

LAMPIRAN

1. Data Bank Umum Syariah di Indonesia (dalam Jutaan Rupiah dan Persen)

No.	Nama Bank	2014						
		DPK	Tingkat Bagi Hasil	NPF	CAR	ROA	Volume	Porsi
1.	Bank Muamalat Indonesia	51.206.270	,15758	6,55000	14,15000	,17000	21.273.144	49,37286
2.	Bank Victoria Syariah	1.132.087	,17501	7,10000	15,27000	-1,73759	596.185	55,36837
3.	Bank BRI Syariah	16.711.516	,20332	4,48000	12,89000	,07563	4.892.998	42,51219
4.	Bank Jabar Banten Syariah	4.622.231	,65021	5,91000	15,83000	,69000	1.292.787	20,49783
5.	Bank BNI Syariah	16.246.405	,27973	1,90658	18,42000	1,12934	2.471.835	16,92290
6.	Bank Syariah Mandiri	59.821.000	,24172	6,84000	14,76000	,16432	10.810.000	22,00151
7.	Bank Mega Syariah	5.881.057	12,67748	3,89000	19,26000	,29000	32.510	,59589
8.	Bank Panin Dubai Syariah	5.076.082	,07113	,53000	25,69000	1,99000	4.155.867	87,74475
9.	Bank Syariah Bukopin	3.994.957	,22674	4,07000	15,85000	,27000	1.462.272	39,40669
10.	BCA Syariah	2.338.700	,13190	,10000	29,60000	,80000	1.007.346	47,24444
11.	Maybank Syariah Indonesia	1.043.046	,54980	5,04000	52,13000	3,61000	256.104	15,56439

No.	Nama Bank	2015						
		DPK	Tingkat Bagi Hasil	NPF	CAR	ROA	Volume	Porsi
1.	Bank Muamalat Indonesia	45.077.650	1,84612	7,11000	12,36000	,20000	1.545.887	3,83849
2.	Bank Victoria Syariah	1.128.908	,14649	9,80000	16,14000	-2,36000	712.542	66,24101
3.	Bank BRI Syariah	19.648.782	,16560	4,86000	13,94000	,76000	6.204.430	37,24088
4.	Bank Jabar Banten Syariah	4.354.546	4,61500	4,26000	18,74000	,30000	57.611	1,36795
5.	Bank BNI Syariah	19.322.756	,24533	2,53000	15,48000	1,43000	3.448.754	19,41309
6.	Bank Syariah Mandiri	62.113.000	,00260	6,06000	12,85000	,56000	938.988	1,83791
7.	Bank Mega Syariah	4.354.546	5,73377	4,26000	18,74000	,30000	46.370	1,10104
8.	Bank Panin Dubai Syariah	5.928.345	,00276	2,63000	20,30000	1,14000	5.176.920	90,55752
9.	Bank Syariah Bukopin	4.756.303	,16670	2,99000	16,31000	,79000	2.059.182	48,09000
10.	BCA Syariah	3.255.200	,14440	,70000	34,30000	1,00000	1.348.175	99,98850
11.	Maybank Syariah Indonesia	938.982	,00411	35,15000	38,40000	-20,1300	283.254	22,31976

No.	Nama Bank	2016						
		DPK	Tingkat Bagi Hasil	NPF	CAR	ROA	Volume	Porsi
1.	Bank Aceh Syariah	14.429.246	,14794	1,39000	22,70000	2,48000	971.815	7,96178
2.	Bank Muamalat Indonesia	41.920.000	,11155	3,83000	12,74000	,22000	20.637.200	51,58010
3.	Bank Victoria Syariah	1.204.681	,08856	7,21000	15,98000	-1,71575	949.606	78,30575
4.	Bank BRI Syariah	22.991.736	,16037	5,08000	20,63000	,95000	6.457.000	37,41716
5.	Bank Jabar Banten Syariah	5.118.972	,36475	17,91000	17,81184	-7,33678	1.054.188	20,48328
6.	Bank BNI Syariah	24.233.000	,04416	2,94000	14,92000	1,44000	4.089.070	19,95252
7.	Bank Syariah Mandiri	69.950.000	,14189	4,92000	14,01000	,59000	16.489.860	29,43000
8.	Bank Mega Syariah	4.973.126	,71631	3,30000	23,53000	2,40004	340.218	7,21594
9.	Bank Panin Dubai Syariah	6.899.008	,07476	2,26000	18,17000	,31687	5.321.601	83,84529
10.	Bank Syariah Bukopin	5.442.608	,14818	7,63000	15,15000	-1,12000	2.522.762	52,56317
11.	BCA Syariah	3.842.300	,02235	,50000	36,70000	,98487	1.646.600	47,55111
12.	Maybank Syariah Indonesia	714.716	,13225	43,99000	55,06000	-9,51000	233.406	24,24000

