

LAMPIRAN

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Lampiran 1 Populasi Penelitian

No	Nama Bank
1	Bank BCA Syariah, PT
2	Bank BNI Syariah, PT
3	Bank BRI Syariah, PT
4	Bank Jabar Banten Syariah, PT
5	Bank Maybank Syariah Indonesia, PT
6	Bank Muamalat Indonesia Syariah, PT
7	Bank Panin Dubai Syariah Tbk, PT
8	Bank Syariah Bukopin, PT
9	Bank Syariah Mandiri, PT
10	Bank Mega Syariah, PT
11	Bank Victoria Syariah, PT
12	Bank Tabungan Pensiun Nasional Syariah, PT
13	Bank Aceh Syariah, PT
14	Bank BPD Nusa Tenggara Barat Syariah, PT

Lampiran 2 Sampel Penelitian

No	Nama Bank
1	Bank BCA Syariah, PT
2	Bank BNI Syariah, PT
3	Bank BRI Syariah, PT
4	Bank Jabar Banten Syariah, PT
5	Bank Muamalat Indonesia Syariah, PT
6	Bank Syariah Bukopin, PT
7	Bank Syariah Mandiri, PT
8	Bank Mega Syariah, PT
9	Bank Victoria Syariah, PT

Lampiran 3 Perhitungan

No	Nama Bank	Bagi Hasil Tahun 2019			
		Pembiayaan Mudharabah	Pembiayaan Musyarakah	Jumlah	Ln (Bagi Hasil)
1	Bank BCA	485.784.262.060	2.904.207.487.359	3.389.991.749.419	28,85184861
2	Bank BNI	1.560.733.000.000	9.417.025.000.000	9.419.318.000.000	29,8737838
3	Bank BRI	407.246.000.000	11.019.873.000.000	11.427.119.000.000	30,06701051
4	Bank BJB	178.172.000.000	1.540.921.000.000	1.719.093.000.000	28,17281794
5	Bank Muamalat	748.496.676.000	14.008.299.777.000	14.756.796.453.000	30,32272487
6	Bank Bukopin	88.087.564.110	2.940.375.060.451	3.026.462.624.561	28,7384156
7	Bank Mandiri	1.706.416.000.000	25.956.876.000.000	27.663.292.000.000	30,95112745
8	Bank Mega	178.325.000.000	1.774.313.473.000	1.952.638.473.000	28,300202637
9	Bank Victoria	21.029.657.338	957.731.182.680	978.760.740.018	27,60955306

No	Nama Bank	Bagi Hasil Tahun 2018			
		Pembiayaan Mudharabah	Pembiayaan Musyarakah	Jumlah	Ln (Bagi Hasil)
1	Bank BCA	236.055.898.583	2.390.999.023.965	2.627.054.922.548	28,59688453
2	Bank BNI	933.549.000.000	7.106.936.000.000	8.040.485.000.000	29,71551052
3	Bank BRI	475.300.000.000	7.406.955.000.000	7.882.255.000.000	29,69563515
4	Bank BJB	126.504.000.000	1.131.772.000.000	1.258.276.000.000	27,86076365
5	Bank Muamalat	431.872.013.000	15.856.148.035.000	16.288.020.048.000	30,42145099
6	Bank Bukopin	104.227.177.217	2.517.251.585.751	2.621.478.762.968	28,59475969
7	Bank Mandiri	3.226.605.000.000	20.622.671.000.000	23.849.276.000.000	30,80277498
8	Bank Mega	0	1.194.603.967.000	1.194.603.967.000	27,80883584
9	Bank Victoria	56.080.460.940	917.996.216.078	974.076.677.018	27,60475586

No	Nama Bank	Bagi Hasil Tahun 2017			
		Pembiayaan Mudharabah	Pembiayaan Musyarakah	Jumlah	Ln (Bagi Hasil)
1	Bank BCA	223.321.696.191	1.807.939.416.505	2.031.261.112.696	28,339677954
2	Bank BNI	933.549.000.000	7.106.936.000.000	8.040.485.000.000	29,71551052
3	Bank BRI	840.974.000.000	5.447.998.000.000	6.288.972.000.000	29,46981874
4	Bank BJB	156.113.000.000	819.852.000.000	975.965.000.000	27,606692556
5	Bank Muamalat	703.554.231.000	19.160.884.745.000	19.160.884.745.000	30,58389206
6	Bank Bukopin	172.789.947.278	2.497.518.411.383	2.670.308.358.661	28,61321507
7	Bank Mandiri	3.360.363.000.000	17.268.075.000.000	20.628.438.000.000	30,65769173
8	Bank Mega	65.870.472.000	590.844.766.000	656.715.238.000	27,21051633
9	Bank Victoria	63.485.769.218	855.805.846.733	919.291.615.951	27,54686923

No	Nama Bank	Bagi Hasil Tahun 2016			
		Pembiayaan Mudharabah	Pembiayaan Musyarakah	Jumlah	Ln (Bagi Hasil)
1	Bank BCA	342.362.543.900	1.287.826.779.386	1.630.189.323.286	28,119717273
2	Bank BNI	933.549.000.000	7.106.936.000.000	8.040.485.000.000	29,71551052
3	Bank BRI	1.271.485.000.000	5.185.890.000.000	6.457.375.000.000	29,496244
4	Bank BJB	204.505.878.000	668.816.485.000	873.322.363.000	27,49557058
5	Bank Muamalat	794.219.700.000	20.125.269.223.000	20.919.488.923.000	30,67170232
6	Bank Bukopin	340.449.506.081	2.137.001.448.480	2.477.450.954.561	28,53825131
7	Bank Mandiri	3.085.615.000.000	13.001.058.000.000	16.086.673.000.000	30.40901228
8	Bank Mega	45.893.475.000	294.324.521.000	340.217.996.000	26,55285241
9	Bank Victoria	20.006.864.451	908.935.858.265	928.942.722.716	27,55731292

