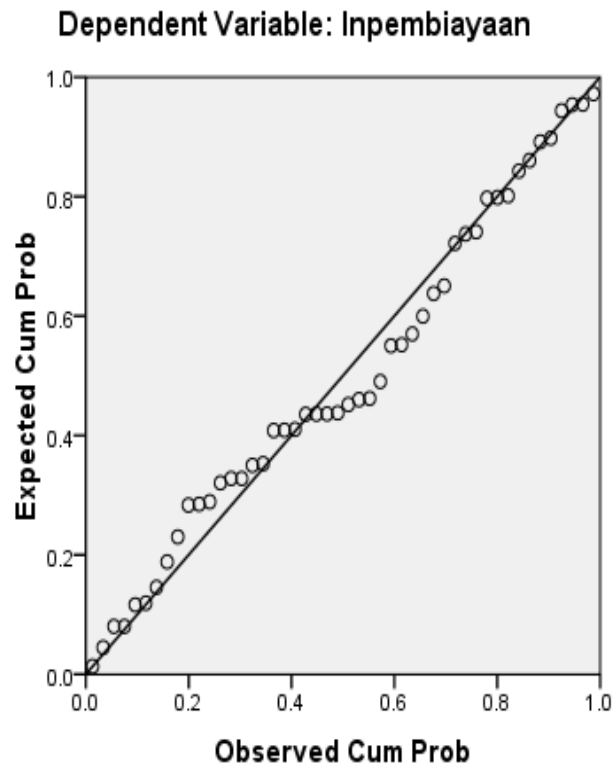
**Hasil Perhitungan SPSS**

**Normalitas**

**Histogram**



### Normal P-P Plot of Regression Standardized Residual





## Multikolinieritas

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	10.275	1.342		7.657	.000		
lnCAR	-.707	.533	-.110	-1.327	.192	.490	2.041
lnNPF	.078	.140	.058	.557	.581	.313	3.195
lnBOPO	-.901	1.301	-.097	-.692	.493	.171	5.843
lnROA	-.686	.219	-.374	-3.135	.003	.238	4.204
lnROE	.380	.193	.271	1.964	.057	.178	5.604
lnDPK	-2.144	.275	-.736	-7.809	.000	.382	2.615
lnFDR	.005	.882	.000	.005	.996	.467	2.143

a. Dependent Variable: lnpembiayaan

## Heteroskedastisitas

### Correlations

		Abs_Res
lnCAR	Pearson Correlation	-.115
	Sig. (2-tailed)	.436
	N	48
lnNPF	Pearson Correlation	.023
	Sig. (2-tailed)	.876
	N	48
lnBOPO	Pearson Correlation	.217
	Sig. (2-tailed)	.138
	N	48
lnROA	Pearson Correlation	-.044
	Sig. (2-tailed)	.766
	N	48
lnROE	Pearson Correlation	-.227
	Sig. (2-tailed)	.120
	N	48
lnDPK	Pearson Correlation	-.068
	Sig. (2-tailed)	.647
	N	48
lnFDR	Pearson Correlation	-.260
	Sig. (2-tailed)	.074
	N	48
Abs_Res	Pearson Correlation	1
	Sig. (2-tailed)	
	N	48

### Correlations

		Abs_Res
lnCAR	Pearson Correlation	-.115
	Sig. (2-tailed)	.436
	N	48
lnNPF	Pearson Correlation	.023
	Sig. (2-tailed)	.876
	N	48
lnBOPO	Pearson Correlation	.217
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	N	48
lnROA	Pearson Correlation	-.044
	Sig. (2-tailed)	.766
	N	48
lnROE	Pearson Correlation	-.227
	Sig. (2-tailed)	.120
	N	48
lnDPK	Pearson Correlation	-.068
	Sig. (2-tailed)	.647
	N	48
lnFDR	Pearson Correlation	-.260
	Sig. (2-tailed)	.074
	N	48
Abs_Res	Pearson Correlation	1
	Sig. (2-tailed)	
	N	48

