LAMPIRAN 1 :SAMPEL PENELITIAN

JENIS BANK			
BANK SYARIAH		**BANK KONVENSIONAL**	
Nama Bank	**Pendirian**	**Nama Bank**	***Go Public***
Bank Muamalat Indonesia	1 November 1991	Bank Permata	15 Januari 1990
Bank Mandiri Syariah	25 Oktober 1999	Bank Negara Indonesia (BNI)	25 November 1996
Bank Jabar Banten Syariah	15 April 2000	Bank Mega	17 April 2000
Bank Syariah Mega	25 Agustus 2004	Bank Central Asia (BCA)	31 Mei 2000
Bank BRI Syariah	16 Oktober 2008	Bank Mandiri	14 Juli 2003
Bank Syariah BUKOPIN	27 Oktober 2008	Bank Rakyat Indonesia (BRI)	10 November 2003
Bank PANIN Syariah	6 Oktober 2009	Bank Umum Koperasi Indonesia (BUKOPIN)	10 Juli 2006

LAMPIRAN 2 : DATA VARIABEL TINGKAT KESEHATAN

BANK	TAHUN	Tingkat Kesehatan (CAMEL Ratio) %							
		CAR	NPL Net	NPM	ROA	ROE	NIM	BOPO	LDR
BANK SYARIAH									
Bank Muamalat Indonesia (BUSN Devisa)	2010	13,26	3,51	10,63	1,36	17,78	5,24	87,38	91,52
	2011	11,97	1,78	10,23	1,52	20,79	5,01	85,52	83,94
	2012	11,57	1,81	11,62	1,54	29,16	4,64	84,48	94,15
	2013	17,27	0,78	9,94	1,37	32,87	4,64	85,12	99,99
Bank Mandiri Syariah (BUSN Devisa)	2010	10,6	1,29	12,14	2,21	63,58	6,57	74,97	82,54
	2011	14,7	0,95	10,9	1,95	64,84	7,48	76,44	86,03
	2012	13,82	1,14	13,3	2,25	68,09	7,25	73	94,4
	2013	14,1	2,29	9,61	1,53	44,58	7,25	84,03	89,37
Bank Jabar Banten Syariah (BUSN Non-Devisa)	2010	31,43	1,04	4,18	0,72	1,62	8,29	90,33	121,31
	2011	30,29	0,41	6,94	1,23	3,65	7,84	84,07	79,61
	2012	21,73	1,01	3,9	0,67	2,59	7,41	90,62	87,99
	2013	17,99	1,16	5,36	0,91	4,65	6,65	85,76	97,4
Bank Syariah Mega Indonesia (BUSN Devisa)	2010	13,14	2,11	6,47	1,9	26,81	15,49	88,86	78,17
	2011	12,03	1,79	5,48	1,58	16,89	15,33	90,8	83,08
	2012	13,51	1,32	14,19	3,81	57,98	13,94	77,28	88,88
	2013	12,99	1,45	8,93	2,33	26,23	10,66	86,09	93,37
Bank BRI Syariah (BUSN Non Devisa)	2010	20,62	2,14	1,49	0,35	1,28	7,5	98,77	95,82
	2011	14,74	2,12	1,02	0,2	1,19	6,99	99,25	90,55
	2012	11,35	1,84	6,76	1,19	10,41	7,15	86,63	103,07
	2013	14,49	3,26	6,91	1,15	10,2	6,27	95,24	102,7