No	Nama Bank	Bagi Hasil Tahun 2015			
		Pembiayaan Mudharabah	Pembiayaan Musyarakah	Jumlah	Ln (Bagi Hasil)
1	Bank BCA	198.422.896.821	1.132.524.319.363	1.330.947.216.184	27,916911997
2	Bank BNI	933.549.000.000	7.106.936.000.000	8.040.485.000.000	29,71551052
3	Bank BRI	1.106.566.000.000	4.962.346.000.000	6.068.912.000.000	29,43420046
4	Bank BJB	317.180.236.000	726.254.242.000	1.043.434.478.000	27,673538771
5	Bank Muamalat	1.052.718.497.000	20.192.427.340.000	21.245.145.837.000	30,68714955
6	Bank Bukopin	401.915.338.532	1.636.389.276.926	2.038.304.615.458	28,34313951
7	Bank Mandiri	2.834.182.892.154	10.277.268.190.360	13.111.451.082.514	30,20450709
8	Bank Mega	1.375.195.000.000	56.235.705.000	1.431.430.705.000	27,989695555
9	Bank Victoria	4.513.711.303	703.898.781.068	708.412.492.371	27,28629238

No	Nama Bank	Jual Beli Tahun 2019			
		Pembiayaan Murabahah	Pembiayaan Istishna	Jumlah	Ln (Jual Beli)
1	Bank BCA	1.584.223.049.411	0	1.584.223.049.411	28,091115213
2	Bank BNI	18.692.519.000.000	0	18.692.519.000.000	30,55914451
3	Bank BRI	13.192.848.000.000	2.700.000.000	13.195.548.000.000	30,21090062
4	Bank BJB	3.601.625.000.000	2.828.000.000	3.629.905.000.000	28,920227559
5	Bank MM	13.805.817.473.000	3.688.050.000	13.809.505.523.000	30,25637828
6	Bank BKP	1.489.757.985.000	1.673.007.000.000	3.162.764.985.000	28,78246776
7	Bank MD	40.170.279.000.000	262.000.000.000	40.432.279.000.000	31,33064957
8	Bank MG	3.972.820.776.000	0	3.972.820.776.000	29,01049748
9	Bank VRA	218.377.653.424	0	218.377.653.424	26,10949176

No	Nama Bank	Jual Beli Tahun 2018			
		Pembiayaan Murabahah	Pembiayaan Istishna	Jumlah	Ln (Jual Beli)
1	Bank BCA	1.679.410.190.582	0	1.679.410.190.582	28,149463771
2	Bank BNI	17.694.192.000.000	0	17.694.192.000.000	30,50425757
3	Bank BRI	11.370.876.000.000	3.212.000.000	11.374.088.000.000	30,0623589
4	Bank BJB	3.312.670.000.000	4.104.000.000	3.316.774.000.000	28,83001374
5	Bank MM	15.325.982.769.000	4.349.018.000	15.330.331.787.000	30,36085445
6	Bank BKP	1.462.522.946.067	2.576.573.992	1.455.099.520.059	28,00609541
7	Bank MD	38.355.135.000.000	359.000.000	38.355.494.000.000	31,27791889
8	Bank MG	3.836.076.727.000	0	3.836.076.727.000	28,97547127
9	Bank VRA	241.467.459.537	0	241.467.459.537	26,21000056

No	Nama Bank	Jual Beli Tahun 2017			
		Pembiayaan Murabahah	Pembiayaan Istishna	Jumlah	Ln (Jual Beli)
1	Bank BCA	1.557.673.219.092	0	1.557.673.219.092	28,074214298
2	Bank BNI	18.692.519.000.000	0	18.692.519.000.000	30,55914451
3	Bank BRI	10.457.017.000.000	4.309.000.000	10.461.326.000.000	29,97870634
4	Bank BJB	4.371.971.000.000	2.495.000.000	4.374.466.000.000	29,10680557
5	Bank MM	19.342.509.882.000	3.848.731.000	19.346.358.613.000	30,59352533
6	Bank BKP	1.629.023.701.155	4.282.972.526	1.633.306.673.681	28,12162771
7	Bank MD	36.233.737.000.000	3.144.000.000	36.236.881.000.000	31,22109853
8	Bank MG	3.909.846.866.000	27.405.701.000	3.937.252.567.000	29,00150428
9	Bank VRA	322.367.419.659	0	322.367.419.659	26,49895779

No	Nama Bank	Jual Beli Tahun 2016			
		Pembiayaan Murabahah	Pembiayaan Istishna	Jumlah	Ln (Jual Beli)
1	Bank BCA	1.495.010.422.554	0	1.495.010.422.554	28,033154294
2	Bank BNI	18.692.519.000.000	0	18.692.519.000.000	30,55914451
3	Bank BRI	10.500.533.000.000	5.760.000.000	10.506.293.000.000	29,98299553
4	Bank BJB	3.707.951.000.000	645.000.000	3.708.596.000.000	28,94167448
5	Bank MM	16.866.086.316.000	5.235.359.000	16.871.321.675.000	30.45663635
6	Bank BKP	2.217.105.981.750	7.011.388.561	2.224.117.370.311	28,43038127
7	Bank MD	36.198.342.000.000	6.042.000.000	36.204.384.000.000	31,22020133
8	Bank MG	4.267.783.124.000	32.815.754.000	4.300.598.878.000	29,0897754
9	Bank VRA	237.996.338.239	0	237.996.338.239	26,19552112

