

LAMPIRAN-LAMPIRAN

Lampiran 1. Daftar Sampel Penelitian

NO.	NAMA BANK
1.	BANKBNISYARIAH
2.	BANKBRISYARIAH
3.	BANKBCASYARIAH
4.	BANKMANDIRISYARIAH
5.	BANKMUAMALATSYARIAH
6.	BANKVICTORIASYARIAH

Lampiran 2. Sampel Bank Muamalat Indonesia

LAPORAN KEUANGAN
PT BANK MUAMALAT INDONESIA Tbk

LAPORAN POSISI KEUANGAN			
Per 31 Desember 2018 dan 31 Desember 2017			
<i>(dalam jutaan Rupiah)</i>			
No.	Pos-Pos	Des-18	Des-17
ASET			
1	Kas	776.722	792.451
2	Penempatan pada Bank Indonesia	5.339.429	7.001.434
3	Penempatan pada bank lain	658.036	556.633
4	Tagihan <i>spot</i> dan <i>forward</i>	3.345	3.558
5	Surat berharga dimiliki	12.199.928	3.825.522
6	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (<i>reverse repo</i>)	-	-
7	Tagihan akseptasi	440.359	796.903
8	Piutang		
	a. Piutang murabahah	21.818.823	27.016.195
	b. Pendapatan margin murabahah yang ditangguhkan -/-	(5.986.801)	(7.289.828)
	c. Piutang <i>istishna'</i>	6.535	4.493
	d. Pendapatan margin <i>istishna'</i> yang ditangguhkan -/-	(2.142)	(805)
	e. Piutang <i>qardh</i>	755.277	743.328
	f. Piutang sewa	6.771	43.734
9	Pembiayaan bagi hasil		
	a. Mudharabah	437.590	737.156
	b. Musyarakah	16.543.871	19.857.952
	c. Lainnya	-	-
10	Pembiayaan sewa		
	a. Aset <i>ijarah</i>	200.279	220.380
	b. Akumulasi penyusutan /amortisasi -/-	(14.223)	(20.881)
	c. Cadangan kerugian penurunan nilai -/-	-	-
11	Penyertaan	6.095	30.331
12	Cadangan kerugian penurunan nilai aset produktif -/-		
	a. Individual	(84.077)	(80.057)
	b. Kolektif	(958.633)	(1.102.765)
13	Aset tidak berwujud	-	-
	Akumulasi amortisasi -/-	-	-
14	Salam	-	-
15	Aset <i>istishna'</i> dalam penyelesaian	-	-
	Termin <i>istishna'</i> -/-	-	-
16	Aset tetap dan inventaris	4.672.144	3.773.383
	Akumulasi penyusutan -/-	(1.314.861)	(1.119.944)
17	Properti terbengkalai	574.441	-
18	Aset yang diambil alih	-	2.442.764
19	Rekening tunda	159.224	160.613
20	Aset antar kantor *)	-	-
	a. Kegiatan operasional di Indonesia	-	-
	b. Kegiatan operasional di luar Indonesia	-	-

LAPORAN RASIO KEUANGAN			
Per 31 Desember 2018 dan 31 Desember 2017			
No.	Pos-Pos	Des-18	Des-17
Rasio Kinerja			
1	Kewajiban Penyediaan Modal Minimum (KPMM)	12,34%	13,62%
2	Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif	2,60%	4,38%
3	Aset produktif bermasalah terhadap total aset produktif	2,74%	3,79%
4	Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif	2,22%	2,65%
5	NPF <i>gross</i>	3,87%	4,43%
6	NPF <i>net</i>	2,58%	2,75%
7	<i>Return On Assets</i> (ROA)	0,08%	0,11%
8	<i>Return On Equity</i> (ROE)	1,16%	0,87%
9	<i>Net Imbalan</i> (NI)	2,22%	2,48%
10	<i>Net Operating Margin</i> (NOM)	0,15%	0,21%
11	Biaya Operasional terhadap Pendapatan Operasional (BOPO)	98,24%	97,68%
12	Pembiayaan bagi hasil terhadap total pembiayaan	50,59%	49,87%
13	<i>Financing to Deposit Ratio</i> (FDR)	73,18%	84,41%
Kepatuhan (Compliance)			
1	a. Persentase Pelanggaran BMPD		
	a.1. Pihak Terkait	0,00%	0,00%
	a.2. Pihak Tidak Terkait	0,00%	0,00%
	b. Persentase Pelampauan BMPD		
	b.1. Pihak Terkait	0,00%	0,00%
	b.2. Pihak Tidak Terkait	0,00%	0,00%
2	GWM:		
	a. GWM rupiah	5,41%	5,25%
	b. GWM valuta asing	1,10%	1,11%
3	Posisi Devisa Neto (PDN) secara keseluruhan	0,40%	0,21%