Bank Syariah BUKOPIN (BUSN Non Devisa)	2010	11,51	3,42	4,59	0,74	9,65	3,95	93,57	99,37
	2011	15,29	1,54	4,98	0,52	6,19	3,43	93,86	83,66
	2012	12,78	4,26	5,56	0,55	7,32	3,94	91,59	92,29
	2013	11,1	3,68	4,87	0,69	7,63	3,86	92,29	100,29
Bank PANIN Syariah (BUSN Devisa)	2010	54,81	0	-31,7	-2,53	-4,71	5,32	182,31	69,76
	2011	6,98	0,82	12,33	1,75	2,8	7	74,3	162,97
	2012	32,2	0,19	24,39	3,48	8,2	6,67	47,6	105,66
	2013	20,83	0,77	7,52	1,03	4,44	4,26	81,31	90,4
MEAN		**17,40**	**1,71**	**6,88**	**1,29**	**19,53**	**7,14**	**88,62**	**94,58**
MIN		**6,98**	**0**	**-31,7**	**-2,53**	**-4,71**	**3,43**	**47,6**	**69,76**
MAX		**54,81**	**4,26**	**24,39**	**3,81**	**68,09**	**15,49**	**182,31**	**162,97**
STANDART DEVIASI		**9,67**	**1,09**	**8,88**	**1,13**	**21,56**	**3,20**	**20,97**	**16,77**
BANK KONVENSIONAL									
Bank Permata (BUSN Devisa)	2010	14,13	0,74	14,22	1,89	21,5	5,34	84,83	87,46
	2011	14,07	0,55	24,22	1,66	15,87	5,13	85,42	83,06
	2012	15,86	0,41	14,85	1,7	17,54	5,39	84,51	89,52
	2013	14,28	0,31	13,82	1,55	15,68	4,22	84,99	89,26
Bank Negara Indonesia/BNI (Bank Persero)	2010	18,63	1,11	17,06	2,49	24,7	5,78	75,99	70,15
	2011	17,63	0,51	22,06	2,94	20,06	6,03	72,58	70,37
	2012	16,67	0,75	23,61	2,92	19,99	5,93	70,99	77,52
	2013	15,1	0,5	25,24	3,4	22,5	6,1	67,1	85,3
Bank Mega (BUSN Devisa)	2010	15,03	0,72	19,79	2,45	27,2	4,88	77,79	56,03
	2011	11,86	0,71	17,39	2,29	26,74	5,4	81,84	63,75
	2012	16,83	1,65	20,94	2,74	27,44	6,45	76,73	52,39

	2013	15,74	1,64	8,36	1,14	9,65	5,38	89,66	57,41
Bank Central Asia/BCA (BUSN Devisa)	2010	13,5	0,24	29,45	3,51	33,3	5,29	64,31	55,16
	2011	12,75	0,22	32,09	3,82	33,54	5,68	60,87	61,67
	2012	14,24	0,22	31,35	3,59	30,44	5,57	62,41	68,61
	2013	15,66	0,19	42,27	3,84	28,15	6,18	61,52	75,35
Bank Mandiri (Bank Persero)	2010	13,36	0,54	23,65	3,5	33,09	5,39	66,43	65,44
	2011	15,34	0,45	25,63	3,37	25,57	5,29	67,22	71,65
	2012	15,48	0,37	29,8	3,55	27,23	5,58	63,93	77,66
	2013	14,93	0,37	26,39	3,66	27,23	5,68	62,41	82,97
Bank Rakyat Indonesia/BRI (Bank Persero)	2010	13,76	0,74	23,2	4,64	43,83	10,77	70,86	75,17
	2011	14,96	0,42	28,53	4,93	42,49	9,58	66,69	76,2
	2012	16,95	0,34	33,02	5,15	38,66	8,42	59,93	79,85
	2013	16,99	0,31	31,49	5,03	34,11	8,55	60,58	88,54
Bank Umum Koperasi Indonesia/BUKOPIN (BUSN Devisa)	2010	12,06	2,47	11,7	1,65	19,69	4,75	84,76	71,65
	2011	12,71	2,14	14,27	1,87	20,1	4,55	82,05	85,01
	2012	16,34	1,56	14,59	1,83	19,47	4,56	81,42	83,81
	2013	15,12	1,51	13,82	1,75	19,09	3,82	82,73	85,8
MEAN		**15,00**	**0,77**	**22,60**	**2,96**	**25,89**	**5,92**	**73,23**	**74,53**
MIN		**11,86**	**0,19**	**8,36**	**1,14**	**9,65**	**3,82**	**59,93**	**52,39**
MAX		**18,63**	**2,47**	**42,27**	**5,15**	**43,83**	**10,77**	**89,66**	**89,52**
STANDART DEVIASI		**1,68**	**0,62**	**7,98**	**1,15**	**8,22**	**1,58**	**9,63**	**11,21**