No	Nama Bank	Jual Beli Tahun 2015			
		Pembiayaan Murabahah	Pembiayaan Istishna	Jumlah	Ln (Jual Beli)
1	Bank BCA	1.428.091.989.783	0	1.428.091.989.783	27,987360396
2	Bank BNI	18.692.519.000.000	0	18.692.519.000.000	30,55914451
3	Bank BRI	9.780.350.000.000	7.241.000.000	9.787.591.000.000	29,91213647
4	Bank BJB	3.663.675.000.000	3.449.000.000	3.667.124.000.000	28,93042882
5	Bank MM	17.314.492.247.000	8.363.048.000	17.322.855.295.000	30,48304786
6	Bank BKP	2.188.487.676.996	9.983.878.981	2.198.471.555.977	28,41878349
7	Bank MD	34.807.005.000.000	11.593.000.000	34.818.648.000.000	31,18117422
8	Bank MG	3.977.680.273.000	31.661.293.000	4.009.341.566.000	29,01964815
9	Bank VRA	303.959.283.809	0	303.959.283.809	26,44015959

NO	Nama Bank	<i>Financing to Deposit Ratio (FDR) Tahun 2019</i>		
		Total Pembiayaan	Total Dana Pihak Ketiga	FDR
1	Bank BCA Syariah, PT	5.499.256.750.036	6.208.243.759.881	88,57991024
2	Bank BNI Syariah, PT	32.424.896.000.000	43.771.879.000.000	74,07700273
3	Bank BRI Syariah, PT	28.359.339.000.000	35.137.002.000.000	80,7107533
4	Bank Jabar Banten Syariah, PT	6.797.724.000.000	15.446.402.000.000	93,53846229
5	Bank Muamalat Syariah, PT	34.617.527.559.000	40.357.212.423.000	85,77779653
6	Bank Bukopin Syariah, PT	4.755.590.593.000	5.087.294.408.000	93,4797598
7	Bank Syariah Mandiri, PT	75.107.800.000.000	99.803.522.000.000	75,25566082
8	Bank Mega Syariah, PT	6.432.506.974.000	6.578.208.091.000	97,78509413
9	Bank Victoria Syariah, PT	1.231.614.000.000	1.710.985.000.000	71,98274678

NO	Nama Bank	<i>Financing to Deposit Ratio (FDR) Tahun 2018</i>		
		Total Pembiayaan	Total Dana Pihak Ketiga	FDR
1	Bank BCA Syariah, PT	4.824.013.131.145	5.696.871.483.103	84,67828606
2	Bank BNI Syariah, PT	31.048.029.000.000	35.496.520.000.000	77,66121580
3	Bank BRI Syariah, PT	23.027.928.000.000	29.874.575.000.000	77,08202711
4	Bank Jabar Banten Syariah, PT	5.975.713.000.000	13.482.898.000.000	89,85068684
5	Bank Muamalat Syariah, PT	37.680.535.776.000	45.635.573.493.000	82,56834064
6	Bank Bukopin Syariah, PT	4.243.640.398.000	4.543.665.337.000	93,39685217
7	Bank Syariah Mandiri, PT	68.159.711.000.000	87.464.524.000.000	77,92840787
8	Bank Mega Syariah, PT	5.550.484.338.000	5.723.208.035.000	96,98204755
9	Bank Victoria Syariah, PT	1.234.571.000.000	1.599.143.000.000	77,20203884

NO	Nama Bank	<i>Financing to Deposit Ratio (FDR) Tahun 2017</i>		
		Total Pembiayaan	Total Dana Pihak Ketiga	FDR
1	Bank BCA Syariah, PT	4.126.328.826.947	4.736.403.549.195	87,713784969
2	Bank BNI Syariah, PT	23.597.212.000.000	29.379.291.000.000	80,31920171
3	Bank BRI Syariah, PT	19.699.676.000.000	27.359.084.000.000	72,00415043
4	Bank Jabar Banten Syariah, PT	5.975.713.000.000	15.427.116.000.000	91,03612716
5	Bank Muamalat Indonesia, PT	48.593.984.537.000	47.850.529.901.000	95,13537020
6	Bank Bukopin Syariah, PT	4.532.635.137.000	5.498.425.371.000	82,43514881
7	Bank Syariah Mandiri, PT	62.237.891.000.000	77.896.821.000.000	79,89785745
8	Bank Mega Syariah, PT	4.641.539.000.000	5.103.100.000.000	90,95528208
9	Bank Victoria Syariah, PT	1.262.926.000.000	1.512.009.000.000	83,52635467

