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## Lampiran

### Lampiran 1 Hasil Pengolahan Data Bank Umum Syariah

Regression with                      robust standard errors                      Number of obs = 212  
F( 6, 93) = 509.23  
Prob > F        = 0.0000  
R-squared        = 0.9416  
Adj R-squared = 0.9393  
Root MSE        = .17781

	Robust			
	coef	std.error	t	P>t
lnpenerimaan	0.244027	0.040584	6.01	0.0000
lnpersonalia	-0.00231	0.028788	-0.08	0.936
lnpfa	0.753038	0.027171	27.72	0.0000
lnequity	-0.11158	0.044049	-2.53	0.012
lnnplijarah	-0.00077	0.017667	-0.04	0.965
lnpembiaayaanijarah	-0.13641	0.018337	-7.44	0.0000
_C	0.756674	0.329252	2.3	0.023

### Lampiran 2 Hasil Pengolahan Data Bank Konvensional

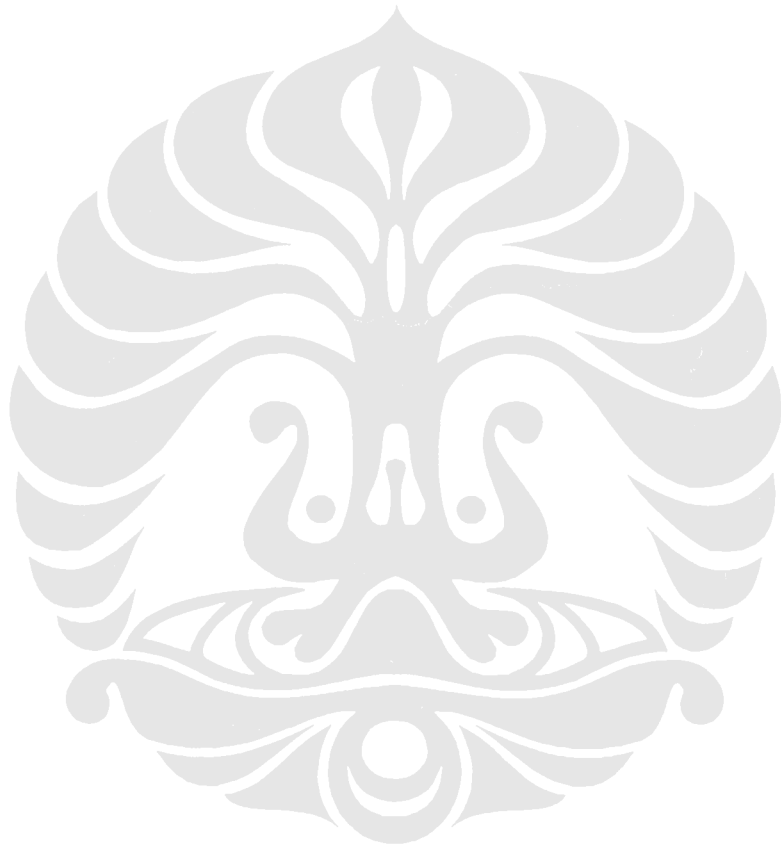
Regression  
with                      robust standard errors                      Number of obs = 720

$F(6, 704) = 6252.46$   
 $\text{Prob} > F = 0.0000$   
 $R\text{-squared} = 0.9858$   
 $\text{Adj } R\text{-squared} = 0.9855$   
 $\text{Root MSE} = .08762$

	Robust			
Inpenerimaan	Coef.	std.error	t	P>t
Inpersonalia	0.2526508	0.019966	12.65	0.000
Inbeblain	0.3129372	0.018763	16.68	0.000
Inpfa	0.4025185	0.0135	29.82	0.000
Inequity	0.0325013	0.02345	1.39	0.166
Innpl	0.044332	0.008614	5.15	0.000
Inkredit	-0.0322152	0.025642	-1.26	0.209
_cons	2.345207	0.178846	13.11	0.000

Lampiran 3 Hasil Pengujian Data Perbankan Konvensional periode 2006-2008

	Robust			
Inpenerimaan	Coef.	Std.	t	P>t
Inpersonalia	.2992242		13.09	0
Inbeblain	.2146061		6.74	0
Inpfa	.4743136		22.23	0
Inequity	.0129514		0.36	0.718
Innpl	.0188001		1.14	0.253
Inkredit	.1204622		2	0.046
_cons	1.920872		5.53	0



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