

LAMPIRAN

(Jumlah Populasi, Jumlah Sampel yang digunakan, Tabulasi Data)

Hasil Olah Data Output SPSS sebagai berikut:

- Pertama,** Uji Asumsi Klasik terdiri dari Uji Normalitas, Uji Multikolonieritas, Uji Autokorelasi, Uji Heterokedastisitas.
- Kedua,** Analisis Regresi Linier Berganda
- Ketiga,** Uji Kelayakan Modal atau (*goodnes of fit*)
(Uji F, Uji Koefisien Determinasi, Uji T)

LAMPIRAN

Lampiran 1. Jumlah Populasi Penelitian BUS dan UUS

NO.	KODE	PERBANKAN SYARIAH
1.	147	Bank Muamalat Indonesia (BMI)
2.	566	Bank Victoria Syariah
3.	422	Bank BRI Syariah (BRIS)
4.	425	P.D Jawa Barat Banten Syariah (BJB)
5.	427	Bank BNI Syariah (BNIS)
6.	451	Bank Syariah Mandiri (BSM)
7.	506	Bank Syariah Mega Indonesia (BSMI)
8.	019	Bank Panin Syariah (PBS)
9.	521	Bank Syariah Bukopin
10.	536	Bank BCA Syariah
11.		Bank Maybank Syariah Indonesia
12.	547	PT. Bank Tabungan Pensiunan Nasional Syariah (BTPN)
13.	011	PT. Bank Danamo Indonesia tbk
14.	013	PT. Bank Permata tbk
15.	-	PT. Bank Internasional Indonesia tbk
16.	022	PT. Bank Cimb Niaga Syariah
17.	028	PT. Bank OCBC Nisp tbk
18.	111	PT. Bank BPD DKI
19.	112	BPD Yogyakarta
20.	113	PT. Bank Pembangunan Daerah Jawa Tengah
21.	114	PT. BPD Jawa Timur
22.	115	PT. BPD Jambi
23.	116	PT. Bank BPD Aceh

24.	117	PT. Bank BPD Sumatera Utara
25.	118	BPD Sumatera Barat
26.	119	PT. Bank Pembangunan Daerah Riau
27.	120	PT. BPD Sumatera Selatan dan Bangka Belitung
28.	122	PT. BPD Kalimantan Selatan
29.	123	PT. BPD Kalimantan Barat
30.	124	BPD Kalimantan Timur
31.	126	PT. BPD Sulawesi Selatan dan Sulawesi Barat
32.	128	PT. BPD Nusa Tenggara Barat
33.	153	PT. Bank Sinarmas
34.	-	PT. Bank Tabungan Negara (Persero) Tbk

Lampiran 2. Jumlah Daftar Sampel Penelitian BUS

NO	BUS (Bank Umum Syariah)	Website
1	PT. Bank Muamalat Indonesia	www.muamalatbank.co.id
2	PT. Bank Syariah Mandiri	www.syariahmandiri.co.id
3	PT. Bank Syariah Mega Indonesia	www.bmsi.co.id
4	PT. Bank Syariah BRI	www.brisyariah.co.id
5	PT. Bank Syariah Bukopin	www.syariahbukopin.co.id
6	PT. Bank Panin Syariah	www.paninbanksyariah.co.id
7	PT. Bank Victoria Syariah	www.victoriasyariah.co.id
8	PT. BCA Syariah	www.bcasyariah.co.id
9	PT. Bank Jabar dan Banten	www.bjbsyariah.co.id
10	PT. Bank Syariah BNI	www.bnisyariah.co.id
11	PT. Maybank Indonesia Syariah	www.maybanksyariah.co.id

Lampiran 3. Daftar Sampel yang saya gunakan penelitian

NO	BUS (Bank Umum Syariah)	Website
1	PT. Bank Muamalat Indonesia	www.muamalatbank.co.id
2	PT. Bank Victoria Syariah	www.victoriasyariah.co.id
3	PT. Bank Syariah BRI	www.brisyariah.co.id
4	PT. Bank Syariah BNI	www.bnisyariah.co.id
5	PT. Bank Syariah Mandiri	www.syariahmandiri.co.id
6	PT. Bank Syariah Mega Indonesia	www.bmsi.co.id
7	PT. Bank Panin Syariah	www.paninbanksyariah.co.id

Lampiran 4. Tabulasi Data Penelitian

N0	Bank Umum Syariah (BUS)	Tahun	Market Share BUS (%)	CAR (%)	ROA (%)	NPF (%)	BOPO (%)	FDR (%)	DPK (dalam rupiah)	NISBAH (dalam rupiah)
1	Bank Muamalat Indonesia (BMI)	2011	27.87%	10.28%	13.73%	1.78	85.25	81.50%	26,658,086,371,000	1,163,000,000,000
		2012	30.60%	11.57%	13.96%	1.84	84.47	93.19%	34,598,321,592,000	1,522,200,000,000
		2013	30.56%	14.05%	5.25%	1.63	85.12	100.01%	40,917,841,768,000	2,167,980,000,000
		2014	30.55%	13.27%	1.86%	4.94	97.33	82.99%	50,145,452,186,000	1,862,620,000,000
		2015	26.90%	12.00%	2.29%	4.40	97.41	88.44%	43,901,614,574,000	2,095,460,000,000
		2016	23.71%	12.74%	2.51%	1.46	97.76	92.92%	41,295,040,588,000	1,499,000,000,000
		2017	22.96%	12.33%	11.67%	2.75	97.68	86.39%	46,734,974,749,000	1,169,000,000,000
		2018	19.67%	11.38%	9.65%	2.58	98.24	73.45%	44,486,559,621,000	1,057,000,000,000
2	Bank Victoria Syariah	2011	0.55%	0.00%	5.01%	2.43	86.40	50.00%	104,287,041,710	13,110,000,000
		2012	0.64%	28.09%	13.28%	3.22	87.90	73.58%	646,324,000,000	39,534,000,000
		2013	0.74%	18.40%	4.47%	3.76	91.95	83.51%	1,015,791,505,706	53,759,000,000
		2014	0.70%	15.27%	20.87%	7.35	143.31	92.39%	1,127,587,172,103	45,509,000,000
		2015	0.65%	16.14%	27.83%	10.41	119.19	88.59%	1,142,948,218,219	39,984,853,783
		2016	0.69%	15.98%	20.59%	7.50	131.34	94.44%	1,235,812,698,768	38,166,264,713
		2017	0.75%	24.29%	3.65%	4.59	96.02	81.02%	1,532,758,329,838	52,635,000,000
		2018	0.73%	25.54%	3.58%	4.00	96.38	76.26%	1,594,2	

									75,109,058	60,724,000,000
3	Bank BRI Syariah (BRIS)	2011	9.61%	14.72%	17.89%	2.12	99.56	95.93%	9,351,007,000,000	584,157,000,000
		2012	9.61%	11.35%	11.76%	1.89	86.63	79.82%	13,794,869,000,000	810,806,000,000
		2013	9.72%	14.49%	12.68%	3.33	90.42	82.45%	16,711,516,000,000	972,921,000,000
		2014	9.96%	12.89%	0.91%	3.72	99.77	54.71%	20,123,658,000,000	1,061,778,000,000
		2015	11.41%	13.94%	8.37%	4.95	93.79	62.57%	22,019,067,000,000	1,397,310,000,000
		2016	11.77%	20.63%	10.34%	4.74	91.33	50.01%	22,019,067,000,000	1,598,700,000,000
		2017	11.74%	14.62%	5.74%	4.75	95.24	65.88%	26,219,549,000,000	1,622,606,000,000
		2018	13.03%	30.06%	4.78%	4.97	95.32	68.65%	28,581,311,000,000	1,803,207,000,000
4	Bank BNI Syariah (BNIS)	2011	7.27%	20.28%	12.65%	2.42	87.86	72.19%	6,756,261,000,000	531,731,000,000
		2012	7.26%	19.07%	15.53%	1.59	85.39	74.86%	8,980,035,000,000	645,350,000,000
		2013	8.22%	16.23%	14.65%	1.21	83.94	90.22%	11,488,209,000,000	914,913,000,000
		2014	9.51%	18.42%	13.60%	1.51	89.80	92.26%	16,246,405,000,000	1,335,000,000,000
		2015	10.84%	15.48%	16.05%	1.50	89.63	90.73%	18,886,460,000,000	1,583,000,000,000
		2016	12.04%	14.92%	15.82%	1.68	86.88	83.80%	23,647,712,000,000	1,897,000,000,000
		2017	12.96%	20.10%	10.58%	1.50	87.62	80.69%	28,446,127,000,000	2,221,000,000,000
		2018	14.11%	19.10%	12.16%	1.52	85.37	79.36%	34,320,728,000,000	2,591,000,000,000

5	Bank Syariah Mandiri (BSM)	2011	4.78%	11.87%	15.54%	3.03	90.80	81.28%	4,933,556,160,000	730,424,493,000
		2012	5.57%	13.51%	36.27%	1.83	77.28	85.49%	7,108,753,763,000	964,707,489,000
		2013	5.10%	12.99%	26.28%	2.07	86.09	90.72%	7,736,247,839,000	1,022,926,746,000
		2014	3.45%	19.26%	3.97%	2.33	97.61	90.12%	5,881,056,567,000	783,177,041,000
		2015	2.62%	18.72%	3.61%	3.24	99.51	94.14%	4,354,545,853,000	539,453,394,000
		2016	2.61%	23.53%	28.80%	2.84	88.16	93.91%	4,973,081,004,000	416,769,000,000
		2017	2.62%	22.64%	16.45%	2.95	89.16	90.50%	5,103,099,894,000	367,382,000,000
		2018	2.52%	21.05%	9.93%	2.50	93.84	93.04%	5,534,973,850,000	355,585,000,000
6	Bank Syariah Mega Indonesia (BSMI)	2011	0.87%	62.21%	17.24%	0.69	74.30	165.51%	420,757,541,000	37,435,045,000
		2012	1.46%	32.20%	26.31%	0.19	50.76	123.64%	1,222,971,075,000	89,100,614,000
		2013	2.26%	20.83%	8.63%	0.78	81.31	89.97%	2,869,750,094,000	122,989,137,000
		2014	3.04%	25.69%	18.51%	0.30	68.47	93.32%	5,075,295,089,000	215,776,967,000
		2015	3.36%	20.30%	12.68%	1.96	89.29	94.81%	5,928,345,249,000	286,302,076,000
		2016	3.72%	18.17%	3.80%	1.89	96.17	90.78%	6,899,200,271,000	282,195,703,000
		2017	3.21%	4.57%	-1.36%	4.83	217.40	79.38%	7,537,834,024,000	305,301,088,000
		2018	3.02%	25.07%	2.93%	3.84	99.57	633.93%	927,855,745,000	217,385,680,000
7	Bank Panin Syariah	2011	2.34%	12.96%	0.00%	0.00	93.86	164.57%	2,291,737,638,744	56,003,471,177

(PBS)	2012	2.47%	12.78%	8.08%	4.33	91.59	180.93 %	2,850,7 83,990, 658	66,622,70 6,998
	2013	2.43%	11.10%	7.53%	3.43	92.29	98.36%	3,272,2 62,657, 361	80,615,14 7,897
	2014	2.53%	15.85%	2.97%	3.39	96.73	91.36%	3,994,9 57,346, 963	94,497,44 0,473
	2015	2.74%	16.31%	8.37%	2.79	91.99	89.09%	4,756,3 04,058, 108	163,114,7 47,913
	2016	2.98%	17.00%	8.18%	2.77	91.76	86.40%	5,442,6 07,998, 572	204,244,5 95,746
	2017	2.67%	17.87%	0.22%	4.18	99.20	78.28%	5,498,4 24,758, 185	226,643,4 72,424
	2018	2.18%	17.45%	0.29%	5.71	99.45	89.95%	4,543,6 65,120, 898	247,888,2 32,533