Lampiran 3. Tabulasi Variabel Mudharabah

NAMABANK	TAHUN	PERIODE	MUDHARABAH (Rp)	
BNISYARIAH	2016	I	1233878000000	
		II	1296899000000	
		III	1293605000000	
		IV	1198408000000	
	2017	I	1102866000000	
		II	1162679000000	
		III	991129000000	
		IV	888794000000	
	2018	I	815159000000	
		II	1132183000000	
		III	1034985000000	
		IV	949077000000	
	BRISYARIAH	2016	I	1182976000000
			II	1356304000000
			III	1348919000000
			IV	1285582000000
2017		I	1209727000000	
		II	1094125000000	
		III	968464000000	
		IV	858019000000	
2018		I	742299000000	
		II	648128000000	
		III	566822000000	
		IV	484847000000	
BCASYARIAH		2016	I	180311000000
			II	199432000000
			III	287176000000
			IV	345821000000
	2017	I	273839000000	
		II	233629000000	
		III	234244000000	
		IV	225577000000	
	2018	I	193215000000	
		II	331878000000	
		III	275513000000	
		IV	242566000000	
	MANDIRISYARIAH	2016	I	2755182000000

		II	3597104000000
		III	3347510000000
		IV	3151201000000
	2017	I	3055212000000
		II	3503390000000
		III	3593178000000
		IV	3398751000000
	2018	I	3470062000000
		II	3347327000000
		III	3130443000000
		IV	3273030000000
MUAMALATSYARIAH	2016	I	1081797000000
		II	901570000000
		III	846564000000
		IV	828761000000
	2017	I	920679000000
		II	879001000000
		III	583063000000
		IV	737156000000
	2018	I	776148000000
		II	548634000000
		III	477305000000
		IV	437590000000
VICTORIA SYARIAH	2016	I	4266000000
		II	3968000000
		III	5165000000
		IV	20071000000
	2017	I	21442000000
		II	39622000000
		III	64975000000
		IV	64198000000
	2018	I	63471000000
		II	67876000000
		III	60241000000
		IV	56740000000

Lampiran 4. Tabulasi Variabel Musyarakah

NAMABANK	TAHUN	PERIODE	MUSYARAKAH (Rp)
BNISYARIAH	2016	I	2456887000000
		II	2732566000000
		III	2856345000000
		IV	3012748000000
	2017	I	3039940000000
		II	3640709000000
		III	3679358000000
		IV	4586209000000
	2018	I	4701713000000
		II	5548811000000
		III	6373592000000
		IV	7325664000000
BRISYARIAH	2016	I	5125290000000
		II	5266046000000
		III	5230683000000
		IV	5379830000000
	2017	I	5132312000000
		II	5443444000000
		III	5698069000000
		IV	5577220000000
	2018	I	5915398000000
		II	6958811000000
		III	7035696000000
		IV	7748129000000
BCASYARIAH	2016	I	1145210000000
		II	1197676000000
		III	1162583000000
		IV	1300822000000
	2017	I	1291402000000
		II	1568170000000
		III	1758327000000
		IV	1834415000000
	2018	I	1934954000000
		II	2190547000000
		III	2213529000000
		IV	2432321000000
MANDIRISYARIAH	2016	I	11095110000000
		II	11241065000000
		III	11458745000000

		IV	13338662000000
	2017	I	13243161000000
		II	15463783000000
		III	16119426000000
		IV	17640213000000
	2018	I	17498892000000
		II	18452296000000
		III	20848123000000
		IV	21449077000000
MUAMALATSYARIAH	2016	I	20757977000000
		II	20888521000000
		III	21060075000000
		IV	20900783000000
	2017	I	20514248000000
		II	20451848000000
		III	20104847000000
		IV	19857952000000
	2018	I	19768934000000
		II	17132543000000
		III	16855409000000
		IV	16543871000000
VICTORIASYARIAH	2016	I	585889000000
		II	597544000000
		III	616250000000
		IV	929535000000
	2017	I	795698000000
		II	819821000000
		III	879749000000
		IV	868014000000
	2018	I	864851000000
		II	867835000000
		III	951083000000
		IV	930419000000