TAHUN	Tingkat Kesehatan (CAMEL Ratio) % : MEAN							
	CAR	**NPL Net**	**NPM**	**ROA**	**ROE**	**NIM**	**BOPO**	**LDR**
BANK SYARIAH								
2010	22,20	1,93	1,11	0,68	16,57	7,48	102,31	91,21
2011	15,14	1,34	7,41	1,25	16,62	7,58	86,32	95,69
2012	16,71	1,65	11,39	1,93	26,25	7,29	78,74	95,21
2013	15,54	1,91	7,59	1,29	18,66	6,23	87,12	96,22
BANK KONVENSIONAL								
2010	14,35	0,94	19,87	2,88	29,04	6,03	75,00	68,72
2011	14,19	0,71	23,46	2,98	26,34	5,95	73,81	73,10
2012	16,05	0,76	24,02	3,07	25,82	5,99	71,42	75,62
2013	15,40	0,69	23,06	2,91	22,34	5,70	72,71	63,98

LAMPIRAN 3 : DATA VARIABEL RISIKO KREDIT

BANK	TAHUN	Risiko Kredit %		
		EQTA	EQL	IMLGL
BANK SYARIAH				
Bank Muamalat Indonesia (BUSN Devisa)	2010	8,16	23,29	4,32
	2011	6,36	20,85	2,6
	2012	5,48	16,34	2,09
	2013	7,84	20,2	1,35
Bank Mandiri Syariah (BUSN Devisa)	2010	6,22	23,18	3,52
	2011	6,31	30,85	2,42
	2012	7,71	39,96	2,82
	2013	7,6	43,75	4,32
Bank Jabar Banten Syariah (BUSN Non-Devisa)	2010	26,98	105,5	1,8
	2011	18,51	104,54	1,36
	2012	14,14	54,7	4,46
	2013	13,37	49,09	1,86
Bank Syariah Mega Indonesia (BUSN Devisa)	2010	8,23	255,41	3,52
	2011	7,83	600,55	3,03
	2012	7,6	1707,01	2,67
	2013	8,44	1766,46	2,98
Bank BRI Syariah (BUSN Non Devisa)	2010	13,93	71,86	3,19
	2011	8,63	54,92	2,77
	2012	6,95	36,76	3
	2013	8,5	36,51	4,06
Bank Syariah BUKOPIN	2010	6,54	26,41	3,8

(BUSN Non Devisa)	2011	9,37	40,43	1,74
	2012	7,55	32,85	4,57
	2013	6,74	26,78	4,27
Bank PANIN Syariah (BUSN Devisa)	2010	31,26	82,01	0
	2011	44,51	149,97	0,88
	2012	22,97	66,13	0,2
	2013	12,98	38,89	1,02
MEAN		**12,17**	**197,33**	**2,67**
MIN		**5,48**	**16,34**	**0**
MAX		**44,51**	**1766,46**	**4,57**
STANDART DEVIASI		**9,09**	**449,45**	**1,30**
BANK KONVENSIONAL				
Bank Permata (BUSN Devisa)	2010	10,76	15,66	2,65
	2011	9,02	13,39	2,04
	2012	9,44	14,35	1,37
	2013	8,37	12,95	1,04
Bank Negara Indonesia/BNI (Bank Persero)	2010	13,32	25,59	4,28
	2011	12,96	23,64	3,61
	2012	13,41	22,33	2,8
	2013	12,33	19,56	2,2
Bank Mega (BUSN Devisa)	2010	8,44	18,27	0,9
	2011	7,83	15,33	0,98
	2012	9,37	23,21	2,09
	2013	9,2	20,28	2,18
Bank Central Asia/BCA (BUSN Devisa)	2010	10,51	22,74	0,64
	2011	10,73	20,02	0,49