DATA MS BANK UMUM SYARIAH (BUS)

Tahun	Total Aset (dalam rupiah)	Aset Perbankan Syariah (dalam rupiah)	Market Share (dalam presentase)
2011	32,479,510,000,000	116,534,126,000,000	27.87%
2012	44,854,413,084,000	146,578,041,511,699	30.60%
2013	54,694,020,564,000	178,948,631,649,301	30.56%
2014	62,410,218,442,000	204,294,608,309,424	30.55%
2015	57,140,616,713,000	212,387,897,711,785	26.90%
2016	55,786,397,505,000	235,262,795,314,093	23.71%
2017	61,697,000,000,000	268,726,486,800,000	22.96%
2018	57,227,000,000,000	290,879,291,700,000	19.67%
2011	642,026,000,000	116,534,126,000,000	0.55%
2012	939,472,000,000	146,578,041,511,699	0.64%
2013	1,323,398,210,409	178,948,631,649,301	0.74%
2014	1,439,983,332,188	204,294,608,309,424	0.70%
2015	1,379,265,628,842	212,387,897,711,785	0.65%
2016	1,625,183,249,354	235,262,795,314,093	0.69%
2017	2,003,114,000,000	268,726,486,800,000	0.75%
2018	2,126,019,000,000	290,879,291,700,000	0.73%
2011	11,200,823,000,000	116,534,126,000,000	9.61%
2012	14,088,914,000,000	146,578,041,511,699	9.61%
2013	17,400,914,000,000	178,948,631,649,301	9.72%
2014	20,343,249,000,000	204,294,608,309,424	9.96%
2015	24,230,247,000,000	212,387,897,711,785	11.41%
2016	27,687,188,000,000	235,262,795,314,093	11.77%
2017	31,543,384,000,000	268,726,486,800,000	11.74%
2018	37,915,084,000,000	290,879,291,700,000	13.03%
2011	2,849,451,000,000	116,534,126,000,000	2.45%
2012	4,239,448,850,000	146,578,041,511,699	2.89%
2013	4,697,260,558,000	178,948,631,649,301	2.62%
2014	6,093,487,708,000	204,294,608,309,424	2.98%
2015	6,439,966,411,000	212,387,897,711,785	3.03%
2016	7,441,652,530,000	235,262,795,314,093	3.16%
2017	11,498,016,800,000	268,726,486,800,000	4.28%
2018	12,019,138,700,000	290,879,291,700,000	4.13%
2011	8,466,887,000,000	116,534,126,000,000	7.27%
2012	10,645,313,000,000	146,578,041,511,699	7.26%
2013	14,708,504,000,000	178,948,631,649,301	8.22%

2014	19,429,112,000,000	204,294,608,309,424	9.51%
2015	23,017,667,000,000	212,387,897,711,785	10.84%
2016	28,314,175,000,000	235,262,795,314,093	12.04%
2017	34,822,000,000,000	268,726,486,800,000	12.96%
2018	41,049,000,000,000	290,879,291,700,000	14.11%
2011	48,672,000,000,000	116,534,126,000,000	41.77%
2012	54,229,395,784,522	146,578,041,511,699	37.00%
2013	63,965,361,177,789	178,948,631,649,301	35.75%
2014	66,942,422,284,791	204,294,608,309,424	32.77%
2015	70,369,708,944,091	212,387,897,711,785	33.13%
2016	78,831,721,590,271	235,262,795,314,093	33.51%
2017	87,939,770,000,000	268,726,486,800,000	32.72%
2018	98,341,116,000,000	290,879,291,700,000	33.81%
2011	5,564,662,000,000	116,534,126,000,000	4.78%
2012	8,163,668,180,000	146,578,041,511,699	5.57%
2013	9,121,575,543,000	178,948,631,649,301	5.10%
2014	7,042,486,466,000	204,294,608,309,424	3.45%
2015	5,559,819,466,000	212,387,897,711,785	2.62%
2016	6,135,241,922,000	235,262,795,314,093	2.61%
2017	7,034,300,000,000	268,726,486,800,000	2.62%
2018	7,336,342,000,000	290,879,291,700,000	2.52%
2011	1,018,681,000,000	116,534,126,000,000	0.87%
2012	2,136,576,111,000	146,578,041,511,699	1.46%
2013	4,052,700,692,000	178,948,631,649,301	2.26%
2014	6,207,678,452,000	204,294,608,309,424	3.04%
2015	7,134,234,975,000	212,387,897,711,785	3.36%
2016	8,757,963,603,000	235,262,795,314,093	3.72%
2017	8,629,275,000,000	268,726,486,800,000	3.21%
2018	8,771,958,000,000	290,879,291,700,000	3.02%
2011	2,730,027,000,000	116,534,126,000,000	2.34%
2012	3,616,107,512,472	146,578,041,511,699	2.47%
2013	4,343,069,056,830	178,948,631,649,301	2.43%
2014	5,161,300,488,180	204,294,608,309,424	2.53%
2015	5,827,153,527,325	212,387,897,711,785	2.74%
2016	7,019,598,576,013	235,262,795,314,093	2.98%
2017	7,166,257,000,000	268,726,486,800,000	2.67%
2018	6,328,447,000,000	290,879,291,700,000	2.18%
2011	1,217,100,000,000	116,534,126,000,000	1.04%
2012	1,602,180,989,705	146,578,041,511,699	1.09%

2013	2,041,418,847,273	178,948,631,649,301	1.14%
2014	2,994,449,136,265	204,294,608,309,424	1.47%
2015	4,349,580,046,527	212,387,897,711,785	2.05%
2016	4,995,606,338,455	235,262,795,314,093	2.12%
2017	5,961,200,000,000	268,726,486,800,000	2.22%
2018	7,064,000,000,000	290,879,291,700,000	2.43%
2011	1,692,959,000,000	116,534,126,000,000	1.45%
2012	2,062,552,000,000	146,578,041,511,699	1.41%
2013	2,299,971,000,000	178,948,631,649,301	1.29%
2014	2,449,723,000,000	204,294,608,309,424	1.20%
2015	1,743,439,000,000	212,387,897,711,785	0.82%
2016	1,344,720,000,000	235,262,795,314,093	0.57%
2017	1,275,648,000,000	268,726,486,800,000	0.47%
2018	661,912,000,000	290,879,291,700,000	0.23%
2011	-	116,534,126,000,000	0.00%
2012	-	146,578,041,511,699	0.00%
2013	300,438,000,000	178,948,631,649,301	0.17%
2014	3,780,498,000,000	204,294,608,309,424	1.85%
2015	5,196,199,000,000	212,387,897,711,785	2.45%
2016	7,323,347,000,000	235,262,795,314,093	3.11%
2017	9,156,522,000,000	268,726,486,800,000	3.41%
2018	12,039,275,000,000	290,879,291,700,000	4.14%

PERHITUNGAN MS

**Total aset , dari masing2 BUS
Aset perbankan syariah,
contohnya dihitung mulai dari
semua th 2011 BUS ,
penjumlahan keseluruhan total
aset dari 12BUS per setiap
tahunnya.**

Contoh: th 2011

BMI	32,479,510,000,000
Victoria Syariah	642,026,000,000
BRIS	11,200,823,000,000
BJBS	2,849,451,000,000
BNIS	8,466,887,000,000
BSM	48,672,000,000,000
Mega Syariah	5,564,662,000,000
Panin Syariah	1,018,681,000,000
Bukopin S	2,730,027,000,000
BCAS	1,217,100,000,000
Maybank S	1,692,959,000,000
BTPN S	-
<u>Total</u>	<u>116,534,126,000,000</u>

Th 2012

BMI	44,854,413,084,000
Victoria Syariah	939,472,000,000
BRIS	14,088,914,000,000
BJBS	4,239,448,850,000
BNIS	10,645,313,000,000
BSM	54,229,395,784,522
Mega Syariah	8,163,668,180,000
Panin Syariah	2,136,576,111,000
Bukopin S	3,616,107,512,472
BCAS	1,602,180,989,705
Maybank S	2,062,552,000,000
BTPN S	-
<u>Total</u>	146,578,041,511,699

DATA CAR Bank Umum Syariah (BUS)

No.	Bank Umum Syariah (BUS)	Tahun	Total Modal (dalam rupiah)	ATMR (dalam rupiah)	CAR (dalam presentase)
1	Bank Muamalat Indonesia (BMI)	2011	2,067,400,000,000	20,109,146,671,000	10.28%
		2012	3,635,286,622,000	31,422,597,951,000	11.57%
		2013	5,110,003,554,000	36,370,275,289,000	14.05%
		2014	5,484,060,194,000	41,334,187,915,000	13.27%
		2015	4,992,865,657,000	41,616,680,181,000	12.00%
		2016	5,220,130,898,000	40,978,476,916,000	12.74%
		2017	5,545,000,000,000	44,985,000,000,000	12.33%
		2018	3,922,000,000,000	34,473,000,000,000	11.38%
2	Bank Victoria Syariah	2011	142,370,000,000	0	#DIV/0!
		2012	154,319,000,000	549,306,000,000	28.09%
		2013	164,018,470,000	891,613,000,000	18.40%
		2014	137,740,170,000	901,838,274,000	15.27%
		2015	146,736,600,000	909,371,189,000	16.14%
		2016	162,877,282,000	1,019,320,255,000	15.98%
		2017	299,393,000,000	1,232,796,929,631	24.29%
		2018	291,249,000,000	1,140,216,950,104	25.54%
3	Bank BRI Syariah (BRIS)	2011	1,032,933,000,000	7,018,331,000,000	14.72%
		2012	1,112,727,000,000	9,803,081,000,000	11.35%
		2013	1,765,133,000,000	12,180,402,000,000	14.49%
		2014	1,767,087,000,000	13,710,805,000,000	12.89%
		2015	2,343,249,000,000	16,814,444,000,000	13.94%
		2016	3,467,399,000,000	16,807,175,000,000	20.63%
		2017	2,602,841,000,000	17,800,175,000,000	14.62%
		2018	5,026,640,000,000	16,719,834,347,754	30.06%
4	P.D Jawa Barat Banten Syariah (BJB)	2011	533,379,000,000	1,761,433,000,000	30.28%
		2012	624,606,744,000	2,961,894,000,000	21.09%
		2013	655,835,333,000	3,646,144,000,000	17.99%
		2014	681,337,275,000	4,316,702,007,000	15.78%
		2015	1,048,510,960,000	4,654,022,149,000	22.53%
		2016	742,192,260,000	4,065,789,963,000	18.25%
		2017	851,383,000,000	3,966,595,000,000	21.46%
		2018	827,950,000,000	4,268,879,000,000	19.40%
5	Bank BNI Syariah	2011	1,076,677,000,000	5,308,175,000,000	20.28%