Lampiran 5. Tabulasi Variabel Ijarah

NAMABANK	TAHUN	PERIODE	IJARAH (Rp)
BNISYARIAH	2016	I	705023000000
		II	676699000000
		III	634730000000
		IV	561345000000
	2017	I	500498000000
		II	435456000000
		III	339023000000
		IV	192132000000
	2018	I	113758000000
		II	88158000000
		III	86319000000
		IV	380739000000
BRISYARIAH	2016	I	214581000000
		II	214009000000
		III	174901000000
		IV	356320000000
	2017	I	559300000000
		II	780011000000
		III	957664000000
		IV	1289350000000
	2018	I	1673051000000
		II	1830063000000
		III	1982335000000
		IV	2101561000000
BCASYARIAH	2016	I	285240000000
		II	355535000000
		III	395706000000
		IV	365787000000
	2017	I	429984000000
		II	507727000000
		III	517446000000
		IV	681921000000
	2018	I	664470000000
		II	699893000000
		III	806314000000
		IV	639289000000
MANDIRISYARIAH	2016	I	1103063000000
		II	1203360000000
		III	1332729000000

		IV	133026000000
	2017	I	132373900000
		II	123343600000
		III	123103100000
		IV	120770400000
	2018	I	117023800000
		II	117797700000
		III	117895200000
		IV	117112300000
MUAMALATSYARIAH	2016	I	281631000000
		II	274630000000
		III	265335000000
		IV	256369000000
	2017	I	254777000000
		II	214413000000
		III	237689000000
		IV	220380000000
	2018	I	214949000000
		II	213389000000
		III	212835000000
		IV	200279000000
VICTORIASYARIAH	2016	I	3508000000
		II	3764000000
		III	3533000000
		IV	4332000000
	2017	I	2679000000
		II	2719000000
		III	3088000000
		IV	6093000000
	2018	I	5934000000
		II	5950000000
		III	6018000000
		IV	5985000000

Lampiran 6. Tabulasi Variabel Murabahah

NAMABANK	TAHUN	PERIODE	MURABAHAH (Rp)
BNISYARIAH	2016	I	22033706000000
		II	23097149000000
		III	23752721000000
		IV	24980801000000
	2017	I	26066631000000
		II	26771636000000
		III	26906534000000
		IV	27265631000000
	2018	I	27313502000000
		II	27677458000000
		III	28829532000000
		IV	29349587000000
BRISYARIAH	2016	I	14342671000000
		II	15260674000000
		III	15079392000000
		IV	15100133000000
	2017	I	15195847000000
		II	15344742000000
		III	15097519000000
		IV	15083878000000
	2018	I	15179333000000
		II	15663354000000
		III	16049209000000
		IV	16008953000000
BCASYARIAH	2016	I	20010940000000
		II	20331090000000
		III	21671060000000
		IV	20177220000000
	2017	I	21136750000000
		II	22503760000000
		III	20770800000000
		IV	21539360000000
	2018	I	22345780000000
		II	22615320000000
		III	22558240000000
		IV	23424720000000
MANDIRISYARIAH	2016	I	49859592000000
		II	51320529000000
		III	52422148000000

		IV	53201181000000
	2017	I	53510368000000
		II	53695744000000
		III	54048823000000
		IV	54783980000000
	2018	I	55825704000000
		II	57032876000000
		III	57782020000000
		IV	59393119000000
MUAMALATSYARIAH	2016	I	23516238000000
		II	22946089000000
		III	22946089000000
		IV	23314382000000
	2017	I	23529752000000
		II	25426566000000
		III	26196465000000
		IV	27016195000000
	2018	I	27546982000000
		II	25000661000000
		III	23299767000000
		IV	21618823000000
VICTORIASYARIAH	2016	I	463703000000
		II	403796000000
		III	428893000000
		IV	352207000000
	2017	I	332097000000
		II	356426000000
		III	350122000000
		IV	413009000000
	2018	I	500253000000
		II	382026000000
		III	354402000000
		IV	323580000000

Lampiran 7. Tabulasi Variabel ROA

NAMABANK	TAHUN	PERIODE	ROA (%)
BNISYARIAH	2016	I	1.65
		II	1.59
		III	1.53
		IV	1.44
	2017	I	1.40
		II	1.48
		III	1.44
		IV	1.31
	2018	I	1.35
		II	1.42
		III	1.42
		IV	1.42
BRISYARIAH	2016	I	0.99
		II	1.03
		III	0.98
		IV	0.95
	2017	I	0.65
		II	0.71
		III	0.82
		IV	0.51
	2018	I	0.86
		II	0.92
		III	0.77
		IV	0.43
BCASYARIAH	2016	I	0.76
		II	0.90
		III	1.00
		IV	1.13
	2017	I	0.99
		II	1.05
		III	1.12
		IV	1.17
	2018	I	1.10
		II	1.13
		III	1.12
		IV	1.17
MANDIRISYARIAH	2016	I	0.56

