

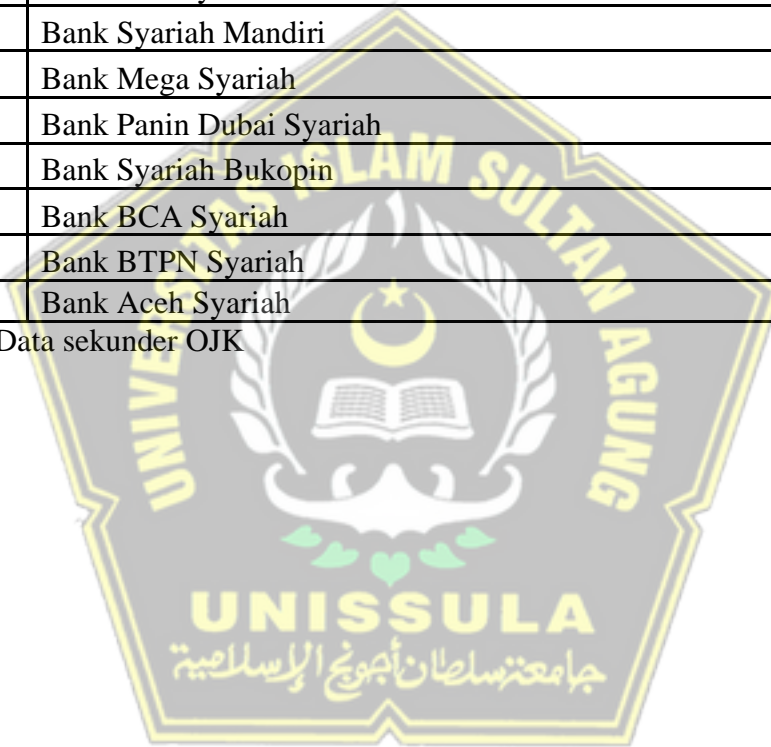
LAMPIRAN



Lampiran 1 Sampel Penelitian

No.	Nama Bank
1	Bank Muamalat Indonesia
2	Bank Victoria Syariah
3	Bank BRISyariah
4	Bank Jabar Banten Syariah
5	Bank BNI Syariah
6	Bank Syariah Mandiri
7	Bank Mega Syariah
8	Bank Panin Dubai Syariah
9	Bank Syariah Bukopin
10	Bank BCA Syariah
11	Bank BTPN Syariah
12	Bank Aceh Syariah

Sumber: Data sekunder OJK



Lampiran 2 Hasil Tabulasi

NO	perbankan	Pembiayaan Mudharabah	LN(Pembiayaan Mudharabah)	Return (ROE)	Risiko (NPF)	Likuiditas (FDR)
1	Bank Muamalat Indonesia 2015	1.052.718.497.000	27,68	2,12	4,20	90,30
	2016	794.219.700.000	27,40	2,22	1,40	95,13
	2017	703.554.231.000	27,28	0,47	2,75	84,41
	2018	431.872.013.000	26,79	1,17	2,58	73,18
	2019	748.496.676.000	27,34	0,45	4,30	73,51
2	Bank Victoria Syatiah 2015	4.577.470.921	22,24	-15,06	9,80	95,29
	2016	20.070.624.069	23,72	-17,45	7,21	100,67
	2017	63.485.769.218	24,87	2,01	4,59	83,57
	2018	56.080.460.940	24,75	2,02	4,00	82,78
	2019	21.029.657.338	23,77	0,39	3,94	80,52
3	Bank BRISyariah 2015	1.121.467.000.000	27,75	6,33	3,89	84,16
	2016	1.285.582.000.000	27,88	7,4	3,19	81,42
	2017	858.019.000.000	27,48	4,1	4,75	71,87
	2018	484.847.000.000	26,91	2,49	4,97	75,49
	2019	414.096.000.000	26,75	1,57	3,38	80,12

4	Bank Jabar Banten Syariah 2015	317.180.000.000	26,48	0,92	4,84	104,75
	2016	204.506.000.000	26,04	3,73	3,82	98,73
	2017	156.113.000.000	25,77	5,99	4,84	91,03
	2018	126.504.000.000	25,56	2,63	3,96	89,85
	2019	178.172.000.000	25,91	2,33	4,50	93,53
5	Bank BNI Syariah 2015	1.279.950.000.000	27,88	11,39	2,53	91,94
	2016	1.181.610.000.000	27,80	11,94	2,94	84,57
	2017	870.114.000.000	27,49	11,42	2,89	80,21
	2018	933.549.000.000	27,56	10,53	2,93	79,62
	2019	1.560.730.000.000	28,08	13,54	3,33	74,31
6	Bank Syariah Mandiri 2015	153.800.000.000	25,76	5,92	6,06	81,99
	2016	67.421.364.133	24,93	5,81	4,92	79,19
	2017	3.360.363.000	21,94	5,72	4,53	77,66
	2018	3.226.605.000	21,89	8,21	3,28	77,25
	2019	1.706.416.000	21,26	15,66	2,44	75,54