	(BNIS)	2012	1,198,018,000,000	6,283,808,000,000	19.07%
		2013	1,365,396,000,000	8,413,837,000,000	16.23%
		2014	2,004,358,000,000	10,878,620,000,000	18.42%
		2015	2,254,181,000,000	14,559,030,000,000	15.48%
		2016	2,486,598,000,000	16,666,004,000,000	14.92%
		2017	3,807,000,000,000	18,939,890,000,000	20.10%
		2018	4,242,000,000,000	22,207,060,000,000	19.10%
6	Bank Syariah Mandiri (BSM)	2011	3,073,000,000,000	25,540,366,000,000	12.03%
		2012	4,567,310,000,000	33,039,066,000,000	13.82%
		2013	5,344,901,000,000	37,904,941,000,000	14.10%
		2014	5,571,760,000,000	37,746,024,000,000	14.76%
		2015	6,187,390,000,000	48,146,553,000,000	12.85%
		2016	6,942,002,000,000	49,555,918,000,000	14.01%
		2017	7,314,241,000,000	49,350,184,000,000	14.82%
		2018	8,039,165,000,000	52,670,993,000,000	15.26%
7	Bank Syariah Mega Indonesia (BSMI)	2011	435,641,000,000	3,670,436,609,000	11.87%
		2012	578,881,585,000	4,285,661,662,000	13.51%
		2013	746,968,890,000	5,749,199,601,000	12.99%
		2014	812,682,712,000	4,219,493,866,000	19.26%
		2015	882,992,142,000	4,716,091,537,000	18.72%
		2016	1,057,436,242,000	4,494,754,280,000	23.53%
		2017	1,203,016,000,000	5,312,951,000,000	22.64%
		2018	1,203,378,000,000	5,716,894,000,000	21.05%
8	Bank Panin Syariah (PBS)	2011	454,564,000,000	730,721,771,000	62.21%
		2012	483,368,607,000	1,501,121,131,000	32.20%
		2013	537,402,564,000	2,579,431,546,000	20.83%
		2014	1,077,569,116,000	4,194,517,530,000	25.69%
		2015	1,176,549,462,000	5,796,714,072,000	20.30%
		2016	1,174,757,234,000	6,463,807,132,000	18.17%
		2017	274,196,000,000	6,005,075,773,000	4.57%
		2018	1,668,466,000,000	6,656,540,759,000	25.07%
9	Bank Syariah Bukopin	2011	255,774,212,271	1,973,954,000,000	12.96%
		2012	331,199,000,000	2,591,576,000,000	12.78%
		2013	358,919,000,000	3,232,827,000,000	11.10%
		2014	567,308,000,000	3,578,295,000,000	15.85%
		2015	690,593,000,000	4,233,939,000,000	16.31%
		2016	838,696,000,000	4,933,796,000,000	17.00%

		2017	880,747,000,000	4,928,467,000,000	17.87%
		2018	855,069,000,000	4,899,010,000,000	17.45%
10	Bank BCA Syariah	2011	311,400,000,000	671,400,000,000	46.38%
		2012	308,589,000,000	980,624,000,000	31.47%
		2013	320,154,000,000	1,437,148,000,000	22.28%
		2014	637,854,000,000	2,157,000,000,000	29.57%
		2015	1,070,282,000,000	3,117,816,000,000	34.33%
		2016	1,127,355,000,000	3,064,954,000,000	36.78%
		2017	1,136,100,000,000	4,012,353,000,000	28.32%
		2018	1,261,334,491,910	5,298,700,000,000	23.80%
11	Bank Maybank Syariah Indonesia	2011	910,497,000,000	0	#DIV/0!
		2012	941,844,000,000	1,474,061,000,000	63.89%
		2013	1,025,691,000,000	1,726,412,000,000	59.41%
		2014	1,031,988,000,000	1,979,504,000,000	52.13%
		2015	652,425,000,000	1,743,794,000,000	37.41%
		2016	510,620,000,000	927,390,000,000	55.06%
		2017	583,650,000,000	773,729,000,000	75.43%
		2018	530,263,000,000	324,503,000,000	163.41%
12	PT. Bank Tabungan Pensiunan Nasional Syariah (BTPN)	2011	5,617,198,000,000	0	#DIV/0!
		2012	7,733,927,000,000	0	#DIV/0!
		2013	1,698,330,000,000	0	#DIV/0!
		2014	824,139,000,000	2,594,143,000,000	31.77%
		2015	1,163,471,000,000	5,338,868,000,000	21.79%
		2016	1,592,716,000,000	6,390,259,000,000	24.92%
		2017	2,254,646,000,000	7,445,398,000,000	30.28%
		2018	3,996,932,000,000	9,473,822,000,000	42.19%

DATA ROA Bank Umum Syariah (BUS)

No.	Bank Umum Syariah (BUS)	Tahun	Laba Sebelum Pajak (dalam ribuan rupiah)	Rata2 Total Aset (dalam ribuan rupiah)	ROA (dalam persentase)
1.	Bank Muamalat Indonesia (BMI)	2011	371,670,000,000	2,706,625,833,333	13.73%
		2012	521,841,321,000	3,737,867,757,000	13.96%
		2013	239,350,600,000	4,557,835,047,000	5.25%
		2014	96,719,801,000	5,200,851,536,833	1.86%
		2015	108,909,838,000	4,761,718,059,417	2.29%
		2016	116,459,114,000	4,648,866,458,750	2.51%
		2017	600,000,000,000	5,141,416,666,667	11.67%
		2018	460,000,000,000	4,768,916,666,667	9.65%
2	Bank Victoria Syariah	2011	2,681,200,000	53,502,166,667	5.01%
		2012	10,394,000,000	78,289,333,333	13.28%
		2013	4,928,240,000	110,283,184,201	4.47%
		2014	25,048,808,610	119,998,611,016	20.87%
		2015	31,984,949,770	114,938,802,404	27.83%
		2016	27,884,175,827	135,431,937,446	20.59%
		2017	6,099,000,000	166,926,166,667	3.65%
		2018	6,336,000,000	177,168,250,000	3.58%
3	Bank BRI Syariah (BRIS)	2011	167,010,000,000	933,401,916,667	17.89%
		2012	138,052,000,000	1,174,076,166,667	11.76%
		2013	183,942,000,000	1,450,076,166,667	12.68%
		2014	15,385,000,000	1,695,270,750,000	0.91%
		2015	169,069,000,000	2,019,187,250,000	8.37%
		2016	238,609,000,000	2,307,265,666,667	10.34%
		2017	150,957,000,000	2,628,615,333,333	5.74%
		2018	150,957,151,514	3,159,590,333,333	4.78%
4	P.D Jawa Barat Banten Syariah (BJB)	2011		237,454,250,000	0.00%
		2012	22,694,851,000	353,287,404,167	6.42%
		2013	40,570,354,000	391,438,379,833	10.36%
		2014	34,313,170,000	507,790,642,333	6.76%
		2015	15,949,840,000	536,663,867,583	2.97%
		2016	-545,977,456,000	620,137,710,833	-88.04%
		2017		958,168,066,667	0.00%
		2018		1,001,594,891,667	0.00%
5	Bank BNI Syariah (BNIS)	2011	89,256,000,000	705,573,916,667	12.65%
		2012	137,744,000,000	887,109,416,667	15.53%

		2013	179,616,000,000	1,225,708,666,667	14.65%
		2014	220,133,000,000	1,619,092,666,667	13.60%
		2015	307,768,000,000	1,918,138,916,667	16.05%
		2016	373,197,000,000	2,359,514,583,333	15.82%
		2017	307,000,000,000	2,901,833,333,333	10.58%
		2018	416,000,000,000	3,420,750,000,000	12.16%
6	Bank Syariah Mandiri (BSM)	2011	748,000,000,000	4,056,000,000,000	18.44%
		2012	1,097,132,642,834	4,519,116,315,377	24.28%
		2013	883,836,421,815	5,330,446,764,816	16.58%
		2014	109,793,613,822	5,578,535,190,399	1.97%
		2015	374,126,301,850	5,864,142,412,008	6.38%
		2016	434,704,281,914	6,569,310,132,523	6.62%
		2017	487,060,000,000	7,328,314,166,667	6.65%
		2018	815,733,000,000	8,195,093,000,000	9.95%
7	Bank Syariah Mega Indonesia (BSMI)	2011	72,057,055,000	463,721,833,333	15.54%
		2012	246,727,574,000	680,305,681,667	36.27%
		2013	199,737,385,000	760,131,295,250	26.28%
		2014	23,319,637,000	586,873,872,167	3.97%
		2015	16,727,372,000	463,318,288,833	3.61%
		2016	147,247,753,000	511,270,160,167	28.80%
		2017	96,432,000,000	586,191,666,667	16.45%
		2018	60,713,000,000	611,361,833,333	9.93%
8	Bank Panin Syariah (PBS)	2011	14,632,000,000	84,890,083,333	17.24%
		2012	46,849,335,000	178,048,009,250	26.31%
		2013	29,161,500,000	337,725,057,667	8.63%
		2014	95,731,515,000	517,306,537,667	18.51%
		2015	75,372,666,000	594,519,581,250	12.68%
		2016	27,751,225,000	729,830,300,250	3.80%
		2017	(9,748,030,000)	719,106,250,000	-1.36%
		2018	21,412,000,000	730,996,500,000	2.93%
9	Bank Syariah Bukopin	2011	-	227,502,250,000	0.00%
		2012	24,354,096,259	301,342,292,706	8.08%
		2013	27,244,911,130	361,922,421,403	7.53%
		2014	12,769,963,065	430,108,374,015	2.97%
		2015	40,665,677,424	485,596,127,277	8.37%
		2016	47,833,776,081	584,966,548,001	8.18%
		2017	1,332,376,412	597,188,083,333	0.22%
		2018	1,525,000,000	527,370,583,333	0.29%
10	Bank BCA Syariah	2011	9,000,000,000	101,425,000,000	8.87%

		2012	10,960,778,015	133,515,082,475	8.21%
		2013	16,760,901,061	170,118,237,273	9.85%
		2014	17,497,708,631	249,537,428,022	7.01%
		2015	31,892,132,856	362,465,003,877	8.80%
		2016	49,241,137,711	416,300,528,205	11.83%
		2017	62,200,000,000	496,766,666,667	12.52%
		2018	33,600,000,000	588,666,666,667	5.71%
11	Bank Maybank Syariah Indonesia	2011	54,350,000,000	141,079,916,667	38.52%
		2012	56,186,000,000	171,879,333,333	32.69%
		2013	59,188,000,000	191,664,250,000	30.88%
		2014	76,637,000,000	204,143,583,333	37.54%
		2015	(391,351,000,000)	145,286,583,333	269.36%
		2016	(144,547,000,000)	112,060,000,000	128.99%
		2017	71,493,000,000	106,304,000,000	67.25%
		2018	(64,218,000,000)	55,159,333,333	116.42%
12	PT. Bank Tabungan Pensiunan Nasional Syariah (BTPN)	2011	178,334,100,000	0	0.00%
		2012	248,531,400,000	0	0.00%
		2013	286,885,500,000	25,036,500,000	1145.87%
		2014	124,432,000,000	315,041,500,000	39.50%
		2015	250,444,000,000	433,016,583,333	57.84%
		2016	555,743,000,000	610,278,916,667	91.06%
		2017	908,698,000,000	763,043,500,000	119.09%
		2018	1,299,010,000,000	1,003,272,916,667	129.48%

PERHITUNGAN ROA

Total aset dr Market Share (Total aset setiap bus dibagi 12 bulan/12 bank)	
	32,479,510,000,000
	44,854,413,084,000
	54,694,020,564,000
	62,410,218,442,000
	57,140,616,713,000
	55,786,397,505,000
	61,697,000,000,000
	57,227,000,000,000
	642,026,000,000
	939,472,000,000
	1,323,398,210,409
	1,439,983,332,188
	1,379,265,628,842
	1,625,183,249,354
	2,003,114,000,000
	2,126,019,000,000
	11,200,823,000,000
	14,088,914,000,000
	17,400,914,000,000
	20,343,249,000,000
	24,230,247,000,000
	27,687,188,000,000
	31,543,384,000,000
	37,915,084,000,000
	2,849,451,000,000
	4,239,448,850,000
	4,697,260,558,000
	6,093,487,708,000
	6,439,966,411,000
	7,441,652,530,000
	11,498,016,800,000
	12,019,138,700,000
	8,466,887,000,000
	10,645,313,000,000

14,708,504,000,000
19,429,112,000,000
23,017,667,000,000
28,314,175,000,000
34,822,000,000,000
41,049,000,000,000
48,672,000,000,000
54,229,395,784,522
63,965,361,177,789
66,942,422,284,791
70,369,708,944,091
78,831,721,590,271
87,939,770,000,000
98,341,116,000,000
5,564,662,000,000
8,163,668,180,000
9,121,575,543,000
7,042,486,466,000
5,559,819,466,000
6,135,241,922,000
7,034,300,000,000
7,336,342,000,000
1,018,681,000,000
2,136,576,111,000
4,052,700,692,000
6,207,678,452,000
7,134,234,975,000
8,757,963,603,000
8,629,275,000,000
8,771,958,000,000
2,730,027,000,000
3,616,107,512,472
4,343,069,056,830
5,161,300,488,180
5,827,153,527,325
7,019,598,576,013
7,166,257,000,000
6,328,447,000,000
1,217,100,000,000