NO	Nama Bank	<i>Financing to Deposit Ratio (FDR) Tahun 2016</i>		
		Total Pembiayaan	Total Dana Pihak Ketiga	FDR
1	Bank BCA Syariah, PT	3.418.404.940.564	3.255.052.570.478	105,01842494
2	Bank BNI Syariah, PT	20.493.662.000.000	24.233.009.000.000	83,92545061
3	Bank BRI Syariah, PT	18.430.298.000.000	23.019.067.000.000	80,065355662
4	Bank Jabar Banten Syariah, PT	5.019.064.260.000	6.119.611.115.000	82,01606549
5	Bank Muamalat Indonesia, PT	43.598.928.579.000	41.919.920.094.000	98,73843212
6	Bank Bukopin Syariah, PT	4.799.486.387.000	5.442.608.031.000	88,18357596
7	Bank Syariah Mandiri, PT	56..368.578.000.000	69.943.280.000.000	80,59184242
8	Bank Mega Syariah, PT	4.714.812.000.000	4.973.126.000.000	94,80580223
9	Bank Victoria Syariah, PT	1.212.690.000.000	1.204.681.000.000	100,6648233

NO	Nama Bank	<i>Financing to Deposit Ratio (FDR) Tahun 2015</i>		
		Total Pembiayaan	Total Dana Pihak Ketiga	FDR
1	Bank BCA Syariah, PT	2.935.731.695.921	3.210.523.778.958	91,44089557
2	Bank BNI Syariah, PT	17.765.141.000.000	19.322.756.000.000	91,93896047
3	Bank BRI Syariah, PT	16.853.507.000.000	20.123.658.000.000	83,74971886
4	Bank Jabar Banten Syariah, PT	4.484.804.356.000	5.275.096.522.000	85,01843212
5	Bank Muamalat Indonesia, PT	40.705.361.938.000	45.077.652.220.000	90,30053681
6	Bank Bukopin Syariah, PT	4.307.132.154.000	4.756.303.132.000	90,55630044
7	Bank Syariah Mandiri, PT	53.094.437.001.577	62.102.378.284.772	85,49501399
8	Bank Mega Syariah, PT	4.211.473.000.000	4.354.546.000.000	96,71439916
9	Bank Victoria Syariah, PT	1.075.681.000.000	1.128.907.000.000	95,28517407

NO	Nama Bank	<i>Non Performing Financing (NPF) Tahun 2019</i>		
		Total Pembiayaan Bermasalah	Total Pembiayaan	NPF
1	Bank BCA Syariah, PT	253.468.761.050	54.992.867.000.000	4,60912071
2	Bank BNI Syariah, PT	1.062.320.000.000	32.424.896.000.000	3,27624798
3	Bank BRI Syariah, PT	745.892.000.000	28.359.339.000.000	2,63014593
4	Bank Jabar Banten Syariah, PT	131.101.729.000	6.797.724.000.000	1,92861212
5	Bank Muamalat Indonesia, PT	567.096.162.000	34.617.527.559.000	1,63817639
6	Bank Bukopin Syariah, PT	1.033.524.446.000	4.755.590.593.000	2,17328296
7	Bank Syariah Mandiri, PT	1.967.857.000.000	75.107.800.000.000	2,62004346
8	Bank Mega Syariah, PT	11.063.911.000	6.432.506.974.000	1,71998453
9	Bank Victoria Syariah, PT	22.010.417.047	1.231.614.000.000	1,78711975

NO	Nama Bank	<i>Non Performing Financing (NPF) Tahun 2018</i>		
		Total Pembiayaan Bermasalah	Total Pembiayaan	NPF
1	Bank BCA Syariah, PT	252.065.017.615	4.824.013.131.145	5,22521417
2	Bank BNI Syariah, PT	804.552.000.000	31.048.029.000.000	2,59131425
3	Bank BRI Syariah, PT	557.697.000.000	23.027.928.000.000	2,42182883
4	Bank Jabar Banten Syariah, PT	139.052.670.000	5.975.713.000.000	2,32696366
5	Bank Muamalat Indonesia, PT	1.006.237.000.000	37.680.535.776.000	2,67044266
6	Bank Bukopin Syariah, PT	2.246.526.292	4.243.640.398.000	5,2293866
7	Bank Syariah Mandiri, PT	2.244.673.000.000	68.159.711.000.000	3,293220205
8	Bank Mega Syariah, PT	15.155.213.662	5.550.484.338.000	2,7304308
9	Bank Victoria Syariah, PT	1.515.521.366	1.234.571.000.000	1,27569225

NO	Nama Bank	<i>Non Performing Financing (NPF) Tahun 2017</i>		
		Total Pembiayaan Bermasalah	Total Pembiayaan	NPF
1	Bank BCA Syariah, PT	209.919.703.382	4.126.328.826.947	5,08732368
2	Bank BNI Syariah, PT	581.532.000.000	23.597.212.000.000	2,46440978
3	Bank BRI Syariah, PT	590.469.000.000	19.699.676.000.000	2,99735387
4	Bank Jabar Banten Syariah, PT	1.079.671.525.00	5.975.713.000.000	1,806766029
5	Bank Muamalat Indonesia, PT	1.188.643.594.000	48.593.984.537.000	2,2446071474
6	Bank Bukopin Syariah, PT	2.246.526.292	4.532.635.137.000	4,956336048
7	Bank Syariah Mandiri, PT	2.760.165.000.000	62.237.891.000.000	4,434862679
8	Bank Mega Syariah, PT	1.369.253.000	4.641.539.000.000	2,94999811
9	Bank Victoria Syariah, PT	1.618.449.812	1.262.926.000.000	1,281978169