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

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

## Autokorelasi

**Model Summary<sup>b</sup>**

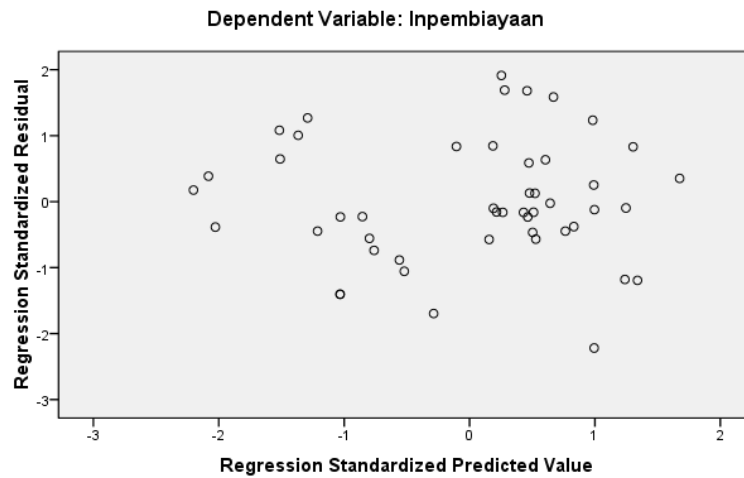
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.935 <sup>a</sup>	.874	.847	.32770	2.035

a. Predictors: (Constant), lag\_Y, lnBOPO, lnCAR, lnDPK, lnFDR, lnROA, lnNPF, lnROE

b. Dependent Variable: lnpembiayaan

## Linieritas

**Scatterplot**







Uji t

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
	B	Std. Error	Beta			Zero-order	Partial	Part
1 (Constant)	10.275	1.342		7.657	.000			
lnCAR	-.707	.533	-.110	-1.327	.192	-.471	-.205	-.077
lnNPF	.078	.140	.058	.557	.581	.312	.088	.032
lnBOPO	-.901	1.301	-.097	-.692	.493	-.275	-.109	-.040
lnROA	-.686	.219	-.374	-3.135	.003	-.052	-.444	-.183
lnROE	.380	.193	.271	1.964	.057	.322	.297	.114
lnDPK	-2.144	.275	-.736	-7.809	.000	-.898	-.777	-.455
lnFDR	.005	.882	.000	.005	.996	.351	.001	.000

a. Dependent Variable: lnpendbiayaan

## Uji F

### ANOVA<sup>b</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	27.910	7	3.987	36.406	.000 <sup>a</sup>
	Residual	4.381	40	.110		
	Total	32.291	47			

a. Predictors: (Constant), lnFDR, lnBOPO, lnCAR, lnDPK, lnROA, lnNPF, lnROE

b. Dependent Variable: lnpendbiayaan

## Uji Determinasi

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.930 <sup>a</sup>	.864	.841	.33094

a. Predictors: (Constant), lnFDR, lnBOPO, lnCAR, lnDPK, lnROA, lnNPF, lnROE

## Lampiran 2

### Perkembangan Kinerja Keuangan Bank Umum Syariah

CAR				
		Muamalat	Mandiri	Mega
2008	1	11.63%	12.08%	17.56%
	2	9.64%	12.31%	18.14%
	3	11.34%	11.59%	15.51%
	4	11.41%	12.72%	13.48%
2009	1	12.29%	14.78%	12.04%
	2	11.22%	14.07%	11.45%
	3	10.85%	13.37%	11.06%
	4	11.15%	12.44%	10.96%
2010	1	10.52%	12.52%	12.14%
	2	10.12%	12.46%	12.11%
	3	14.62%	11.49%	12.36%
	4	13.32%	10.64%	13.14%
2011	1	12.42%	11.89%	15.07%
	2	11.64%	11.26%	14.75%
	3	12.59%	11.10%	13.77%
	4	12.05%	14.70%	12.03%

<b>NPF</b>				
		<b>Muamalat</b>	<b>Mandiri</b>	<b>Mega</b>
<b>2008</b>	<b>1</b>	1.61%	2.63%	0.41%
	<b>2</b>	3.72%	2.15%	0.98%
	<b>3</b>	3.88%	2.22%	0.93%
	<b>4</b>	3.85%	2.37%	0.97%
<b>2009</b>	<b>1</b>	5.82%	2.15%	1.16%
	<b>2</b>	3.23%	1.92%	0.98%
	<b>3</b>	7.32%	2.16%	1.00%
	<b>4</b>	4.10%	1.34%	1.28%
<b>2010</b>	<b>1</b>	5.83%	0.66%	1.80%
	<b>2</b>	3.93%	0.88%	2.02%
	<b>3</b>	3.36%	1.45%	2.60%
	<b>4</b>	3.51%	1.29%	2.11%
<b>2011</b>	<b>1</b>	3.99%	1.12%	2.64%
	<b>2</b>	3.57%	1.14%	2.14%
	<b>3</b>	3.71%	1.26%	2.25%
	<b>4</b>	1.78%	0.95%	1.79%