1,602,180,989,705
2,041,418,847,273
2,994,449,136,265
4,349,580,046,527
4,995,606,338,455
5,961,200,000,000
7,064,000,000,000
1,692,959,000,000
2,062,552,000,000
2,299,971,000,000
2,449,723,000,000
1,743,439,000,000
1,344,720,000,000
1,275,648,000,000
661,912,000,000
-
-
300,438,000,000
3,780,498,000,000
5,196,199,000,000
7,323,347,000,000
9,156,522,000,000
12,039,275,000,000

DATA FDR Bank Umum Syariah (BUS)

No.	Bank Umum Syariah (BUS)	Tahun	Piutang (dalam rupiah)	Pinjaman Qardh (dalam rupiah)	Pembiayaan (dalam rupiah)	Total Pembiayaan (dalam rupiah)	DPK (dalam rupiah)	FDR (dalam presentase)
1.	Bank Muamalat Indonesia (BMI)	2011	10,118,602,828,000	1,933,609,785,000	9,675,116,084,000	21,727,328,697,000	26,658,086,371,000	81.50%
		2012	16,160,401,822,000	1,275,669,700,000	14,805,384,726,000	32,241,456,248,000	34,598,321,592,000	93.19%
		2013	19,603,045,131,000	420,635,736,000	20,898,935,470,000	40,922,616,337,000	40,917,841,768,000	100.01%
		2014	20,213,020,541,000	127,454,600,000	21,273,143,673,000	41,613,618,814,000	50,145,452,186,000	82.99%
		2015	17,349,594,697,000	230,577,482,000	21,245,145,837,000	38,825,318,016,000	43,901,614,574,000	88.44%
		2016	16,902,237,218,000	549,170,103,000	20,919,488,923,000	38,370,896,244,000	41,295,040,588,000	92.92%
		2017	19,793,888,885,000	716,362,124,000	19,864,438,976,000	40,374,689,985,000	46,734,974,749,000	86.39%
		2018	15,643,385,720,000	742,213,416,000	16,288,020,048,000	32,673,619,184,000	44,486,559,621,000	73.45%
2	Bank Victoria Syariah	2011	195,530,000,000	0	18,428,000,000	213,958,000,000	427,916,000,000	50.00%
		2012	396,821,000,000	0	78,766,000,000	475,587,000,000	646,324,000,000	73.58%
		2013	573,279,008,264	0	275,052,886,230	848,331,894,494	1,015,791,505,706	83.51%
		2014	456,352,684,745	0	585,404,611,957	1,041,757,296,702	1,127,587,172,103	92.39%
		2015	304,107,951,335	0	708,412,492,371	1,012,520,443,706	1,142,948,218,219	88.59%
		2016	238,169,275,236	0	928,943,722,719	1,167,112,997,955	1,235,812,698,768	94.44%
		2017	322,543,220,970	0	919,301,615,951	1,241,844,836,921	1,532,758,329,838	81.02%

		2018	241,658,639,321	0	974,076,677,018	1,215,735,316,339	1,594,275,109,058	76.26%
3	Bank BRI Syariah (BRIS)	2011	5,297,336,000,000	1,951,102,000,000	1,721,836,000,000	8,970,274,000,000	9,351,007,000,000	95.93%
		2012	6,982,769,000,000	1,430,785,000,000	2,597,083,000,000	11,010,637,000,000	13,794,869,000,000	79.82%
		2013	8,861,644,000,000	946,182,000,000	3,970,205,000,000	13,778,031,000,000	16,711,516,000,000	82.45%
		2014	6,982,769,000,000	1,430,785,000,000	2,597,083,000,000	11,010,637,000,000	20,123,658,000,000	54.71%
		2015	8,861,644,000,000	946,182,000,000	3,970,205,000,000	13,778,031,000,000	22,019,067,000,000	62.57%
		2016	6,982,769,000,000	1,430,785,000,000	2,597,083,000,000	11,010,637,000,000	22,019,067,000,000	50.01%
		2017	10,461,326,000,000	524,101,000,000	6,288,972,000,000	17,274,399,000,000	26,219,549,000,000	65.88%
		2018	11,374,088,000,000	364,360,000,000	7,882,255,000,000	19,620,703,000,000	28,581,311,000,000	68.65%
4	P.D Jawa Barat Banten Syariah (BJB)	2011				-	2,218,533,000,000	0.00%
		2012	1,278,895,623,000	470,600,489,000	1,070,668,161,000	2,820,164,273,000	2,884,890,146,000	97.76%
		2013	2,120,342,944,000	157,701,249,000	1,247,135,333,000	3,525,179,526,000	2,993,010,349,000	117.78%
		2014	2,899,848,475,000	95,580,720,000	1,257,249,810,000	4,252,679,005,000	4,474,146,935,000	95.05%
		2015	3,667,123,401,000	72,562,904,000	1,043,434,478,000	4,783,120,783,000	4,493,101,397,000	106.45%
		2016	3,708,596,285,000	69,017,018,000	873,322,363,000	4,650,935,666,000	5,118,172,782,000	90.87%
		2017				-	5,599,924,000,000	0.00%
		2018				-	4,873,478,000,000	0.00%
5	Bank BNI Syariah (BNIS)	2011	3,099,040,000,000	833,261,000,000	945,336,000,000	4,877,637,000,000	6,756,261,000,000	72.19%

		2012	4,734,352,000,000	734,290,000,000	1,253,595,000,000	6,722,237,000,000	8,980,035,000,000	74.86%
		2013	7,969,128,000,000	627,739,000,000	1,768,300,000,000	10,365,167,000,000	11,488,209,000,000	90.22%
		2014	11,929,122,000,000	638,347,000,000	2,421,699,000,000	14,989,168,000,000	16,246,405,000,000	92.26%
		2015	13,218,300,000,000	559,206,000,000	3,358,807,000,000	17,136,313,000,000	18,886,460,000,000	90.73%
		2016	14,821,164,000,000	906,652,000,000	4,089,070,000,000	19,816,886,000,000	23,647,712,000,000	83.80%
		2017	16,177,550,000,000	1,460,958,000,000	5,314,990,000,000	22,953,498,000,000	28,446,127,000,000	80.69%
		2018	17,694,192,000,000	1,501,602,000,000	8,040,485,000,000	27,236,279,000,000	34,320,728,000,000	79.36%
6	Bank Syariah Mandiri (BSM)	2011	137,849,986,050	0	857,431,124,811	995,281,110,861	81,278,802,000,000	1.22%
		2012	26,957,190,411,078	6,133,646,853,577	10,210,577,759,450	43,301,415,024,105	46,685,083,175,484	92.75%
		2013	32,362,254,473,342	5,554,738,792,079	10,752,404,923,409	48,669,398,188,830	55,753,692,881,189	87.29%
		2014	32,654,390,342,158	3,585,399,805,295	10,337,084,905,635	46,576,875,053,088	59,272,930,023,742	78.58%
		2015	33,443,570,733,751	1,931,683,810,194	13,111,451,082,514	48,486,705,626,459	61,043,631,404,210	79.43%
		2016	34,787,465,885,880	1,963,321,411,840	16,086,672,760,568	52,837,460,058,288	68,383,674,924,713	77.27%
		2017	70,976,311,000,000	2,609,571,000,000	20,628,438,000,000	94,214,320,000,000	72,525,245,037,469	129.91%
		2018	75,362,969,000,000	4,044,308,000,000	23,849,276,000,000	103,256,553,000,000	72,525,245,000,000	142.37%
7	Bank Syariah Mega Indonesia (BSMI)	2011	3,337,997,140,000	603,876,558,000	68,113,679,000	4,009,987,377,000	4,933,556,160,000	81.28%
		2012	5,233,839,144,000	810,310,772,000	33,275,692,000	6,077,425,608,000	7,108,753,763,000	85.49%
		2013	6,714,437,813,000	261,676,122,000	41,907,203,000	7,018,021,138,000	7,736,247,839,000	90.72%

		2014	5,183,515,388,0 00	77,214,930,00 0	39,552,528,00 0	5,300,282,846,0 00	5,881,056,567,0 00	90.12%
		2015	4,009,341,566,0 00	32,473,141,00 0	57,610,900,00 0	4,099,425,607,0 00	4,354,545,853,0 00	94.14%
		2016	4,300,598,878,0 00	29,296,815,00 0	340,217,996,0 00	4,670,113,689,0 00	4,973,081,004,0 00	93.91%
		2017	3,937,252,567,0 00	24,197,116,00 0	656,715,238,0 00	4,618,164,921,0 00	5,103,099,894,0 00	90.50%
		2018	3,885,573,592,0 00	15,990,701,00 0	1,248,302,320, 000	5,149,866,613,0 00	5,534,973,850,0 00	93.04%
8	Bank Panin Syariah (PBS)	2011	378,161,990,00 0		318,245,602,0 00	696,407,592,00 0	420,757,541,00 0	165.51%
		2012	764,727,017,00 0		747,315,050,0 00	1,512,042,067,0 00	1,222,971,075,0 00	123.64%
		2013	1,231,834,878,0 00		1,350,047,662, 000	2,581,882,540,0 00	2,869,750,094,0 00	89.97%
		2014	617,336,777,00 0	11,850,300,00 0	4,107,127,353, 000	4,736,314,430,0 00	5,075,295,089,0 00	93.32%
		2015	526,897,946,00 0	1,030,590,000	5,092,751,133, 000	5,620,679,669,0 00	5,928,345,249,0 00	94.81%
		2016	1,020,472,967,0 00	360,063,000	5,242,569,907, 000	6,263,402,937,0 00	6,899,200,271,0 00	90.78%
		2017	976,290,106,00 0	363,700,000	5,006,931,726, 000	5,983,585,532,0 00	7,537,834,024,0 00	79.38%
		2018	453,276,900,00 0		5,428,644,600, 000	5,881,921,500,0 00	927,855,745,00 0	633.93%
9	Bank Syariah Bukopin	2011	1,885,626,018,8 75	355,391,825	1,885,626,018, 875	3,771,607,429,5 75	2,291,737,638,7 44	164.57%
		2012	2,578,807,458,1 24	209,746,694	2,578,807,458, 124	5,157,824,662,9 42	2,850,783,990,6 58	180.93%
		2013	2,146,130,934,3 80	504,580,288	1,072,100,114, 994	3,218,735,629,6 62	3,272,262,657,3 61	98.36%
		2014	2,215,462,982,3 95	732,192,971	1,433,741,311, 956	3,649,936,487,3 22	3,994,957,346,9 63	91.36%
		2015	2,198,471,555,9 77	809,241,024	2,038,304,615, 458	4,237,585,412,4 59	4,756,304,058,1 08	89.09%