NO	Nama Bank	<i>Non Performing Financing (NPF) Tahun 2016</i>		
		Total Pembiayaan Bermasalah	Total Pembiayaan	Jumlah
1	Bank BCA Syariah, PT	1.732.809.812.000	3.418.404.940.564	5,069059524
2	Bank BNI Syariah, PT	554.644.000.000	20.493.662.000.000	2,270641723
3	Bank BRI Syariah, PT	492.156.000.000	18.430.298.000.000	2,670363767
4	Bank Jabar Banten Syariah, PT	89.891.435.000	5.019.064.260.000	2,549099988
5	Bank Muamalat Indonesia, PT	6.103.740.000.000	43.598.928.579.000	1,38767501
6	Bank Bukopin Syariah, PT	17.518.123.900	4.799.486.387.000	3,649387518
7	Bank Syariah Mandiri, PT	3.942.162.000.000	56..368.578.000.000	4,926226954
8	Bank Mega Syariah, PT	2.661.820.000	4.714.812.000.000	3,305654588
9	Bank Victoria Syariah, PT	42.437.244.328	1.212.690.000.000	3,49943055

NO	Nama Bank	<i>Non Performing Financing (NPF) Tahun 2015</i>		
		Total Pembiayaan Bermasalah	Total Pembiayaan	Jumlah
1	Bank BCA Syariah, PT	111.340.897.619	2.935.731.695.921	3,79261149
2	Bank BNI Syariah, PT	358.118.000.000	17.765.141.000.000	2,01584665
3	Bank BRI Syariah, PT	369.969.000.000	16.853.507.000.000	2,19520483
4	Bank Jabar Banten Syariah, PT	649.031.000.000	4.484.804.356.000	6,90447178
5	Bank Muamalat Indonesia, PT	1.589.864.595.000	40.705.361.938.000	3,905786656
6	Bank Bukopin Syariah, PT	17.430.927.000	4.307.132.154.000	4,0469915
7	Bank Syariah Mandiri, PT	3.942.161.808.131	53.094.437.001.577	6,34784354
8	Bank Mega Syariah, PT	1.794.087.000.000	4.211.473.000.000	4,259999
9	Bank Victoria Syariah, PT	60.592.867.312	1.075.681.000.000	5,632977371

NO	Nama Bank	<i>Capital Adequacy Ratio (CAR) Tahun 2019</i>		
		Modal	ATMR	Jumlah
1	Bank BCA Syariah	2.328.292.245.222	66.604.162.451	34,957158225
2	Bank BNI Syariah	4.735.076.000.000	258.360.000.000	18,32743487
3	Bank BRI Syariah	5.088.036.000.000	201.506.000.000	25,250047145
4	Bank Jabar Banten Syariah	868.345.231.000	65.808.589.000	13,195013663
5	Bank Muamalat Indonesia Syariah	3.937.178.287.000	317.003.082.000	12,420000033
6	Bank Syariah Bukopin	889.150.351.858	58.496.733.675	15,25257145
7	Bank Syariah Mandiri	9.245.835.000.000	572.498.000.000	16,14998655
8	Bank Mega Syariah	1.290.179.944.000	64.672.900.000	19,949313298
9	Bank Victoria Syariah	354.243.509.598	18.231.781.254	19,42999991

NO	Nama Bank	<i>Capital Adequacy Ratio (CAR) Tahun 2018</i>		
		Modal	ATMR	Jumlah
1	Bank BCA Syariah	1.261.334.491.910	51.719.488.804	24,387992246
2	Bank BNI Syariah	4.242.166.000.000	234.007.000.000	18,128372228
3	Bank BRI Syariah	5.026.640.000.000	169.076.000.000	29,730062221
4	Bank Jabar Banten Syariah	851.470.223.000	55.437.935.000	15,358981589
5	Bank Muamalat Indonesia Syariah	3.921.667.078.000	320.637.397.000	12,230847414
6	Bank Syariah Bukopin	885.069.108.558	46.314.448.381	19,312253971
7	Bank Syariah Mandiri	8.039.165.000.000	494.413.000.000	16,260019457
8	Bank Mega Syariah	1.203.377.835.000	58.587.000.000	20,539914594
9	Bank Victoria Syariah	291.249.484.976	1.319.664.019	22,06997242

NO	Nama Bank	<i>Capital Adequacy Ratio (CAR) Tahun 2017</i>		
		Modal	ATMR	Jumlah
1	Bank BCA Syariah	1.136.111.178.445	38.619.984.712	29,417701403
2	Bank BNI Syariah	3.807.298.000.000	208.699.000.000	18,243010268
3	Bank BRI Syariah	2.602.841.000.000	128.346.000.000	20,279876272
4	Bank Jabar Banten Syariah	827.951.000.000	57.661.000.000	14,358981589
5	Bank Muamalat Indonesia Syariah	9.985.546.831.000	7.516.046.000	13,28563826
6	Bank Syariah Bukopin	880.747.074.087	45.874.689.589	19,19772108
7	Bank Syariah Mandiri	7.314.241.000.000	470.304.000.000	15,552155627
8	Bank Mega Syariah	1.203.015.875.000	54.214.320.000	22,189762106
9	Bank Victoria Syariah	299.392.899.091	15.523.846.266	19,286801291