		II	0.62
		III	0.60
		IV	0.59
	2017	I	0.60
		II	0.59
		III	0.56
		IV	0.59
	2018	I	0.79
		II	0.89
		III	0.95
		IV	0.88
MUAMALATSYARIAH	2016	I	0.25
		II	0.15
		III	0.13
		IV	0.22
	2017	I	0.12
		II	0.15
		III	0.11
		IV	0.11
	2018	I	0.15
		II	0.49
		III	0.35
		IV	0.08
VICTORIASYARIAH	2016	I	0.00
		II	0.00
		III	0.00
		IV	0.00
	2017	I	0.26
		II	0.27
		III	0.29
		IV	0.36
	2018	I	0.30
		II	0.31
		III	0.33
		IV	0.32

Lampiran 8. Log_Mudharabah, Log_Musyarakah, Log_Ijarah, Log_Murabahah

NAMABANK	TAHUN	PERIODE	Log_mudh (%)	Log_musy (%)	Log_ljrh (%)	Log_Mrbh (%)	
BNISYARIAH	2016	I	12.09	12.39	11.85	13.34	
		II	12.11	12.44	11.83	13.36	
		III	12.11	12.46	11.80	13.38	
		IV	12.08	12.48	11.75	13.40	
	2017	I	12.04	12.48	11.70	13.42	
		II	12.07	12.56	11.64	13.43	
		III	12.00	12.57	11.53	13.43	
		IV	11.95	12.66	11.28	13.44	
	2018	I	11.91	12.67	11.06	13.44	
		II	12.05	12.74	10.95	13.44	
		III	12.01	12.80	10.94	13.46	
		IV	11.98	12.86	11.58	13.47	
	BRISYARIAH	2016	I	12.07	12.71	11.33	13.16
			II	12.13	12.72	11.33	13.18
			III	12.13	12.72	11.24	13.18
			IV	12.11	12.73	11.55	13.18
2017		I	12.08	12.71	11.75	13.18	
		II	12.04	12.74	11.89	13.19	
		III	11.99	12.76	11.98	13.18	
		IV	11.93	12.75	12.11	13.18	
2018		I	11.87	12.77	12.22	13.18	
		II	11.81	12.84	12.26	13.19	
		III	11.75	12.85	12.30	13.21	
		IV	11.69	12.89	12.32	13.20	
BCASYARIAH		2016	I	11.26	12.06	11.46	12.30
			II	11.30	12.08	11.55	12.31
			III	11.46	12.07	11.60	12.34
			IV	11.54	12.11	11.56	12.30
	2017	I	11.44	12.11	11.63	12.33	
		II	11.37	12.20	11.71	12.35	
		III	11.37	12.25	11.71	12.32	
		IV	11.35	12.26	11.83	12.33	
	2018	I	11.29	12.29	11.82	12.35	
		II	11.52	12.34	11.85	12.35	
		III	11.44	12.35	11.91	12.35	
		IV	11.38	12.39	11.81	12.37	
	MANDIRISYARIAH	2016	I	12.44	13.05	12.04	13.70
			II	12.56	13.05	12.08	13.71

		III	12.52	13.06	12.12	13.72
		IV	12.50	13.13	12.12	13.73
	2017	I	12.49	13.12	12.12	13.73
		II	12.54	13.19	12.09	13.73
		III	12.56	13.21	12.09	13.73
		IV	12.53	13.25	12.08	13.74
	2018	I	12.54	13.24	12.07	13.75
		II	12.52	13.27	12.07	13.76
		III	12.50	13.32	12.07	13.76
		IV	12.51	13.33	12.07	13.77
MUAMALATSYARIAH	2016	I	12.03	13.32	11.45	13.37
		II	11.95	13.32	11.44	13.36
		III	11.93	13.32	11.42	13.36
		IV	11.92	13.32	11.41	13.37
	2017	I	11.96	13.31	11.41	13.37
		II	11.94	13.31	11.33	13.41
		III	11.77	13.30	11.38	13.42
		IV	11.87	13.30	11.34	13.43
	2018	I	11.89	13.30	11.33	13.44
		II	11.74	13.23	11.33	13.40
		III	11.68	13.23	11.33	13.37
		IV	11.64	13.22	11.30	13.33
VICTORIASYARIAH	2016	I	9.63	11.77	9.55	11.67
		II	9.60	11.78	9.58	11.61
		III	9.71	11.79	9.55	11.63
		IV	10.30	11.97	9.64	11.55
	2017	I	10.33	11.90	9.43	11.52
		II	10.60	11.91	9.43	11.55
		III	10.81	11.94	9.49	11.54
		IV	10.81	11.94	9.78	11.62
	2018	I	10.80	11.94	9.77	11.70
		II	10.83	11.94	9.77	11.58
		III	10.78	11.98	9.78	11.55
		IV	10.75	11.97	9.78	11.51