	2012	11,57	19,69	0,38
	2013	12,83	20,06	0,44
Bank Mandiri (Bank Persero)	2010	9,71	18,2	2,21
	2011	12,1	19,79	2,18
	2012	12,55	23,96	1,74
	2013	12,11	19,7	1,6
Bank Rakyat Indonesia/BRI (Bank Persero)	2010	9,07	15,74	2,78
	2011	10,9	17,55	2,3
	2012	11,77	19,3	1,78
	2013	12,67	18,93	1,55
Bank Umum Koperasi Indonesia/BUKOPIN (BUSN Devisa)	2010	6,09	9,58	3,22
	2011	7,65	10,73	2,88
	2012	7,61	10,97	2,66
	2013	8,94	12,82	2,26
MEAN		**10,40**	**18,01**	**1,97**
MIN		**6,09**	**9,58**	**0,38**
MAX		**13,41**	**25,59**	**4,28**
STANDART DEVIASI		**2,03**	**4,30**	**0,98**

TAHUN	Risiko Kredit % : MEAN		
	EQTA	**EQL**	**IMLGL**
BANK SYARIAH			
2010	14,47	83,95	2,88
2011	14,50	143,16	2,11
2012	10,34	279,11	2,83
2013	9,35	283,10	2,84
BANK KONVENSIONAL			
2010	9,70	17,97	2,38
2011	10,17	17,21	2,07
2012	10,82	19,12	1,83
2013	10,92	17,76	1,61

LAMPIRAN 4 : DATA VARIABEL TINGKAT KEBANGKRUTAN

Bank	Tahun	Altman Z-Score					
		X1	X2	X3	X4	Z-SCORE	ZONA
BANK SYARIAH							
Bank Muamalat Indonesia (BUSN Devisa)	2010	0,099	0,021	0,014	0,04	**0,85**	Kebangkrutan
	2011	0,076	0,021	0,015	0,027	**0,70**	
	2012	0,082	0,025	0,015	0,019	**0,74**	
	2013	0,109	0,029	0,014	0,022	**0,93**	
Bank Mandiri Syariah (BUSN Devisa)	2010	0,067	0,042	0,022	0,022	**0,75**	Kebangkrutan
	2011	0,076	0,039	0,019	0,025	**0,78**	
	2012	0,084	0,05	0,022	0,029	**0,89**	
	2013	0,083	0,053	0,015	0,025	**0,84**	
Bank Jabar Banten Syariah (BUSN Non-Devisa)	2010	0,267	0,003	0,007	0,351	**2,18**	Abu-Abu
	2011	0,187	0,007	0,012	0,218	**1,56**	
	2012	0,147	-0,002	0,007	0,139	**1,15**	
	2013	0,14	0,003	0,009	0,15	**1,15**	
Bank Syariah Mega Indonesia (BUSN Devisa)	2010	0,082	0,013	0,019	0,075	**0,79**	Kebangkrutan
	2011	0,079	0,021	0,014	0,062	**0,75**	
	2012	0,071	0,037	0,038	0,042	**0,89**	
	2013	0,082	0,016	0,023	0,074	**0,82**	
Bank BRI Syariah (BUSN Non Devisa)	2010	0,145	-0,003	0,003	0,166	**1,14**	Abu-Abu
	2011	0,093	-0,001	0,002	0,096	**0,72**	Kebangkrutan
	2012	0,079	0,006	0,012	0,075	**0,70**	
	2013	0,101	0,012	0,011	0,094	**0,87**	
Bank Syariah BUKOPIN (BUSN Non Devisa)	2010	0,084	-0,094	0,007	0,171	**0,47**	Kebangkrutan
	2011	0,111	-0,071	0,005	0,182	**0,72**	