<b>BOPO</b>				
		<b>Muamalat</b>	<b>Mandiri</b>	<b>Mega</b>
<b>2008</b>	<b>1</b>	75.76%	78.01%	71.56%
	<b>2</b>	78.05%	77.89%	68.02%
	<b>3</b>	78.73%	78.13%	75.66%
	<b>4</b>	78.94%	78.71%	89.03%
<b>2009</b>	<b>1</b>	78.10%	72.05%	93.66%
	<b>2</b>	86.33%	73.88%	86.59%
	<b>3</b>	95.71%	74.05%	85.10%
	<b>4</b>	95.50%	73.76%	84.42%
<b>2010</b>	<b>1</b>	87.58%	74.66%	81.19%
	<b>2</b>	90.52%	73.15%	82.96%
	<b>3</b>	89.33%	71.84%	85.92%
	<b>4</b>	87.38%	74.97%	88.86%
<b>2011</b>	<b>1</b>	84.72%	73.07%	90.03%
	<b>2</b>	85.16%	74.02%	89.49%
	<b>3</b>	86.54%	73.85%	90.79%
	<b>4</b>	86%	76.44%	90.80%

<b>ROA</b>				
		<b>Muamalat</b>	<b>Mandiri</b>	<b>Mega</b>
<b>2008</b>	<b>1</b>	3.04%	2.05%	4.25%
	<b>2</b>	2.77%	1.94%	3.15%
	<b>3</b>	2.62%	1.91%	2.14%
	<b>4</b>	2.60%	1.83%	0.98%
<b>2009</b>	<b>1</b>	2.76%	2.08%	0.62%
	<b>2</b>	1.83%	2.00%	1.56%
	<b>3</b>	0.53%	2.11%	2.08%
	<b>4</b>	0.45%	2.23%	2.22%
<b>2010</b>	<b>1</b>	1.48%	2.04%	3.18%
	<b>2</b>	1.07%	2.22%	2.98%
	<b>3</b>	0.81%	2.30%	2.47%
	<b>4</b>	1.36%	2.21%	1.90%
<b>2011</b>	<b>1</b>	1.38%	2.22%	1.77%
	<b>2</b>	1.74%	2.12%	1.87%
	<b>3</b>	1.55%	2.03%	1.65%
	<b>4</b>	1.52%	1.95%	1.58%

<b>ROE</b>				
		<b>Muamalat</b>	<b>Mandiri</b>	<b>Mega</b>
<b>2008</b>	<b>1</b>	37.49%	51.61%	43.45%
	<b>2</b>	34.37%	51.35%	32.00%
	<b>3</b>	33.21%	48.78%	22.45%
	<b>4</b>	33.14%	46.21%	11.06%
<b>2009</b>	<b>1</b>	42.13%	38.77%	9.72%
	<b>2</b>	28.74%	38.21%	25.32%
	<b>3</b>	8.49%	40.17%	35.11%
	<b>4</b>	8.03%	44.20%	39.97%
<b>2010</b>	<b>1</b>	26.86%	53.10%	65.27%
	<b>2</b>	19.63%	60.04%	61.27%
	<b>3</b>	11.54%	64.83%	37.28%
	<b>4</b>	17.78%	25.05%	26.81%
<b>2011</b>	<b>1</b>	21.93%	74.43%	16.43%
	<b>2</b>	21.79%	68.22%	18.56%
	<b>3</b>	20.02%	67.03%	16.74%
	<b>4</b>	20.79%	24.24%	16.89%

<b>DPK</b>				
		<b>Muamalat</b>	<b>Mandiri</b>	<b>Mega</b>
<b>2008</b>	<b>1</b>	31.74%	34.28%	58.12%
	<b>2</b>	25.81%	37.57%	59.35%
	<b>3</b>	32.97%	32.40%	64.66%
	<b>4</b>	32.64%	30.17%	49.19%
<b>2009</b>	<b>1</b>	32.65%	30.14%	60.74%
	<b>2</b>	38.43%	27.28%	62.28%
	<b>3</b>	36.58%	23.85%	51.63%
	<b>4</b>	37.40%	23.17%	48.33%
<b>2010</b>	<b>1</b>	34.37%	26.96%	42.33%
	<b>2</b>	34.94%	27.43%	47.98%
	<b>3</b>	31.14%	26.42%	41.46%
	<b>4</b>	29.74%	27.92%	36.96%
<b>2011</b>	<b>1</b>	30.52%	29.29%	39.41%
	<b>2</b>	32.30%	26.42%	52.01%
	<b>3</b>	32.30%	23.59%	51.31%
	<b>4</b>	30.18%	24.67%	52.59%