		2016	2,224,117,370,311	634,781,159	2,477,450,954,561	4,702,203,106,031	5,442,607,998,572	86.40%
		2017	1,633,306,673,681	640,495,002	2,670,308,358,661	4,304,255,527,344	5,498,424,758,185	78.28%
		2018	1,465,099,520,059	346,462,584	2,621,478,762,968	4,086,924,745,611	4,543,665,120,898	89.95%
10	Bank BCA Syariah	2011	336,727,157,206	0	206,712,678,930	543,439,836,136	0	0.00%
		2012	435,053,719,392	0	464,425,945,307	899,479,664,699	1,273,150,966,917	70.65%
		2013	597,422,266,365	0	734,635,526,654	1,332,057,793,019	1,703,357,772,483	78.20%
		2014	948,034,172,205	0	1,000,037,200,161	1,948,071,372,366	2,339,506,546,183	83.27%
		2015	1,428,091,989,783	0	1,331,100,129,931	2,759,192,119,714	3,255,154,778,958	84.76%
		2016	1,495,010,422,554	0	1,631,243,437,905	3,126,253,860,459	3,842,271,581,809	81.36%
		2017	1,557,682,890,112	445,421,236	2,031,871,218,041	3,589,999,529,389	4,736,403,549,192	75.80%
		2018	1,679,454,351,441	68,990,777	2,627,602,727,023	4,307,126,069,241	5,506,106,379,490	78.22%
11	Bank Maybank Syariah Indonesia	2011	998,602,000,000	0	0	998,602,000,000	0	0.00%
		2012	1,372,072,000,000	0	0	1,372,072,000,000	687,018,000,000	199.71%
		2013	1,453,904,000,000	0	0	1,453,904,000,000	944,886,000,000	153.87%
		2014	1,363,849,000,000	0	253,528,000,000	1,617,377,000,000	1,013,452,000,000	159.59%
		2015	926,705,000,000	0	126,990,000,000	1,053,695,000,000	900,466,000,000	117.02%
		2016	487,774,000,000	0	78,525,000,000	566,299,000,000	664,913,000,000	85.17%
		2017	386,619,000,000	0	40,173,000,000	426,792,000,000	535,445,000,000	79.71%

		2018	68,813,000,000	0	0	68,813,000,000	170,000,000,000	40.48%
12	PT. Bank Tabungan Pensiunan Nasional Syariah (BTPN)	2011	0	0	0	0	0	0.00%
		2012	0	0	0	0	0	0.00%
		2013	0	0	183,245,000,000	183,245,000,000	0	0.00%
		2014	2,498,387,000,000	0	2,499,087,000,000	4,997,474,000,000	2,707,504,000,000	184.58%
		2015	3,657,717,000,000	60,000,000	3,678,027,000,000	7,335,804,000,000	3,809,967,000,000	192.54%
		2016	4,940,783,000,000	90,000,000	4,996,812,000,000	9,937,685,000,000	5,387,564,000,000	184.46%
		2017	5,970,560,000,000	168,000,000	6,053,273,000,000	12,024,001,000,000	6,545,879,000,000	183.69%
		2018	7,143,201,000,000	152,000,000	7,277,163,000,000	14,420,516,000,000	7,612,114,000,000	189.44%

223,321,696,191	1,807,939,416,505
236,055,898,583	2,390,999,023,965
2,750,000,000	37,423,000,000

DATA DPK Bank Umum Syariah (BUS)

No.	Bank Umum Syariah (BUS)	Tahun	Giro Wadiah (dalam Rupiah)	Tabungan Wadiah (dalam Rupiah)	Tabungan Mudharabah (dalam Rupiah)	Deposito Mudharabah (dalam Rupiah)	DPK (dalam Rupiah)
1	Bank Muamalat Indonesia (BMI)	2011	2,498,445,365,000	848,320,526,000	6,065,245,276,000	17,246,075,204,000	26,658,086,371,000
		2012	4,962,348,633,000	987,514,163,000	8,366,402,038,000	20,282,056,758,000	34,598,321,592,000
		2013	4,831,546,548,000	1,037,595,837,000	10,833,472,446,000	24,215,226,937,000	40,917,841,768,000
		2014	4,306,927,584,000	1,446,785,945,000	13,321,321,900,000	31,070,416,757,000	50,145,452,186,000
		2015	3,696,159,761,000	1,955,720,692,000	10,498,702,946,000	27,751,031,175,000	43,901,614,574,000
		2016	3,274,838,160,000	2,238,617,326,000	9,700,807,619,000	26,080,777,483,000	41,295,040,588,000
		2017	3,621,269,149,000	2,727,998,590,000	10,200,677,024,000	30,185,029,986,000	46,734,974,749,000
		2018	2,451,966,322,000	3,578,177,687,000	10,622,734,720,000	27,833,680,892,000	44,486,559,621,000
2	Bank Victoria Syariah	2011	67,603,170,140	0	36,683,871,570	0	104,287,041,710
		2012	21,134,000,000	0	11,046,000,000	614,144,000,000	646,324,000,000
		2013	36,616,869,358	0	31,751,529,012	947,423,107,336	1,015,791,505,706
		2014	15,256,358,552	0	65,225,438,851	1,047,105,374,700	1,127,587,172,103
		2015	45,651,567,050	0	50,318,595,806	1,046,978,055,363	1,142,948,218,219
		2016	37,132,349,505	0	40,157,242,708	1,158,523,106,555	1,235,812,698,768
		2017	37,470,907,665	0	43,765,684,409	1,451,521,737,764	1,532,758,329,838
		2018	41,421,592,792	0	54,065,919,243	1,498,787,597,023	1,594,275,109,058

3	Bank BRI Syariah (BRIS)	2011	515,830,000,000	1,386,725,000,000	102,790,000,000	7,345,662,000,000	9,351,007,000,000
		2012	670,887,000,000	2,480,554,000,000	281,388,000,000	10,362,040,000,000	13,794,869,000,000
		2013	621,913,000,000	3,298,659,000,000	373,816,000,000	12,417,128,000,000	16,711,516,000,000
		2014	938,831,000,000	3,715,929,000,000	696,198,000,000	14,772,700,000,000	20,123,658,000,000
		2015	1,129,560,000,000	4,176,761,000,000	983,121,000,000	15,729,625,000,000	22,019,067,000,000
		2016	1,129,560,000,000	4,176,761,000,000	983,121,000,000	15,729,625,000,000	22,019,067,000,000
		2017	1,769,344,000,000	4,749,652,000,000	1,270,484,000,000	18,430,069,000,000	26,219,549,000,000
		2018	2,279,236,000,000	5,601,811,000,000	1,659,109,000,000	19,041,155,000,000	28,581,311,000,000
4	P.D Jawa Barat Banten Syariah (BJB)	2011	175,035,000,000	71,894,000,000	200,508,000,000	1,771,096,000,000	2,218,533,000,000
		2012	210,876,297,000	83,774,128,000	227,258,416,000	2,362,981,305,000	2,884,890,146,000
		2013	245,489,367,000	101,050,843,000	275,668,208,000	2,370,801,931,000	2,993,010,349,000
		2014	223,476,194,000	145,614,501,000	370,067,864,000	3,734,988,376,000	4,474,146,935,000
		2015	235,393,351,000	167,962,033,000	487,532,262,000	3,602,213,751,000	4,493,101,397,000
		2016	291,057,699,000	204,150,133,000	641,756,817,000	3,981,208,133,000	5,118,172,782,000
		2017	215,953,000,000	170,876,000,000	692,173,000,000	4,520,922,000,000	5,599,924,000,000
		2018	189,554,000,000	186,502,000,000	822,925,000,000	3,674,497,000,000	4,873,478,000,000
5	Bank BNI Syariah (BNIS)	2011	894,565,000,000	218,175,000,000	2,398,202,000,000	3,245,319,000,000	6,756,261,000,000
		2012	1,468,456,000,000	420,247,000,000	3,389,019,000,000	3,702,313,000,000	8,980,035,000,000

		2013	1,499,694,000,000	790,905,000,000	4,280,855,000,000	4,916,755,000,000	11,488,209,000,000
		2014	1,416,085,000,000	1,147,880,000,000	4,809,187,000,000	8,873,253,000,000	16,246,405,000,000
		2015	1,070,897,000,000	1,709,839,000,000	5,700,830,000,000	10,404,894,000,000	18,886,460,000,000
		2016	1,533,147,000,000	2,545,937,000,000	6,877,442,000,000	12,691,186,000,000	23,647,712,000,000
		2017	1,838,113,000,000	4,132,674,000,000	8,254,396,000,000	14,220,944,000,000	28,446,127,000,000
		2018	2,352,895,000,000	6,482,550,000,000	9,802,866,000,000	15,682,417,000,000	34,320,728,000,000
		2011	4,669,124,000,000	0	11,789,098,000,000	64,820,580,000,000	81,278,802,000,000
		2012	6,430,911,914,342	901,524,322,893	17,526,002,504,648	21,826,644,433,601	46,685,083,175,484
		2013	7,507,386,625,207	1,607,950,264,935	19,804,102,255,455	26,834,253,735,592	55,753,692,881,189
		2014	5,186,571,324,022	1,700,819,340,028	20,449,633,256,942	31,935,906,102,750	59,272,930,023,742
		2015	5,818,708,345,277	2,239,240,741,264	21,698,145,343,331	31,287,536,974,338	61,043,631,404,210
		2016	6,860,787,404,717	2,593,437,024,440	23,660,591,037,820	35,268,859,457,736	68,383,674,924,713
		2017	6,980,168,824,983	3,193,557,633,943	28,195,838,480,384	34,155,680,098,159	72,525,245,037,469
		2018	6,980,169,000,000	3,193,558,000,000	28,195,838,000,000	34,155,680,000,000	72,525,245,000,000
		2011	1,039,182,494,000	584,621,694,000	364,524,536,000	2,945,227,436,000	4,933,556,160,000
		2012	1,320,452,703,000	362,197,154,000	714,295,119,000	4,711,808,787,000	7,108,753,763,000
		2013	373,346,655,000	916,720,710,000	376,004,148,000	6,070,176,326,000	7,736,247,839,000
		2014	215,450,133,000	702,911,930,000	299,512,211,000	4,663,182,293,000	5,881,056,567,000

		2015	171,803,227,000	431,733,974,000	233,859,270,000	3,517,149,382,000	4,354,545,853,000
		2016	254,900,472,000	298,716,857,000	373,056,153,000	4,046,407,522,000	4,973,081,004,000
		2017	461,849,985,000	111,717,882,000	499,594,125,000	4,029,937,902,000	5,103,099,894,000
		2018	422,411,464,000	104,901,964,000	539,335,341,000	4,468,325,081,000	5,534,973,850,000
8	Bank Panin Syariah (PBS)	2011	19,924,957,000	0	7,661,319,000	393,171,265,000	420,757,541,000
		2012	131,331,603,000	55,549,812,000	30,040,338,000	1,006,049,322,000	1,222,971,075,000
		2013	109,369,713,000	259,978,994,000	69,566,255,000	2,430,835,132,000	2,869,750,094,000
		2014	395,094,357,000	437,865,942,000	66,184,796,000	4,176,149,994,000	5,075,295,089,000
		2015	254,090,109,000	536,858,591,000	50,741,192,000	5,086,655,357,000	5,928,345,249,000
		2016	463,297,364,000	506,012,272,000	92,802,331,000	5,837,088,304,000	6,899,200,271,000
		2017	292,179,505,000	280,595,694,000	297,208,217,000	6,667,850,608,000	7,537,834,024,000
		2018	239,519,704,000	518,145,729,000	170,190,312,000	0	927,855,745,000
9	Bank Syariah Bukopoin	2011	102,965,714,420	206,905,159,470	64,723,999,152	1,917,142,765,702	2,291,737,638,744
		2012	183,018,909,087	230,326,872,767	115,194,039,184	2,322,244,169,620	2,850,783,990,658
		2013	149,497,494,453	276,370,157,532	254,397,266,059	2,591,997,739,317	3,272,262,657,361
		2014	158,006,315,189	313,914,172,706	255,997,813,804	3,267,039,045,264	3,994,957,346,963
		2015	350,381,207,666	331,584,977,944	265,354,471,943	3,808,983,400,555	4,756,304,058,108
		2016	391,469,664,426	339,978,584,349	372,526,205,557	4,338,633,544,240	5,442,607,998,572