	2012	0,092	-0,049	0,005	0,135	**0,62**	
	2013	0,083	-0,036	0,007	0,111	**0,59**	
Bank PANIN Syariah (BUSN Devisa)	2010	0,308	-0,019	-0,025	0,474	**2,29**	Abu-Abu
	2011	0,445	0,0003	0,017	0,797	**3,87**	Aman
	2012	0,226	0,018	0,035	0,273	**2,06**	Abu-Abu
	2013	0,133	0,006	0,01	0,142	**1,11**	
MEAN						**1,10**	Abu-Abu
MIN						**0,47**	
MAX						**3,87**	
STANDART DEVIASI						**0,72**	
BANK KONVENSIONAL							
Bank Permata (BUSN Devisa)	2010	0,109	0,014	0,019	0,00003	0,89	Kebangkrutan
	2011	0,105	0,011	0,017	0,00001	0,84	
	2012	0,12	0,011	0,017	0,00001	0,94	
	2013	0,109	0,01	0,015	0,000008	0,85	
Bank Negara Indonesia/BNI (Bank Persero)	2010	0,123	0,017	0,025	0,00002	1,03	Kebangkrutan
	2011	0,113	0,02	0,029	0,00001	1,00	
	2012	0,122	0,06	0,029	0,00001	1,19	Abu-Abu
	2013	0,123	0,07	0,034	0,00001	1,26	
Bank Mega (BUSN Devisa)	2010	0,085	0,018	0,024	0,00007	0,78	Kebangkrutan
	2011	0,076	0,017	0,023	0,00006	0,71	
	2012	0,084	0,021	0,027	0,00005	0,80	
	2013	0,086	0,008	0,011	0,00003	0,66	
Bank Central Asia/BCA (BUSN Devisa)	2010	0,086	0,025	0,035	0,00002	0,88	Kebangkrutan
	2011	0,093	0,028	0,038	0,00002	0,96	
	2012	0,1	0,027	0,036	0,00002	0,99	

	2013	0,115	0,029	0,038	0,00002	1,10	Abu-Abu
Bank Mandiri (Bank Persero)	2010	0,087	0,054	0,035	0,00001	0,98	Kebangkrutan
	2011	0,111	0,061	0,034	0,00001	1,16	Abu-Abu
	2012	0,11	0,072	0,035	0,00001	1,19	
	2013	0,186	0,081	0,037	0,00001	1,73	
Bank Rakyat Indonesia/BRI (Bank Persero)	2010	0,08	0,067	0,046	0,00002	1,05	Kebangkrutan
	2011	0,092	0,085	0,049	0,00002	1,21	Abu-Abu
	2012	0,103	0,1	0,051	0,00001	1,34	
	2013	0,115	0,035	0,05	0,00001	1,20	
Bank Umum Koperasi Indonesia/BUKOPIN (BUSN Devisa)	2010	0,057	0,01	0,016	0,00001	0,51	Kebangkrutan
	2011	0,071	0,013	0,019	0,00001	0,64	
	2012	0,093	0,013	0,018	0,00001	0,77	
	2013	0,099	0,014	0,017	0,00001	0,81	
MEAN						**0,98**	Kebangkrutan
MIN						**0,51**	
MAX						**1,73**	
STANDART DEVIASI						**0,25**	

TAHUN	Altman Z-Score (Mean)
Bank Syariah	
2010	1,21
2011	1,30
2012	1,01
2013	0,90
Bank Kovensional	
2010	0,88
2011	0,93
2012	1,03
2013	1,09

LAMPIRAN 5 : ANALISIS FAKTOR TINGKAT KESEHATAN BANK SYARIAH

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,524
Bartlett's Test of Sphericity	Approx. Chi-Square	205,428
	df	28
	Sig.	,000

Communalities

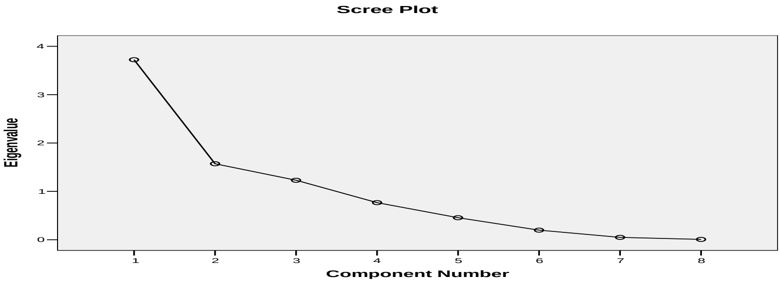
	Initial	Extraction
CAR	1,000	,528
NPL_NET	1,000	,010
NPM	1,000	,912
ROA	1,000	,882
ROE	1,000	,347
NIM	1,000	,084
BOPO	1,000	,869
LDR	1,000	,091

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3,723	46,540	46,540	3,723	46,540	46,540
2	1,571	19,642	66,182			
3	1,230	15,373	81,556			
4	,767	9,586	91,142			
5	,455	5,691	96,833			
6	,198	2,477	99,310			
7	,049	,608	99,917			
8	,007	,083	100,000			

Extraction Method: Principal Component Analysis.