NO	Nama Bank	<i>Capital Adequacy Ratio (CAR) Tahun 2016</i>		
		Modal	ATMR	Jumlah
1	Bank BCA Syariah	3.477.006.796.250	42.827.850.598	36,785647837
2	Bank BNI Syariah	2.486.566.000.000	176.584.000.000	14,081490962
3	Bank BRI Syariah	2.510.013.000.000	121.669.000.000	20,629848195
4	Bank Jabar Banten Syariah	876.401.000.000	48.154.000.000	18,19996262
5	Bank Muamalat Indonesia Syariah	9.476.756.018.000	787.273.000.000	12,037445737
6	Bank Syariah Bukopin	798.568.161.270	52.745.585.176	15,143219532
7	Bank Syariah Mandiri	6.392.437.000.000	456.276.000.000	14,010022443
8	Bank Mega Syariah	1.061.800.638.000	413.868.137.000	25,6552994
9	Bank Victoria Syariah	1.198.799.001.952	31.614.177.200	27,919664787

NO	Nama Bank	<i>Capital Adequacy Ratio (CAR) Tahun 2015</i>		
		Modal	ATMR	Jumlah
1	Bank BCA Syariah	2.903.406.225.586	32.945.320.259	34,3128031621
2	Bank BNI Syariah	2.215.658.000.000	142.611.000.000	15,536375174
3	Bank BRI Syariah	2.339.812.000.000	167.849.000.000	13,939981769
4	Bank Jabar Banten Syariah	1.043.203.000.000	46.563.000.000	22,40411915
5	Bank Muamalat Indonesia Syariah	3.550.563.883.000	253.172.525.000	14,024285941
6	Bank Syariah Bukopin	633.083.364.194	38.815.000.000	16,313240514
7	Bank Syariah Mandiri	5.613.739.000.000	437.205.000.000	12,840061298
8	Bank Mega Syariah	874.286.571.000	617.058.977	14,168606302
9	Bank Victoria Syariah	1.105.405.579.607	27.426.637.688	16,304086567

NO	Nama Bank	Profitabilitas Tahun 2019		
		Laba Sebelum Pajak	Total Aset	ROA
1	Bank BCA Syariah	83.295675610	8.634.373.690.079	0,96469852
2	Bank BNI Syariah	799.949.000.000	49.980.235.000.000	1,59962033
3	Bank BRI Syariah	116.865.000.000	43.123.488.000.000	0,27100081
4	Bank Jabar Banten Syariah	42.473.964.000	7.723.201.420.000	0,54995282
5	Bank Muamalat Indonesia Syariah	26.166.398.000	50.555.519.435.000	0,05175775
6	Bank Syariah Bukopin	2.507.512.625	6.739.723.904.064	0.03720498
7	Bank Syariah Mandiri	1.715.006.000	112.291.867.000	1,52727535
8	Bank Mega Syariah	66.200.529.000	8.007.675.910.000	0,82671339
9	Bank Victoria Syariah	1.069.000.000	2.262.451.000.000	0,04724964

NO	Nama Bank	Profitabilitas Tahun 2018		
		Laba Sebelum Pajak	Total Aset	ROA
1	Bank BCA Syariah	72.393.453.347	7.064.008.145.080	1,0248212
2	Bank BNI Syariah	550.238.000.000	41.048.545.000.000	1,34045677
3	Bank BRI Syariah	151.514.000.000	37.869.177.000.000	0,40009848
4	Bank Jabar Banten Syariah	37.086.255.000	6.741.449.496.000	0,55011912
5	Bank Muamalat Indonesia Syariah	45.805.872.000	57.227.276.046.000	0,08004203
6	Bank Syariah Bukopin	1.525.079.471	6.328.446.529.189	0,0240988
7	Bank Syariah Mandiri	815.733.000.000	98.341.116.000	0,82949333
8	Bank Mega Syariah	62.269.718.000	7.336.342.210.000	0,84878426
9	Bank Victoria Syariah	6.335.852.696	2.126.018.825.461	0,2980148915

NO	Nama Bank	Profitabilitas Tahun 2017		
		Laba Sebelum Pajak	Total Aset	ROA
1	Bank BCA Syariah	62.192.686.074	5.961.174.477.140	1,04329585
2	Bank BNI Syariah	408.747.000.000	34.822.442.000.000	1,17380338
3	Bank BRI Syariah	150.957.000.000	31.543.384.000.000	0,47856945
4	Bank Jabar Banten Syariah	(422.889.000.000)	7.713.558.000.000	(5,48241162)
5	Bank Muamalat Indonesia Syariah	60.268.280.000	61.696.919.644.000	0,09768442
6	Bank Syariah Bukopin	1.332.376.412	7.166.257.141.367	0,01859236
7	Bank Syariah Mandiri	487.060.000.000	87.939.774.000.000	0,55385632
8	Bank Mega Syariah	98.904.809.000	7.034.299.832.000	0,14060362
9	Bank Victoria Syariah	6.098.951.987	2.003.113.721.655	0,30447593

NO	Nama Bank	Profitabilitas Tahun 2016		
		Laba Sebelum Pajak	Total Aset	ROA
1	Bank BCA Syariah	49.241.137.711	4.995.606.338.455	0,98568891
2	Bank BNI Syariah	373.197.000.000	28.314.175.000.000	1,31805712
3	Bank BRI Syariah	238.609.000.000	27.687.188.000.000	0,86180294
4	Bank Jabar Banten Syariah	(545.977.000.000)	7.441.653.000.000	0,0733677047
5	Bank Muamalat Indonesia Syariah	116.459.114.000	55.786.397.505.000	0,20875898
6	Bank Syariah Bukopin	(69.734.307.364)	6.900.889.381.918	(1,01051188)
7	Bank Syariah Mandiri	434.704.000.000	78.831.722.000.000	0,55143284
8	Bank Mega Syariah	151.023.336.000	6.135.241.922.000	0,2461571001
9	Bank Victoria Syariah	(27.883.000.000)	1.625.183.000.000	(1,71568371)