Lampiran 9. Statistic Descriptive

Descriptive Statistics						
	N	Minimu m	Maximu m	Mean	Media n	Std. Deviation
Profitabilitas	7 2	0.00	1.65	0.7317	0.7350	0.47119
Log_Mudharabah	7 2	9.60	12.56	11.697 6	11.9230	0.70021
Log_Musyarakah	7 2	11.77	13.33	12.656 9	12.7200	0.50705
Log_Ijarah	7 2	9.43	12.32	11.356 7	11.5719	0.36403
Log_Murabahah	7 2	11.51	13.77	12.940 0	13.2701	0.74977

Lampiran 10. Uji Asumsi Klasik

1. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		72
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.22677288
Most Extreme Differences	Absolute	.074
	Positive	.074
	Negative	-.073
Test Statistic		.074
Asymp. Sig. (2-tailed)		.200 ^{c,d}

- Test distribution is Normal.
- Calculated from data.
- Lilliefors Significance Correction.
- This is a lower bound of the true significance.

2. Uji Multikolinieritas

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	5.230	.769		6.797	.000		
	Log_Mudharabah	.378	.115	.561	3.279	.002	.118	8.465
	Log_Musyarakah	1.448	.122	1.558	11.843	.000	.200	5.005
	Log_ljarah	.124	.060	.221	2.076	.042	.304	3.290
	Log_Murabahah	.619	.128	.984	4.814	.000	.111	9.005

a. Dependent Variable: PROFITABILITAS (ROA)

3. Uji Heteroskedastisitas

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.197	.469		.419	.676
Log_Mudharabah	-.049	.070	-.237	-.701	.486
Log_Musyarakah	-.092	.074	-.321	-1.234	.222
Log_Ijarah	.054	.036	.311	1.474	.145
Log_Murabahah	.086	.078	.442	1.093	.278

a. Dependent Variable: Abs_Res

4. Uji Autokolerasi

Runs Test

	Unstandardized Residual
Test Value ^a	-.01129
Cases < Test Value	36
Cases >= Test Value	36
Total Cases	72
Number of Runs	17
Z	-1.010
Asymp. Sig. (2-tailed)	.272

a. Median

Lampiran 11. Analisis Regresi Berganda

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.230	.769		6.797	.000
	Log_Mudharabah	.378	.115	.561	3.279	.002
	Log_Musyarakah	1.448	.122	1.558	11.843	.000
	Log_Ijarah	.124	.060	.221	2.076	.042
	Log_Murabahah	.619	.128	.984	4.814	.000

a. Dependent Variable: PROFITABILITAS (ROA)

Lampiran 12. Uji Kebaikan Model

1. Uji Simultan (Uji F)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.112	4	3.028	55.565	.000 ^b
	Residual	3.651	67	.054		
	Total	15.764	71			

a. Dependent Variable: PROFITABILITAS (ROA)

b. Predictors: (Constant), Log_Murabahah, Log_ljarah, Log_Musyarakah, Log_Mudharabah

2. Uji Koefisien Determinasi (R²)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.877 ^a	.768	.755	.23344

a. Predictors: (Constant), Log_Murabahah, Log_ljarah, Log_Musyarakah, Log_Mudharabah

b. Dependent Variable: PROFITABILITAS (ROA)

Lampiran 13. Uji Hipotesis

1. Uji Parsial (Uji t)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.230	.769		6.797	.000
Log_Mudharabah	.378	.115	.561	3.279	.002
Log_Musyarakah	1.448	.122	1.558	11.843	.000
Log_Ijarah	.124	.060	.221	2.076	.042
Log_Murabahah	.619	.128	.984	4.814	.000

a. Dependent Variable: PROFITABILITAS (ROA)