Component Matrix[a]

	Component 1
NPM	,955
ROA	,939
BOPO	-,932
CAR	-,727
ROE	,589
LDR	,302
NIM	,290
NPL_NET	,098

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

LAMPIRAN 6 : ANALISIS FAKTOR TINGKAT KESEHATAN BANK KONVENSIONAL

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,640
Bartlett's Test of Sphericity	Approx. Chi-Square	218,362
	df	28
	Sig.	,000

Communalities

	Initial	Extraction
CAR	1,000	,027
NPL_NET	1,000	,484
NPM	1,000	,795
ROA	1,000	,960
ROE	1,000	,767
NIM	1,000	,541
BOPO	1,000	,851
LDR	1,000	,007

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4,431	55,390	55,390	4,431	55,390	55,390
2	1,209	15,108	70,498			
3	,927	11,590	82,088			
4	,860	10,754	92,843			
5	,364	4,554	97,396			
6	,135	1,687	99,084			
7	,067	,834	99,918			
8	,007	,082	100,000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
ROA	,980
BOPO	-,923
NPM	,892
ROE	,876
NIM	,735
NPL_NET	-,696
CAR	,163
LDR	-,085

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

LAMPIRAN 7 : ANALISIS FAKTOR RISIKO KREDIT BANK SYARIAH

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,498
Bartlett's Test of Sphericity	Approx. Chi-Square	12,497
	df	3
	Sig.	,006

Communalities

	Initial	Extraction
IMLGL	1,000	,793
EQTA	1,000	,810
EQL	1,000	,030

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1,632	54,401	54,401	1,632	54,401	54,401
2	,992	33,069	87,470			
3	,376	12,530	100,000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
EQTA	-,900
IMLGL	,890
EQL	,173

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

LAMPIRAN 8 : ANALISIS FAKTOR RISIKO KREDIT BANK KONVENSIONAL

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,494
Bartlett's Test of Sphericity	Approx. Chi-Square	25,236
	df	3
	Sig.	,000

Communalities

	Initial	Extraction
IMLGL	1,000	,000
EQTA	1,000	,897
EQL	1,000	,897

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1,794	59,800	59,800	1,794	59,800	59,800
2	1,002	33,397	93,196			
3	,204	6,804	100,000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
EQL	,947
EQTA	,947
IMLGL	-,011

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

LAMPIRAN 9 : HASIL EKSTRAKSI DATA

TINGKAT KESEHATAN	RISIKO KREDIT
BANK SYARIAH	
0,19273	0,8982
0,20314	0,28325
0,37076	0,12101
0,19233	-0,33245
0,89902	0,67928
0,74511	0,21292
1,0033	0,29844
0,43003	0,93698
-0,498	-1,28359
-0,4199	-0,95534
-0,5009	0,6019
-0,226	-0,44642
0,39499	0,61213
0,23375	0,51158
1,39745	0,63479
0,53352	0,72827
-0,6589	0,08446
-0,6318	0,22515
0,09865	0,41948
-0,0626	0,77133
-0,2135	0,77842
-0,4903	-0,2564
-0,261	1,0426
-0,1992	0,96409
-4,2204	-2,3058
0,82499	-2,72301
1,10691	-1,72276
-0,2442	-0,77852
BANK KONVENSIONAL	
-0,8658	-0,20001
-0,7736	-0,92749
-0,8511	-0,69632
-1,093	-1,14445
-0,3301	1,6754
0,00071	1,34634
-0,0361	1,30732

0,27509	0,68993
-0,2987	-0,4719
-0,5142	-0,99211
-0,2103	0,36947
-1,6843	-0,03519
0,71915	0,6169
0,94386	0,34087
0,78266	0,51937
1,16172	0,89201
0,43391	-0,15829
0,30638	0,65852
0,60075	1,29041
0,55812	0,65358
1,31099	-0,63031
1,53968	0,07067
1,6851	0,51496
1,50745	0,70488
-1,537	-2,16436
-1,3073	-1,61549
-1,0783	-1,59507
-1,2459	-1,01964

LAMPIRAN 10 : UJI NORMALITAS (*SHAPIRO-WILK*)

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
X1	.088	56	.200*	.920	56	.001
X2	.139	56	.009	.933	56	.004
X3	.235	56	.000	.678	56	.000

a. Lilliefors Significance Correction

*.This is a lower bound of the true significance.