NO	Nama Bank	Profitabilitas Tahun 2015		
		Laba Sebelum Pajak	Total Aset	ROA
1	Bank BCA Syariah	31.892.132.856	4.349.580.046.527	0,73322327
2	Bank BNI Syariah	307.768.000.000	23.017.667.000.000	1,33709468
3	Bank BRI Syariah	169.069.000.000	24.230.247.000.000	0,69776012
4	Bank Jabar Banten Syariah	15.949.840.000	6.439.966.411.000	0,24766961
5	Bank Muamalat Indonesia Syariah	108.909.838.000	57.172.587.967.000	0,1904931
6	Bank Syariah Bukopin	40.665.677.424	5.827.153.527.325	0,79786521
7	Bank Syariah Mandiri	374.126.000.000	70.369.709.000.000	0,53165773
8	Bank Mega Syariah	16.727.372.000	5.559.819.466.000	0,30086178
9	Bank Victoria Syariah	(31.984.949.770)	1.379.265.628.842	2,31898404

Lampiran 3 Tabulasi

No	Nama Bank	Bagi Hasil	Jual Beli	FDR	NPF	CAR	ROA
1	Bank BCA 2015	27,916911997	27,987360396	91,44089557	3,79261149	34,3128031621	0,73322327
	2016	28,119717273	28,033154294	105,01842494	5,069059524	36,785647837	0,98568891
	2017	28,339677954	28,074214298	87,713784969	5,08732368	29,417701403	1,04329585
	2018	28,59688453	28,149463771	84,67828606	5,22521417	24,387992246	1,0248212
	2019	28,85184861	28,091115213	88,57991024	4,60912071	34,957158225	0,96469852
2	Bank BNI 2015	29,71551052	30,55914451	91,93896047	2,01584665	15,536375174	1,33709468
	2016	29,71551052	30,55914451	83,92545061	2,270641723	14,081490962	1,31805712
	2017	29,71551052	30,55914451	80,31920171	2,46440978	18,243010268	1,17380338
	2018	29,71551052	30,50425757	77,66121580	2,59131425	18,128372228	1,34045677
	2019	29,8737838	30,55914451	74,07700273	3,27624798	18,32743487	1,59962033
3	Bank BRI 2015	29,43420046	29,91213647	83,74971886	2,19520483	13,939981769	0,69776012
	2016	29,496244	29,98299553	80,065355662	2,670363767	20,629848195	0,86180294
	2017	29,46981874	29,97870634	72,00415043	2,99735387	20,279876272	0,47856945
	2018	29,69563515	30,0623589	77,08202711	2,42182883	29,730062221	0,40009848

		2019	30,06701051	30,21090062	80,7107533	2,63014593	25,250047145	0,27100081
4	Bank BJB 2015		27,673538771	28,93042882	85,01843212	6,90447178	22,40411915	0,24766961
		2016	27,49557058	28,94167448	82,01606549	2,549099988	18,19996262	0,0733677047
		2017	27,606692556	29,10680557	91,03612716	1,806766029	14,358981589	- 5,48241162
		2018	27,86076365	28,83001374	89,85068684	2,32696366	15,358981589	0,55011912
		2019	28,17281794	28,920227559	93,4797598	1,92861212	13,195013663	0,54995282
5	Bank Muamalat 2015		30,68714955	30,48304786	90,30053681	3,905786656	14,024285941	0,1904931
		2016	30,67170232	30,45663635	98,73843212	1,38767501	12,037445737	0,20875898
		2017	30,58389206	30,59352533	95,13537020	2,2446071474	13,28563826	0,09768442
		2018	30,42145099	30,36085445	82,56834064	2,67044266	12,230847414	0,08004203
		2019	30,32272487	30,25637828	85,77779653	1,63817639	12,420000033	0,05175775
6	Bank Bukopin 2015		28,34313951	28,41878349	90,55630044	4,0469915	16,313240514	0,79786521
		2016	28,53825131	28,43038127	88,18357596	3,649387518	15,143219532	- 1,01051188
		2017	28,61321507	28,12162771	82,43514881	4,956336048	19,19772108	0,01859236
		2018	28,59475969	28,00609541	93,39685217	5,2293866	19,312253971	0,0240988
		2019	28,7384156	28,78246776	93,4797598	2,17328296	15,25257145	0,03720498
7	Bank Mandiri 2015		30,20450709	31,18117422	85,49501399	6,34784354	12,840061298	0,53165773
		2016	30,40901228	31,22020133	80,59184242	4,926226954	14,010022443	0,55143284