		2017	427,766,112,5 86	346,321,428, 621	333,576,024,2 97	4,390,761,192,6 81	5,498,424,758,185
		2018	365,510,194,8 59	341,033,102, 145	211,495,088,1 02	3,625,626,735,7 92	4,543,665,120,898
10	Bank BCA Syariah	2011	0	0	0	0	0
		2012	154,372,224,5 44	89,585,487,6 57	43,646,280,82 3	985,546,973,89 3	1,273,150,966,917
		2013	144,689,142,6 05	105,766,726, 553	43,779,574,00 3	1,409,122,329,3 22	1,703,357,772,483
		2014	162,507,281,2 47	135,500,846, 652	31,555,359,18 4	2,009,943,059,1 00	2,339,506,546,183
		2015	167,915,424,9 91	183,833,128, 381	44,673,007,68 8	2,858,733,217,8 98	3,255,154,778,958
		2016	221,400,713,1 66	143,864,072, 393	111,741,013,8 21	3,365,265,782,4 29	3,842,271,581,809
		2017	504,605,846,7 36	153,083,260, 405	164,773,260,0 40	3,913,941,182,0 11	4,736,403,549,192
		2018	492,219,200,1 75	175,564,544, 211	307,611,919,9 00	4,530,710,715,2 04	5,506,106,379,490
11	Bank Maybank Syariah Indonesia	2011	0	0	0	0	0
		2012	137,407,000,0 00	0	0	549,611,000,00 0	687,018,000,000
		2013	205,648,000,0 00	0	0	739,238,000,00 0	944,886,000,000
		2014	154,936,000,0 00	0	0	858,516,000,00 0	1,013,452,000,000
		2015	225,598,000,0 00	0	0	674,868,000,00 0	900,466,000,000
		2016	285,344,000,0 00	0	4,000,000	379,565,000,00 0	664,913,000,000
		2017	274,805,000,0 00	0	4,000,000	260,636,000,00 0	535,445,000,000
		2018	170,000,000,0 00	0	0	0	170,000,000,000
12	PT. Bank Tabungan Pensiunan Nasional	2011	0	0	0	0	0
		2012	0	0	0	0	0
		2013	0	0	0	0	0

	Syariah (BTPN)	2014	20,000,000,00 0	493,240,000, 000	17,440,000,00 0	2,176,824,000,0 00	2,707,504,000,000
		2015	28,755,000,00 0	729,794,000, 000	26,962,000,00 0	3,024,456,000,0 00	3,809,967,000,000
		2016	13,400,000,00 0	979,450,000, 000	64,002,000,00 0	4,330,712,000,0 00	5,387,564,000,000
		2017	95,169,000,00 0	1,202,662,00 0,000	93,688,000,00 0	5,154,360,000,0 00	6,545,879,000,000
		2018	100,350,000,0 00	1,518,904,00 0,000	114,382,000,0 00	5,878,478,000,0 00	7,612,114,000,000

DATA NISBAH Bank Umum Syariah (BUS)

N0.	Bank Umum Syariah (BUS)	Tahun	Nisbah (dalam rupiah)
1	Bank Muamalat Indonesia (BMI)	2011	1,163,000,000,000
		2012	1,522,200,000,000
		2013	2,167,980,000,000
		2014	1,862,620,000,000
		2015	2,095,460,000,000
		2016	1,499,000,000,000
		2017	1,169,000,000,000
		2018	1,057,000,000,000
2	Bank Victoria Syariah	2011	13,110,000,000
		2012	39,534,000,000
		2013	53,759,000,000
		2014	45,509,000,000
		2015	39,984,853,783
		2016	38,166,264,713
		2017	52,635,000,000
		2018	60,724,000,000
3	Bank BRI Syariah (BRIS)	2011	584,157,000,000
		2012	810,806,000,000
		2013	972,921,000,000
		2014	1,061,778,000,000
		2015	1,397,310,000,000
		2016	1,598,700,000,000
		2017	1,622,606,000,000
		2018	1,803,207,000,000
4	P.D Jawa Barat Banten Syariah (BJB)	2011	-
		2012	-
		2013	-
		2014	-
		2015	-
		2016	-
		2017	353,308,414,000
		2018	365,756,316,000
5	Bank BNI Syariah (BNIS)	2011	531,731,000,000
		2012	645,350,000,000

		2013	914,913,000,000
		2014	1,335,000,000,000
		2015	1,583,000,000,000
		2016	1,897,000,000,000
		2017	2,221,000,000,000
		2018	2,591,000,000,000
6	Bank Syariah Mandiri (BSM)	2011	0
		2012	0
		2013	0
		2014	3,035,890,000,000
		2015	3,521,792,000,000
		2016	4,128,177,000,000
		2017	4,745,540,000,000
		2018	5,029,483,000,000
7	Bank Syariah Mega Indonesia (BSMI)	2011	730,424,493,000
		2012	964,707,489,000
		2013	1,022,926,746,000
		2014	783,177,041,000
		2015	539,453,394,000
		2016	416,769,000,000
		2017	367,382,000,000
		2018	355,585,000,000
8	Bank Panin Syariah (PBS)	2011	37,435,045,000
		2012	89,100,614,000
		2013	122,989,137,000
		2014	215,776,967,000
		2015	286,302,076,000
		2016	282,195,703,000
		2017	305,301,088,000
		2018	217,385,680,000
9	Bank Syariah Bukopin	2011	0
		2012	0
		2013	149,591,476,560
		2014	129,041,717,862
		2015	161,989,762,918
		2016	201,352,764,178
		2017	161,642,135,787
		2018	192,622,657,781
10	Bank BCA Syariah	2011	56,003,471,177

		2012	66,622,706,998
		2013	80,615,147,897
		2014	94,497,440,473
		2015	163,114,747,913
		2016	204,244,595,746
		2017	226,643,472,424
		2018	247,888,232,533
11	Bank Maybank Syariah Indonesia	2011	88,261,000,000
		2012	111,317,000,000
		2013	116,073,000,000
		2014	140,806,000,000
		2015	135,066,000,000
		2016	76,921,000,000
		2017	89,286,000,000
		2018	57,070,000,000
12	PT. Bank Tabungan Pensiunan Nasional Syariah (BTPN)	2011	0
		2012	0
		2013	0
		2014	868,919,000,000
		2015	1,315,469,000,000
		2016	1,936,172,000,000
		2017	2,559,653,000,000
		2018	3,079,594,000,000

Tabulasi outlier

Y (MS)	X1 (CAR)	X2 (ROA)	X3 (NPF)	X4 (BOPO)	X5 (FDR)	X6 (DPK)	X7 (NISBAH)	res1
27.87%	10.28%	13.73%	1.78	85.25	81.50%	2.66581E+13	1.163E+12	10.9154
30.60%	11.57%	13.96%	1.84	84.47	93.19%	3.45983E+13	1.5222E+12	9.22358
30.56%	14.05%	5.25%	1.63	85.12	100.01%	4.09178E+13	2.16798E+12	6.55962
30.55%	13.27%	1.86%	4.94	97.33	82.99%	5.01455E+13	1.86262E+12	2.05973
26.90%	12.00%	2.29%	4.4	97.41	88.44%	4.39016E+13	2.09546E+12	2.01002
-	-	-	-	-	-	-	-	-
23.71%	12.74%	2.51%	1.46	97.76	92.92%	4.1295E+13	1.499E+12	0.77244
-	-	-	-	-	-	-	-	-
22.96%	12.33%	11.67%	2.75	97.68	86.39%	4.6735E+13	1.169E+12	5.21634
-	-	-	-	-	-	-	-	-
19.67%	11.38%	9.65%	2.58	98.24	73.45%	4.44866E+13	1.057E+12	7.17205
-	-	-	-	-	-	-	-	-
0.55%	0.00%	5.01%	2.43	86.4	50.00%	1.04287E+11	13110000000	1.61098
0.64%	28.09%	13.28%	3.22	87.9	73.58%	6.46324E+11	39534000000	0.50783
0.74%	18.40%	4.47%	3.76	91.95	83.51%	1.01579E+12	53759000000	0.06612
0.70%	15.27%	20.87%	7.35	143.31	92.39%	1.12759E+12	45509000000	0.57633
0.65%	16.14%	27.83%	10.41	119.19	88.59%	1.14295E+12	39984853783	0.49529
0.69%	15.98%	20.59%	7.5	131.34	94.44%	1.23581E+12	38166264713	0.3613
0.75%	24.29%	3.65%	4.59	96.02	81.02%	1.53276E+12	52635000000	0.6813
0.73%	25.54%	3.58%	4	96.38	76.26%	1.59428E+12	60724000000	0.65903
9.61%	14.72%	17.89%	2.12	99.56	95.93%	9.35101E+12	5.84157E+11	2.98056
9.61%	11.35%	11.76%	1.89	86.63	79.82%	1.37949E+13	8.10806E+11	0.32194
-	-	-	-	-	-	-	-	-
9.72%	14.49%	12.68%	3.33	90.42	82.45%	1.67115E+13	9.72921E+11	0.52277
-	-	-	-	-	-	-	-	-
9.96%	12.89%	0.91%	3.72	99.77	54.71%	2.01237E+13	1.06178E+12	1.28218
-	-	-	-	-	-	-	-	-
11.41%	13.94%	8.37%	4.95	93.79	62.57%	2.20191E+13	1.39731E+12	0.87708
11.77%	20.63%	10.34%	4.74	91.33	50.01%	2.20191E+13	1.5987E+12	0.18541
-	-	-	-	-	-	-	-	-
11.74%	14.62%	5.74%	4.75	95.24	65.88%	2.62195E+13	1.62261E+12	2.70602
-	-	-	-	-	-	-	-	-
13.03%	30.06%	4.78%	4.97	95.32	68.65%	2.85813E+13	1.80321E+12	1.09085
7.27%	20.28%	12.65%	2.42	87.86	72.19%	6.75626E+12	5.31731E+11	2.98413
7.26%	19.07%	15.53%	1.59	85.39	74.86%	8.98004E+12	6.4535E+11	1.19985
8.22%	16.23%	14.65%	1.21	83.94	90.22%	1.14882E+13	9.14913E+11	0.41929
-	-	-	-	-	-	-	-	-
9.51%	18.42%	13.60%	1.51	89.8	92.26%	1.62464E+13	1.335E+12	0.34651
10.84%	15.48%	16.05%	1.5	89.63	90.73%	1.88865E+13	1.583E+12	-

								0.80358
								-
12.04%	14.92%	15.82%	1.68	86.88	83.80%	2.36477E+13	1.897E+12	2.19292
								-
12.96%	20.10%	10.58%	1.5	87.62	80.69%	2.84461E+13	2.221E+12	3.09157
								-
14.11%	19.10%	12.16%	1.52	85.37	79.36%	3.43207E+13	2.591E+12	5.35994
4.78%	11.87%	15.54%	3.03	90.8	81.28%	4.93356E+12	7.30424E+11	0.90425
								-
5.57%	13.51%	36.27%	1.83	77.28	85.49%	7.10875E+12	9.64707E+11	0.95857
								-
5.10%	12.99%	26.28%	2.07	86.09	90.72%	7.73625E+12	1.02293E+12	1.07354
3.45%	19.26%	3.97%	2.33	97.61	90.12%	5.88106E+12	7.83177E+11	0.29906
2.62%	18.72%	3.61%	3.24	99.51	94.14%	4.35455E+12	5.39453E+11	0.37351
								-
2.61%	23.53%	28.80%	2.84	88.16	93.91%	4.97308E+12	4.16769E+11	1.31528
								-
2.62%	22.64%	16.45%	2.95	89.16	90.50%	5.1031E+12	3.67382E+11	0.77202
								-
2.52%	21.05%	9.93%	2.5	93.84	93.04%	5.53497E+12	3.55585E+11	0.97471
0.87%	62.21%	17.24%	0.69	74.3	165.51%	4.20758E+11	37435045000	2.42278
								-
1.46%	32.20%	26.31%	0.19	50.76	123.64%	1.22297E+12	89100614000	1.11238
								-
2.26%	20.83%	8.63%	0.78	81.31	89.97%	2.86975E+12	1.22989E+11	0.42022
3.04%	25.69%	18.51%	0.3	68.47	93.32%	5.0753E+12	2.15777E+11	-1.3362
3.36%	20.30%	12.68%	1.96	89.29	94.81%	5.92835E+12	2.86302E+11	-0.8792
								-
3.72%	18.17%	3.80%	1.89	96.17	90.78%	6.8992E+12	2.82196E+11	0.67951
3.21%	4.57%	-1.36%	4.83	217.4	79.38%	7.53783E+12	3.05301E+11	0.60734
								-
3.02%	25.07%	2.93%	3.84	99.57	633.93%	9.27856E+11	2.17386E+11	0.65573
								-
2.34%	12.96%	0.00%	0	93.86	164.57%	2.29174E+12	56003471177	0.83927
								-
2.47%	12.78%	8.08%	4.33	91.59	180.93%	2.85078E+12	66622706998	0.62592
								-
2.43%	11.10%	7.53%	3.43	92.29	98.36%	3.27226E+12	80615147897	0.62613
								-
2.53%	15.85%	2.97%	3.39	96.73	91.36%	3.99496E+12	94497440473	0.10657
								-
2.74%	16.31%	8.37%	2.79	91.99	89.09%	4.7563E+12	1.63115E+11	0.76204
2.98%	17.00%	8.18%	2.77	91.76	86.40%	5.44261E+12	2.04245E+11	-