7	Bank mega Syariah 2015	137.519.500.000	25,65	1,61	4,26	98,49
	2016	137.519.500.000	25,65	11,97	3,30	95,24
	2017	124.830.200.000	25,55	6,75	2,95	91,05
	2018	126.048.600.000	25,56	4,08	2,15	90,88
	2019	178.325.000.000	25,91	4,27	1,72	94,53
8	Bank Panin Dubai Syariah 2015	1.018.378.302.000	27,65	4,94	2,63	96,43
	2016	586.840.034.000	27,10	1,76	2,26	91,99
	2017	526.801.986.000	26,99	-94,01	12,52	86,95
	2018	189.721.342.000	25,97	1,45	4,81	88,82
	2019	335.432.281.000	26,54	1,08	3,81	95,72
9	Bank Syariah Bukopin 2015	401.915.338.532	26,72	5,35	2,99	90,56
	2016	340.449.506.081	26,55	-13,74	7,63	88,18
	2017	172.789.947.278	25,88	0,20	7,85	82,44
	2018	104.227.177.217	25,37	0,26	5,71	93,40
	2019	88.087.564.110	25,20	0,23	5,89	93,48

10	Bank BCA Syariah 2015	198.422.896.821	26,01	3,10	0,70	91,40
	2016	342.362.543.900	26,56	3,50	0,50	90,10
	2017	223.321.696.191	26,13	4,30	0,32	88,50
	2018	236.055.898.583	26,19	5,00	0,35	89,00
	2019	485.784.262.060	26,91	4,00	0,58	91,00
11	Bank BTPN Syariah 2015	36.577.170.000	24,32	17,90	1,25	96,54
	2016	49.407.830.000	24,62	31,70	1,53	92,75
	2017	60.531.050.000	24,83	36,50	1,67	92,50
	2018	72.770.110.000	25,01	30,80	1,39	95,60
	2019	87.673.460.000	25,20	31,20	1,36	95,30
12	Bank Aceh Syariah 2015	6.779.082.362	22,64	24,24	2,30	84,05
	2016	10.243.405.454	23,05	19,78	1,39	84,59
	2017	11.831.621.266	23,19	23,11	1,38	69,44
	2018	4.386.471.397	22,20	23,29	1,04	71,98
	2019	2.561.236.097	21,66	23,44	1,29	68,64

Lampiran 3 Hasil Analisis Statistik Deskriptif

A. Analisis deskriptif

	N	Minimum	Maximum	Mean	Std. Deviation
Return	60	-94,01	36,50	5,5672	16,75539
Risiko	60	,32	12,52	3,5048	2,29210
Likuiditas	60	68,64	104,75	86,8690	8,51224
Mudharabah	60	21,26	28,08	25,6295	1,78989
Valid N (listwise)	60				

B. Uji Normalitas

Uji Kolmogorov-Smirnov

		Unstandardized Residual
N		60
Exponential parameter. ^{a,b}	Mean	1,2366318
Most Extreme Differences	Absolute	,156
	Positive	,093
	Negative	-,156
Kolmogorov-Smirnov Z		,870
Asymp. Sig. (2-tailed)		,436

a. Test Distribution is Normal.

b. Calculated from data.

C. Uji Multikolinieritas

Hasil Uji Multikolinieritas

Model		Collinearity Statistics	
		Tolerance	VIF
1	Return	,445	2,246
	Risiko	,450	2,223
	Likuiditas	,985	1,015

D. Uji Autokorelasi

Hasil Uji Autokorelasi

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,363 ^a	,132	,086	1,71153	2,614

a. Predictors: (Constant), Likuiditas, Risiko , Return

b. Dependent Variable: Mudharabah

E. Uji Heterokedastisitas

Hasil Uji Heterokedastisitas Menggunakan Uji Glejser**Coefficients^a**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7,189	1,212		5,933	,000
	Return	,008	,010	,120	,758	,452
	Risiko	,109	,073	,235	1,489	,142
	Likuiditas	-,073	,043	-,387	-1,697	,098

a. Dependent Variable: Absut

F. Uji Koefisien Determinasi

Koefisien Determinasi

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,363 ^a	,132	,086	1,71153

a. Predictors: (Constant), Likuiditas, Risiko , Return

b. Dependent Variable: Mudharabah

G. Uji F

**Hasil Uji F
ANOVA^a**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24,975	3	8,325	2,842	,046 ^b
	Residual	164,044	56	2,929		
	Total	189,018	59			

a. Depea. Dependent Variable: Mudharabah

b. Predictors: (Constant), Likuiditas, Risiko , Return

H. Uji Regresi

Hasil SPSS Regresi**Coefficients^a**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	24,041	2,410		9,977	,000
	Return	-,050	,020	-,467	-2,503	,015
	Risiko	-,251	,145	-,322	-1,734	,088
	Likuiditas	,032	,026	,150	1,199	,236

a. Dependent Variable: Mudharabah

Sumber : Data sekunder yang diolah