	2017	30,65769173	31,22109853	79,89785745	4,434862679	15,552155627	0,55385632
	2018	30,80277498	31,27791889	77,92840787	3,293220205	16,260019457	0,82949333
	2019	30,95112745	31,33064957	75,25566082	2,62004346	16,14998655	1,52727535
8	Bank Mega 2015	27,989695555	29,01964815	96,71439916	4,259999	14,168606302	0,30086178
	2016	26,55285241	29,0897754	94,80580223	3,305654588	25,6552994	0,2461571001
	2017	27,21051633	29,00150428	90,95528208	2,94999811	22,189762106	0,14060362
	2018	27,80883584	28,97547127	96,98204755	2,7304308	20,539914594	0,84878426
	2019	28,300202637	29,01049748	97,78509413	1,71998453	19,949313298	0,82671339
9	Bank Victoria 2015	27,28629238	26,44015959	95,28517407	5,632977371	16,304086567	2,31898404
	2016	27,55731292	26,19552112	100,6648233	3,49943055	27,919664787	- 1,71568371
	2017	27,54686923	26,49895779	83,52635467	1,281978169	19,286801291	0,30447593
	2018	27,60475586	26,21000056	77,20203884	1,27569225	22,06997242	0,2980148915
	2019	27,60955306	26,10949176	71,98274678	1,78711975	19,42999991	0,04724964

Lampiran 6 Analisis Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Bagi Hasil	45	26.55	30.95	28.9231	1.21221
Jual Beli	45	26.11	31.33	29.2042	1.45839
FDR	45	71.98	105.02	86.8002	8.03960
NPF	45	1.28	6.90	3.2622	1.41081
CAR	45	12.04	36.79	19.3126	6.28967
ROA	45	.02	5.48	.7709	.89526
Valid N (listwise)	45				

Lampiran 7 Uji Normalitas Sebelum Outlier

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		45
Normal Parameters ^{a,b}	Mean	,000000
	Std. Deviation	1,05288597
Most Extreme Differences	Absolute	,204
	Positive	,154
	Negative	-,204
Test Statistic		1,366
Asymp. Sig. (2-tailed)		,048

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Lampiran 8 Uji Normalitas Setelah Outlier

One-Sample Kolmogorov-Smirnov Test

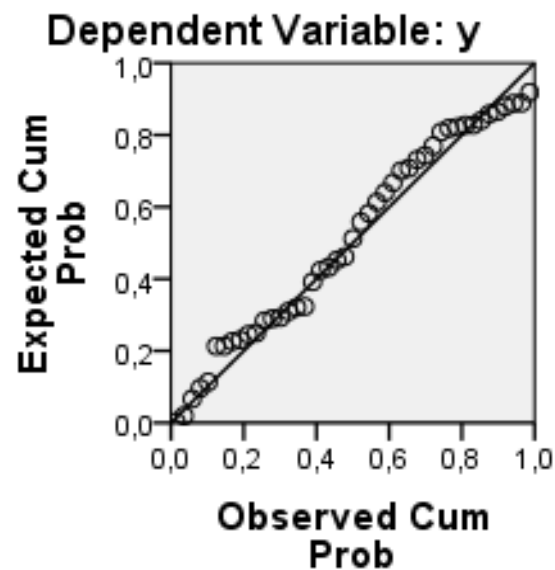
		Unstandardized Residual
N		41
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,02061657
Most Extreme Differences	Absolute	,201
	Positive	,159
	Negative	-,201
Test Statistic		1,284
Asymp. Sig. (2-tailed)		,074

a. Test distribution is Normal.

b. Calculated from data.

Lampiran 9 Uji P-Plot

Normal P-P Plot of Regression Standardized Residual



Lampiran 10 Uji Multikolonieritas

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Bagi Hasil	,314	3,184
	Jual Beli	,321	3,111
	FDR	,849	1,177
	NPF	,910	1,098
	CAR	,747	1,338

a. Dependent Variable: Profitabilitas

Lampiran 11 Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.195 ^a	.038	-.086	.93275	1.894

a. Predictors: (Constant), Bagi Hasil, Jual Beli, FDR, NPF, CAR

b. Dependent Variable: Profitabilitas

Lampiran 12 Uji Heteroskedastisitas

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,264	1,605		,165	,870
	Bagi Hasil	-,002	,068	-,009	-,032	,975
	Jual Beli	-,010	,055	-,050	-,184	,855
	FDR	,005	,006	,144	,855	,398
	NPF	-,020	,034	-,095	-,585	,562
	CAR	,007	,008	,141	,784	,438

a. Dependent Variable: ABREs

Lampiran 13 Uji Regresi Linear Berganda

		Coefficients^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4,424	2,937		-1,506	,140
	x1	-,047	,123	-,091	-,379	,707
	x2	,241	,101	,568	2,388	,022
	x3	-,016	,011	-,207	-1,413	,165
	x4	-,005	,062	-,012	-,083	,934
	x5	,032	,015	,319	2,045	,048

a. Dependent Variable: Profitabilitas

Lampiran 14 Uji Signifikan Simultan (Uji F)

		ANOVA^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4,939	5	,988	3,190	,016 ^b
	Residual	12,077	39	,310		
	Total	17,016	44			

a. Dependent Variable: Profitabilitas

b. Predictors: (Constant), Bagi Hasil, Jual Beli, FDR, NPF, CAR

Lampiran 15 Uji Koefisien Determinasi (R²)

		Model Summary^b			
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	,539 ^a	,290	,199	,55647562	

a. Predictors: (Constant), Bagi Hasil, Jual Beli, FDR, NPF, CAR

b. Dependent Variable: Profitabilitas

Lampiran 16 Uji Statistik t

		Coefficients^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4,424	2,937		-1,506	,140
	Bagi Hasil	-,047	,123	-,091	-,379	,707
	Jual Beli	,241	,101	,568	2,388	,022
	FDR	-,016	,011	-,207	-1,413	,165
	NPF	-,005	,062	-,012	-,083	,934
	CAR	,032	,015	,319	2,045	,048

a. Dependent Variable: Profitabilitas