0.81017

-

2.67%	17.87%	0.22%	4.18	99.2	78.28%	5.49842E+12	2.26643E+11	0.07745
2.18%	17.45%	0.29%	5.71	99.45	89.95%	4.54367E+12	2.47888E+11	0.25649

Lampiran 5. Hasil Olah Data

Tabel 4.2
Hasil Uji Statistik Deskriptif

Descriptive Statistics						
	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
(Y) MS	56	.55	30.60	8.1764	1.15664	8.65553
(X1) CAR	56	.00	62.21	17.7064	1.11517	8.34516
(X2) ROA	56	-1.36	36.27	10.8739	1.09183	8.17053
(X3) NPF	56	.00	10.41	3.0341	.25413	1.90170
(X4) BOPO	56	50.76	217.40	94.6588	2.80933	21.02309
(X5) FDR	56	50.00	633.93	98.7909	10.20986	76.40358
(X6) DPK	56	1.00	927.00	50.3929	20.87568	156.21927
(X7) NISBAH	56	1.00	1.23E11	2.1962E9	2.19623E9	1.64351E10
Valid N (listwise)	56					

Sumber: Data yang diolah, 2019.

Lampiran 6. Hasil Olah Data Asumsi Klasik

Tabel 4.3.
Hasil Uji Normalitas Sebelum Outlier

		Unstandardized Residual
N		56
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.80955755
Most Extreme Differences	Absolute	.226
	Positive	.226
	Negative	-.192
Test Statistic		.226
Asymp. Sig. (2-tailed)		.000 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Sumber: Data yang diolah, 2019.

Tabel 4.4.
Hasil Uji Normalitas Sesudah Outlier

		Unstandardized Residual
N		50
Normal Parameters ^{a,b}	Mean	-.1790050
	Std. Deviation	1.26103491
Most Extreme Differences	Absolute	.118
	Positive	.118
	Negative	-.099
Test Statistic		.118
Asymp. Sig. (2-tailed)		.077 ^c

a. Test distribution is Normal.

b. Calculated from data.

Tabel 4.5.
Hasil Uji Multikolinearitas
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	3.771	2.986		1.263	.213		
x1	-.097	.056	-.094	-1.753	.086	.766	1.306
x2	.054	.054	.051	.991	.327	.832	1.202
x3	-.238	.261	-.052	-.911	.367	.669	1.496
x4	-.020	.026	-.049	-.783	.438	.571	1.751
x5	.007	.006	.066	1.333	.189	.907	1.103
x6	5.967E-13	.000	.984	10.251	.000	.238	4.197
x7	-8.103E-13	.000	-.067	-.709	.482	.248	4.033

a. Dependent Variable: Y (*Market Share*) atau (MS)

Sumber: Data yang diolah, 2019.

Tabel 4.6.
Hasil Uji Autokorelasi Run Test

Runs Test	
	Unstandardized Residual
Test Value ^a	-.47150
Cases < Test Value	25
Cases >= Test Value	25
Total Cases	50
Number of Runs	21
Z	-1.429
Asymp. Sig. (2-tailed)	.153

a. Median

Sumber: Data yang diolah, 2019.

Tabel 4.7.

Hasil Uji Heterokedastisitas

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.147	.723		.203	.840		
	x1	.017	.014	.183	1.225	.227	.777	1.287
	x2	.018	.014	.202	1.301	.200	.718	1.392
	x3	-.086	.064	-.215	-1.332	.190	.662	1.511
	x4	.003	.006	.076	.441	.662	.575	1.738
	x5	8.826E-5	.001	.009	.066	.948	.900	1.112
	x6	2.524E-14	.000	.382	1.120	.269	.149	6.728
	x7	1.243E-13	.000	.104	.313	.756	.157	6.360

a. Dependent Variable: abs

Sumber: Data yang diolah, 2019.

Lampiran 7. Uji Kelayakan Modal (*Uji goodness of fit*)

Tabel 4.8.
Hasil Uji Koefisien Determinasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.946 ^a	.895	.879	3.00745%	.531

a. Predictors: (Constant), x7, x2, x3, x5, x1, x4, x6

b. Dependent Variable: Y (*Market Share*) atau (MS)

Sumber: Data yang diolah, 2019.

Tabel 4.9.
Hasil Uji F (Simultan)
ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3686.352	7	526.622	58.224	.000 ^b
	Residual	434.149	48	9.045		
	Total	4120.501	55			

a. Dependent Variable: Y (*Market Share*) atau (MS)

b. Predictors: (Constant), x7, x2, x3, x5, x1, x4, x6

Sumber: Data yang diolah, 2019.

Lampiran 8. Regresi Linear Berganda

Tabel 4.10.

Hasil Analisis Regresi Linier Berganda

		Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.771	2.986		1.263	.213		
	x1 (CAR)	-.097	.056	-.094	-1.753	.086	.766	1.306
	x2 (ROA)	.054	.054	.051	.991	.327	.832	1.202
	x3 (NPF)	-.238	.261	-.052	-.911	.367	.669	1.496
	x4(BOPO)	-.020	.026	-.049	-.783	.438	.571	1.751
	x5 (FDR)	.007	.006	.066	1.333	.189	.907	1.103
	x6 (DPK)	5.967E-13	.000	.984	10.251	.000	.238	4.197
	x7(Nisbah)	-8.103E-13	.000	-.067	-.709	.482	.248	4.033

a. Dependent Variable: Y (Market Share) atau (MS)

Sumber: Data yang diolah, 2019.

Lampiran 9. Hasil Pengujian Hipotesis T (Parsial)

Tabel 4.11.

Uji t (parsial)

Model		Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.771	2.986		1.263	.213		
	x1 (CAR)	-.097	.056	-.094	-1.753	.086	.766	1.306
	x2 (ROA)	.054	.054	.051	.991	.327	.832	1.202
	x3 (NPF)	-.238	.261	-.052	-.911	.367	.669	1.496
	x4(BOPO)	-.020	.026	-.049	-.783	.438	.571	1.751
	x5 (FDR)	.007	.006	.066	1.333	.189	.907	1.103
	x6 (DPK)	5.967E-13	.000	.984	10.251	.000	.238	4.197
	x7(Nisbah)	-8.103E-13	.000	-.067	-.709	.482	.248	4.033



a. Dependent Variable: Y (Market Share) atau (MS)

Sumber: Hasil Output Data SPSS, 2019.

CURRICULUM VITAE (CV)

A. Data Pribadi

- | | | |
|----------------------|---|--|
| 1. Nama Lengkap | : Septi Ruswita | |
| 2. Nama Panggilan | : Septi atau Ita | |
| 3. NIM | : 31401506120 | |
| 4. Fakultas/Jurusan | : Ekonomi (Akuntansi) | |
| 5. Semester | : 8 | |
| 6. TTL | : Jepara, 19 September 1996 | |
| 7. Usia | : 22 Tahun | |
| 8. No. KTP | : - | |
| 9. Kewarganegaraan | : Indonesia | |
| 10. Jenis Kelamin | : Perempuan | |
| 11. Status | : Belum Menikah | |
| 12. Agama | : Islam | |
| 13. Suku | : Jawa (Jawa Tengah) | |
| 14. Alamat Asal | : Dsn.Segebug Ds. Jambu Timur Kec.Mlonggo
Kab.Jepara | |
| 15. Alamat Sekarang | : Bangjo Genuk Sari | |
| 16. Cita-Cita | : Dokter, Pendakwah, Motivator, Akt Syariah | |
| 17. Hobi | : INSYA ALLAH | |
| | 1. membaca Al-Qur'an (Ngaji) | |
| | 2. mendengarkan Sholawatan | |
| | 3. mendengarkan ceramah | |
| | 4. dan Kadang main Hp | |
| | 5. serta nonton TV | |
| 18. Makanan Kesukaan | : Nasi Goreng dan Ayam Penyet | |
| 19. Warna Kesukaan | : Putih, Biru, Hijau, dan Coklat | |
| 20. Hewan Kesayangan | : Si Pupus alias Kucing | |
| 21. Tempat Favorit | : Masjid dan Rumah Orang Tua | |

22. Harapan Masa Depan : **INSYA ALLAH**
1. Pngen Buat Keluarga khususnya Orang Tua Bahagia dengan naik Haji/Umrah Bersama-sama.
 2. pngen bikin Pondok Pesantren
 3. serta Masjid semoga segera terwujud Aamiin ya ALLAH aamiin ya Robbal alamiin . 
23. Bakat : **INSYA ALLAH**
1. Menghafal
 2. jadi IBU
 3. Merawat barang berharga bertahun-tahun
 4. Menjadi Guru
 5. Pemimpin apa saja Seperti Memimpin Ngaji, Kelompok dll seta Pendakwah, PR (Public Relation) Aamiin ... 
24. Motto Hidup : **INSYA ALLAH**
1. Laa ilahaa illallah, Laa haula wala Quwwata illa billahil aliyyl adzim, Laa Ilahaa illallah Muhammadur Rosulullah, Allahumma sholli ala sayyidina Muhammad wa ala ali sayyidina Muhammad.
 2. Biarlah Malaikat-Malaikat ALLAH SWT yang mencatat amal baik burukku
 3. Sidiq, Amanah, Tabligh, Fathonah
 4. Sabar, Istiqomah dan Tawadhu'
 5. Nikmati, Syukuri, dan Jalani
 6. Kejahatan balaslah dengan Kebaikan
25. IPK : Alhamdulillah Wa syukurillah
26. Berat Badan : 50-55
27. Tinggi Badan : 145-155

28. Golongan Darah : -
29. Memiliki SIM : C
30. Memiliki Paspor : -
31. Biaya hidup per bulan : Rp. 800.000
32. Sumber biaya
- a. Orang tua : Ya dari Orang Tua
 - b. Usaha Sendiri : Tidak
 - c. Beasiswa : Tidak
33. Memiliki Usaha
- a. Ya, Sebutkan : -
 - b. Omset Per bulan : -
 - c. Tidak : Ya
34. No. HP : 08999219625
35. Jejaring Sosial
- a. Email : septiruswita@gmail.com
 - b. Twitter : -
 - c. Facebook : septiruswita_5@yahoo.com
 - d. Path : -
 - e. Instagram : Septi Ruswita
 - f. Whatsapp : Septi Ruswita
 - g. BBM : Septi Ruswita
 - h. Blog : -
 - i. Website : -

B. Riwayat Kesehatan

1. Sakit yang pernah diderita
 - a. Maag : Ya
 - b. Tipus : Ya
 - c. Demam Berdarah : Ya
 - d. Lainnya(Batuk n Pilek).....dsb