<b>FDR</b>				
		<b>Muamalat</b>	<b>Mandiri</b>	<b>Mega</b>
<b>2008</b>	<b>1</b>	95.73%	91.05%	90.26%
	<b>2</b>	102.94%	89.21%	81.76%
	<b>3</b>	106.39%	99.11%	81.16%
	<b>4</b>	104.41%	89.12%	79.58%
<b>2009</b>	<b>1</b>	98.44%	86.85%	90.23%
	<b>2</b>	90.27%	87.03%	85.20%
	<b>3</b>	92.93%	87.93%	82.25%
	<b>4</b>	85.82%	83.07%	81.39%
<b>2010</b>	<b>1</b>	99.47%	83.93%	92.43%
	<b>2</b>	103.71%	85.16%	86.68%
	<b>3</b>	99.68%	86.31%	89.11%
	<b>4</b>	91.52%	82.54%	78.17%
<b>2011</b>	<b>1</b>	95.82%	84.06%	79.20%
	<b>2</b>	95.71%	88.52%	81.48%
	<b>3</b>	92.45%	89.86%	83.00%
	<b>4</b>	85.18%	86.03%	83.08%

## DAFTAR RIWAYAT HIDUP

### **A. Data Pribadi**

1. Nama Lengkap : Fitri Suci Lestari
2. Tempat Tanggal Lahir : Malang, 08 Mei 1991
3. Jenis Kelamin : Perempuan
4. Alamat Asal : Dusun Tanjung banjararum RT 01 RW 08  
Singosari Malang
5. E-mail : [fitrisucilestari@gmail.com](mailto:fitrisucilestari@gmail.com)

### **B. Riwayat Pendidikan Formal**

1. Tahun 1997-2003 : MI Mambaul Ulum Pakis Malang
2. Tahun 2003-2006 : SMPI Al-Ma'arif Singosari Malang
3. Tahun 2006-2009 : MA Al- Ma'arif Singosari Malang
4. Tahun 2009-2013 : S-1 Fakultas Ekonomi  
Konsentrasi Manajemen  
Universitas Islam Negeri  
Maulana Malik Ibrahim Malang

Demikian Daftar Riwayat Hidup ini saya buat dengan sebenar-benarnya, apabila dikemudian hari terbukti tidak benar maka saya bersedia menanggung segala resikonya.

Malang, 19 Januari 2013

Fitri Suci Lestari



### Lampiran 3

#### Perkembangan Pembiayaan Bank Umum Syariah

##### Bank Muamalat Indonesia

<b>Pembiayaan</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>
<b>Murabahah</b>	21296813	22968034	28269809	44471767
<b>Salam</b>	0	0	0	0
<b>Istishna</b>	659435	419889	259584	344964
<b>Qard</b>	765379	1100973	2576945	7326625
<b>Pembiayaan</b>	17211955	21007203	24607829	32206825
<b>Ijarah</b>	954317	2002248	2484162	2272872

##### Bank Syariah Mandiri

<b>Pembiayaan</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>
<b>Murabahah</b>	32826499	37236444	55601202	89383246
<b>Salam</b>	0	0	0	0
<b>Istishna</b>	916129	1028731	722664	350251
<b>Qard</b>	2060370	3426038	6539595	19349185
<b>Pembiayaan</b>	21771342	24171550	31332660	38164896
<b>Ijarah</b>	1044116	1262927	722773	1246112

##### Bank Mega Syariah Indonesia

<b>Pembiayaan</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>
<b>Murabahah</b>	8087627	14661960	17369152	17013515
<b>Salam</b>	0	0	0	0
<b>Istishna</b>	0	0	0	0
<b>Qard</b>	1804	149529	356512	1280824
<b>Pembiayaan</b>	569801	685177	692526	458210
<b>Ijarah</b>	256	61	0	0