LAMPIRAN 11 : PENGUJIAN MANOVA

Between-Subjects Factors

		Value Label	N
BANK	1,00	BANK SYARIAH	28
	2,00	BANK KONVENSIONAL	28

ox's Test of Equality of Covariance Matrices[a]

Box's M	78,547
F	12,300
df1	6
df2	21127,245
Sig.	,000

Tests the null hypothesis that the observed covariance matrices of the dependent variables are equal across groups.

a. Design: Intercept+BANK

Multivariate Tests[b]

Effect		Value	F	Hypothesis df	Error df	Sig.
Intercept	Pillai's Trace	,843	93,002[a]	3,000	52,000	,000
	Wilks' Lambda	,157	93,002[a]	3,000	52,000	,000
	Hotelling's Trace	5,365	93,002[a]	3,000	52,000	,000
	Roy's Largest Root	5,365	93,002[a]	3,000	52,000	,000
BANK	Pillai's Trace	,018	,321[a]	3,000	52,000	,810
	Wilks' Lambda	,982	,321[a]	3,000	52,000	,810
	Hotelling's Trace	,019	,321[a]	3,000	52,000	,810
	Roy's Largest Root	,019	,321[a]	3,000	52,000	,810

a. Exact statistic

b. Design: Intercept+BANK

Levene's Test of Equality of Error Variances[a]

	F	df1	df2	Sig.
KESEHATAN	1,687	1	54	,199
KREDIT	,154	1	54	,696
KEBANGKRUTAN	6,836	1	54	,012

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

a. Design: Intercept+BANK

Tests of Between-Subjects Effects

Source	Dependent Variable	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	KESEHATAN	7,11E-015[a]	1	7,11E-015	,000	1,000
	KREDIT	1,80E-012[a]	1	1,80E-012	,000	1,000
	KEBANGKRUTAN	,210[b]	1	,210	,728	,397
Intercept	KESEHATAN	2,86E-011	1	2,86E-011	,000	1,000
	KREDIT	,000	1	,000	,000	1,000
	KEBANGKRUTAN	60,899	1	60,899	211,019	,000
BANK	KESEHATAN	,000	1	,000	,000	1,000
	KREDIT	,000	1	,000	,000	1,000
	KEBANGKRUTAN	,210	1	,210	,728	,397
Error	KESEHATAN	54,000	54	1,000		
	KREDIT	54,000	54	1,000		
	KEBANGKRUTAN	15,584	54	,289		
Total	KESEHATAN	54,000	56			
	KREDIT	54,000	56			
	KEBANGKRUTAN	76,693	56			
Corrected Total	KESEHATAN	54,000	55			
	KREDIT	54,000	55			
	KEBANGKRUTAN	15,794	55			

a. R Squared = ,000 (Adjusted R Squared = -,019)

b. R Squared = ,013 (Adjusted R Squared = -,005)

LAMPIRAN 12 : *MANN-WHITNEY U TEST*

Ranks

	BANK	N	Mean Rank	Sum of Ranks
KESEHATAN	BANK SYARIAH	28	29,21	818,00
	BANK KONVENSIONAL	28	27,79	778,00
	Total	56		
KREDIT	BANK SYARIAH	28	28,93	810,00
	BANK KONVENSIONAL	28	28,07	786,00
	Total	56		
KEBANGKRUTAN	BANK SYARIAH	28	26,32	737,00
	BANK KONVENSIONAL	28	30,68	859,00
	Total	56		

Test Statistics[a]

	KESEHATAN	KREDIT	KEBANG KRUTAN
Mann-Whitney U	372,000	380,000	331,000
Wilcoxon W	778,000	786,000	737,000
Z	-,328	-,197	-1,000
Asymp. Sig. (2-tailed)	,743	,844	,317

a. Grouping Variable: BANK