2. Memiliki alergi terhadap (Debu)
3. Menggunakan kacamata
 - a. Ya, Minus : -
 - b. Tidak : Ya

C. Data Keluarga

1. Nama Ayah : H. Nurkeman
 Tempat, Tanggal Lahir : Jepara, 02 Oktober 1969
 Pekerjaan : Wiraswasta dan Kepala Keluarga
2. Nama Ibu : Hj. Masnah
 Tempat, Tanggal Lahir : Jepara, 10 Oktober 1971
 Pekerjaan : Wiraswasta dan Ibu Rumah Tangga
3. Jumlah Saudara Kandung : Dua (2)
 - a. Perempuan : Tidak ada
 - b. Laki-laki : 2
4. Jumlah tanggungan orang tua : 2
36. Alamat tinggal orang tua : Ds. Jambu Timur Rt 13/03 Kec. Mlonggo
 Kab. Jepara

D. Data Keagamaan

1. Dalam sehari melakukan sholat wajib : Lima kali
 (Subuh, Dzuhur, Ashar, Maghrib,
 Isya')
2. Mampu membaca Al-Qur'an dengan baik
 - a. Ya : Alhamdulillah IYA
 - b. Tidak : Bismillah Tidak
3. Memiliki hafalan
 - a. Hafal juz
 - b. Hafal surat
4. Menjalankan puasa wajib (Ramadhan) pertama kali usia : 8 Tahun

Profil Pribadi

No	Prestasi yang pernah diraih	Tingkat	Tahun
1.	Tenis Meja	Kecamatan	-
2.	Pidato Bahasa Arab	Sekolah	-
3.	Pidato Bahasa Arab	Sekolah	-
	Dan Lain-lain (LUPA)	-	-

Penelitian dan Karya Ilmiah yang pernah diikuti

No	Judul Karya Ilmiah/Penelitian	Tingkat	Tahun
1.	Barang Bekas jadi Bahan Jadi	MI	-
2.	LUPA (LUPA)	-	-

Buku yang pernah dibaca selain Mata Kuliah

No	Judul Buku	Tingkat	Tahun
1.	Novel	-	-
2.	Mutiara tentang Wanita	-	-
3.	Motivatian Dunia Akhirat, DLL (LUPA)	-	-

Riwayat Pendidikan

No	Jenjang	Nama Sekolah	Tahun Masuk	Tahun Lulus
1.	TK	TK P'ANATUT THOLIBIN Jambu Timur	2002	2003
1.	MI	MI P'ANATUT THOLIBIN Jambu Timur	2003	2009
2.	SMP	SMP AZZAHRA Sekuro	2009	2012
3.	MA	MA MATHOLIBUL HUDA Mlonggo	2012	2015

4.	Perguruan Tinggi (PT)	Universitas Islam Sultan Agung Semarang, Fakultas Ekonomi, Program Studi Akuntansi	2015	2019 (Sekarang)
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Pengalaman Kerja

No	Nama Perusahaan/Instansi	Bidang	Tahun Masuk	Tahun Lulus
1.	TB. ASAL BAROKAH	SEKRETARIS	-	-
2.	Pelatihan SBTC	-	-	-
3.	BMT GENUK SARI	PELAYAN	-	-
	DLL (LUPA)			

Pelatihan/Seminar yang pernah diikuti

No	Nama Seminar/Pelatihan	Tingkat (Nasional/Internasional/Local)	Tahun
1.	JUMBARA	LOKAL	-
2.	REBANA	LOKAL	-
3.	DLL (LUPA)	-	-

Kualifikasi Kemampuan Profesional

No	Kemampuan yang dimiliki	Bidang (Seni, Akademik, dll)
1.	KEPEMIMPINAN	Seni dan Akademik
2.	BENDAHARA	Seni dan Akademik
3.	SEKRETARIS	Seni dan Akademik
3.	MENDENGAR	Seni dan Akademik



..... ALHAMDULILLAH SELESAI



Sertifikat Seminar, Pendidikan Formal, Pendidikan Non Formal dan Pengalaman Pelatihan

1. Sertifikat Training Motivation “Strategi Ngampus” Unit Kegiatan Mahasiswa Forum Silaturahmi An-nisa’ (UKM FSA), Universitas Islam Sultan Agung Semarang (UNISSULA), 2015
2. Sertifikat “Pekan Ta’aruf dan Tutorial Agama Islam 1, 2, 3”, Fakultas Ekonomi, Universitas Islam Sultan Agung Semarang (UNISSULA), 2016
3. Sertifikat Mengikuti dan Menyelesaikan Pendidikan Komputer dengan Program *Information Technology (IT) Literacy “Ms. Word, Ms. Excel, Ms. Power Point (PP), Internet dan Cyber Learning”*, Fakultas Ekonomi, Universitas Islam Sultan Agung Semarang (UNISSULA), 2016
4. Sertifikat Mengikuti Program Khatam Al-Qur’an “30 Juz di UNISSULA”, Lembaga Pengembangan Budaya Akademik Islami (LP-BudAI), Universitas Islam Sultan Agung Semarang (UNISSULA), 2016
5. Sertifikat Program Kreatifitas Mahasiswa “Pohon Hias Lonceng Berbahan Dasar Kardus Sebagai Kerajinan Penghias Ruangan” Fakultas Ekonomi, Universitas Islam Sultan Agung Semarang (UNISSULA), 2016
6. Sertifikat Seminar Bisnis Nasional “MEA dan ERA DIGITAL (Peluang atau Ancaman)” Shamrock Hall, Semarang Town Square (SETOS), 2016
7. Sertifikat Seminar Kepenulisan “Pick Up Your Pen and Change the World” Unit Kegiatan Mahasiswa Forum Silaturahmi An-nisa’ (UKM FSA), Universitas Islam Sultan Agung Semarang (UNISSULA), 2016

8. Sertifikat Seminar Perpajakan “Strategi dalam Menghadapi Dunia Kerja” Fakultas Ekonomi, Universitas Islam Sultan Agung Semarang (UNISSULA), 2016
9. Sertifikat Seminar Kewirausahaan “Marketing Online Sebagai Pendukung the Internet Economy” Fakultas Ekonomi, Universitas Islam Sultan Agung Semarang (UNISSULA), 2016
10. Sertifikat Pengurus Rayon Pergerakan Mahasiswa Islam Indonesia (PMII) “Membentuk Anggota yang Mu’takid, Transformatif, Serta Krisis dalam Berwawasan Islam Nusantara”, UKM, Komisariat Universitas Islam Sultan Agung Semarang (UNISSULA), 2016
11. Certificate of Appreciation National Seminar and Talkshow “I BREAK 2016 (Entrepreneurship, Technology and Youth)” Universitas Diponegoro (UNDIP), 2016
12. Sertifikat Seminar Nasional Himpunan Mahasiswa Jurusan Akuntansi (HMJA) “Dampak Implementasi IFRS terhadap Standar Akuntansi Syariah dan Pelaporan Keuangan pada Lembaga Perbankan Syariah” Fakultas Ekonomi, Universitas Islam Sultan Agung Semarang (UNISSULA), 2016
13. Sertifikat Talkshow Tatap Muka “Raih Masa Mudamu dengan Berkarya dan Berprestasi” Fakultas Ekonomi, Universitas Islam Sultan Agung Semarang (UNISSULA), 2016

14. Sertifikat Talkshow Nasional “Membangun Desa melalui UMKM” Fakultas Ekonomi, Universitas Islam Sultan Agung Semarang (UNISSULA), 2016
15. Sertifikat Talkshow Nasional “LGBT (Ketika Kebenaran Tersandera Hak Asasi)” Fakultas Ekonomi, Universitas Islam Sultan Agung Semarang (UNISSULA), 2016
16. Sertifikat Seminar Nasional “Penerapan Teknologi Green Manufacture dalam Sistem Produksi yang Berkelanjutan menuju (Zero Emission Strategy)” Fakultas Teknologi Industri, Universitas Islam Sultan Agung Semarang (UNISSULA), 2016
17. Sertifikat Pelatihan Kader Dasar Pergerakan Mahasiswa Islam Indonesia (PMII) Komisariat Sultan Agung “Revitalisasi Gerakan Berbasis Kader Militan, Responsif dan Solutif”, UKM, Universitas Islam Sultan Agung Semarang (UNISSULA), 2016
18. Sertifikat Seminar Talkshow Creative Preneur Beyond The Limit “Mengubah Hobi Menjadi Bisnis”, Fakultas Ekonomi, Program Tumbuh (Oase), Universitas Islam Sultan Agung Semarang (UNISSULA), 2017
19. Sertifikat Seminar Nasional “Improving English Public Speaking Proficiency” Fakultas Bahasa dan Ilmu Komunikasi, Universitas Islam Sultan Agung Semarang (UNISSULA), 2017
20. Sertifikat Toefl “English Proficiency Test Score Report”, Fakultas Ekonomi, Universitas Islam Sultan Agung Semarang (UNISSULA), 2017

21. Certificate of Completion “Center For International Language Development” Fakultas Ekonomi, Universitas Islam Sultan Agung Semarang (UNISSULA), 2017
22. Sertifikat Peserta Pesantren Ramadhan “Merajut Takwa Membangun Keimanan di Bulan Suci Ramadhan” Unit Kegiatan Mahasiswa Forum Silaturahmi An-nisa’ (UKM FSA), Universitas Islam Sultan Agung Semarang (UNISSULA), 2017
23. Sertifikat Jurnalistik Syiar dan Dakwah “The Power of Writing” Lembaga Dakwah Kampus Unit Pengamalan Islam, UPI-SA, Universitas Islam Sultan Agung Semarang (UNISSULA), 2017
24. Sertifikat Seminar Nasional Penulisan Essai “Mengembangkan Pribadi Mahasiswa yang Kritis Melalui Penulisan Essai” Fakultas Bahasa, Universitas Islam Sultan Agung Semarang (UNISSULA), 2017
25. Sertifikat Talkshow Nasional “Dare To Be Young Creativepreneur” Himpunan Mahasiswa Jurusan Akuntansi (HMJA), Fakultas Ekonomi, Universitas Islam Sultan Agung Semarang (UNISSULA), 2017
26. Sertifikat Program Tumbuh (OASE) “Now Everyone Can Cooking and Entrepreneurship”, Fakultas Ekonomi, Universitas Islam Sultan Agung Semarang (UNISSULA), 2017
27. Sertifikat Seminar PT Bank CIMB Niaga Tbk “WAQF MILLENIALS” Fakultas Ekonomi, Universitas Islam Sultan Agung Semarang (UNISSULA), 2018

28. Sertifikat Mentor pada Program Asistensi Tutorial Bimbingan “Baca Tulis Al Qur’an dan Praktik Ibadah Mata Kuliah PAI TA. 2016 sampai 2018, Lembaga Pengembangan Budaya Akademik Islami (LP-BudAI), Universitas Islam Sultan Agung Semarang (UNISSULA), 2018
29. Sertifikat Program Tumbuh (Terlatih menjadi Baik, Ulet, dan Berhasil) “Sebagai program softskill dan character building” Fakultas Ekonomi, Universitas Islam Sultan Agung Semarang (UNISSULA), dan dinyatakan “LULUS” dengan predikat: “MEMUASKAN”, 2019
30. Certificate has followed the basic training sharia banking program organized by SBTC Career Center Semarang supported instructor practitioners: Bank Muamalat, Bank BNI Syariah, Bank BRI Syariah, Bank Syariah Mandiri, Bank BTN Syariah, and Bank Jateng Syariah Semarang was held on June 29-30 June, Hotel Grand Saraswati Semarang, 2019.

31. Dan banyak lagi ...



***** SEKIAN DAN TERIMA KASIH *****

ALLAHU AKBAR ALAHU AKBAR ALLAHU AKBAR MASYA ALLAH

AAMIIN