No.	Nama Bank	2017						
		DPK	Tingkat Bagi Hasil	NPF	CAR	ROA	Volume	Porsi
1.	Bank Aceh Syariah	18.499.068	,53579	1,38000	23,00000	2,51000	1.009.828	7,86063
2.	Bank Muamalat Indonesia	48.687.000	,11694	4,43000	13,62000	,11000	21.728.800	52,62740
3.	Bank Victoria Syariah	1.511.159	,10841	2,59000	19,29000	,30448	932.212	73,81367
4.	Bank BRI Syariah	26.373.417	,18984	7,50000	20,29000	,51000	6.289.000	36,40648
5.	Bank Jabar Banten Syariah	5.977.824	,40620	22,04000	19,30189	-5,48242	975.965	17,91591
6.	Bank BNI Syariah	29.379.000	,04102	2,89000	20,14000	1,31000	5.314.990	22,52401
7.	Bank Syariah Mandiri	77.903.000	,12078	4,53000	15,89000	,59000	21.038.960	34,44000
8.	Bank Mega Syariah	5.103.100	,41344	2,95000	22,19000	1,37088	656.715	14,14865
9.	Bank Panin Dubai Syariah	7.525.232	,08650	12,52000	11,51000	-11,2965	5.555.883	84,91467
10.	Bank Syariah Bukopin	5.498.425	,13397	7,85000	19,20000	,02000	2.751.917	50,04919
11.	BCA Syariah	4.736.400	,02325	,30000	29,40000	1,04341	2.060.000	49,15177
12.	Maybank Syariah Indonesia	561.506	,36935	,00000	7,58300	5,50000	40.579	7,38000

2. Data Bank Umum Syariah di Malaysia (dalam Jutaan Rupiah dan Persen)

No.	Nama Bank	2014						
		DPK	Tingkat Bagi Hasil	NPF	CAR	ROA	Volume	Porsi
1.	Affin islamic Bank Berhad	35.347.954	,34073	1,79000	13,67000	,72038	3.054.607	21,79329
2.	HSBC Amanah Malaysia Berhad	39.308.009	,06109	1,51952	15,13000	1,11024	17.002.113	34,46898
3.	Kuwait Finance House (Malaysia) Berhad	14.541.041	,48937	7,39777	21,63000	1,26887	1.404.511	25,50928
4.	Maybank Islamic Berhad	1.574.189	,66111	,62172	16,08800	1,06431	16.614.118	34,27424
5.	OCBC Al-Amin Bank Berhad	35.864.414	1,04674	2,09588	15,45800	,63904	1.015.649	24,12940
6.	Public Islamic Bank Berhad	110.042.039	,19996	,90000	13,85700	1,22716	15.237.089	36,51930
7.	RHB Islamic Bank Berhad	87.277.504	,25663	1,30000	16,33600	,84081	19.987.521	21,90600

No.	Nama Bank	2015						
		DPK	Tingkat Bagi Hasil	NPF	CAR	ROA	Volume	Porsi
1.	Affin islamic Bank Berhad	32.292.373	,28819	1,53000	14,42000	,87691	3.988.624	23,51543
2.	HSBC Amanah Malaysia Berhad	30.304.882	,07217	1,96587	18,11000	,79235	16.799.387	33,76720
3.	Kuwait Finance House (Malaysia) Berhad	11.776.637	1,13936	3,25000	21,95000	-,33266	1.045.292	24,39552
4.	Maybank Islamic Berhad	1.600.814	,89196	,66596	16,48900	1,04760	14.157.099	33,36652
5.	OCBC Al-Amin Bank Berhad	32.860.793	1,40348	2,80910	14,74900	1,17987	889.911	22,73091
6.	Public Islamic Bank Berhad	126.233.530	,13630	,66000	13,48100	,09883	26.576.210	35,85309
7.	RHB Islamic Bank Berhad	90.170.948	,25675	1,17000	14,60800	,64000	22.679.610	22,72910
8.	Ambank	297.459.368	2,44430	2,20000	14,37064	1,94634	130.565	20,14528
9.	Bank Muamalat	61.020.543	2,49156	2,32000	15,50000	,57000	310.232	20,80000

No.	Nama Bank	2016						
		DPK	Tingkat Bagi Hasil	NPF	CAR	ROA	Volume	Porsi
1.	Affin Islamic Bank Berhad	31.712.965	,20018	,99000	13,60000	,93550	16.605.426	38,30857
2.	Bank Islam Malaysia Berhad	149.885.560	,03967	,99263	15,48000	1,26969	14.569.280	33,87098
3.	Bank Muamalat Malaysia Berhad	59.166.987	2,48957	2,20000	15,28000	,72327	322.079	20,73633
4.	HSBC Amanah Malaysia Berhad	26.284.784	,06518	2,05229	19,22000	,62573	16.219.889	35,85711
5.	Kuwait Finance House (Malaysia) Berhad	12.962.833	,84091	3,74000	23,98000	-,27765	927.711	24,74284
6.	Maybank Islamic Berhad	270.401.977	,88477	,79000	18,55300	,74535	11.789.164	32,63528
7.	OCBC Al-Amin Bank Berhad	34.098.575	1,60251	3,09707	18,42500	,98328	719.880	20,18438
8.	Public Islamic Bank Berhad	127.931.023	,09448	,60000	13,74551	,81548	42.210.869	37,63562
9.	RHB Islamic Bank Berhad	88.614.294	,14317	1,16128	14,00200	,68300	25.728.931	25,24083
10.	Standard Chartered Saadiq Berhad	9.212.536	,05937	,46963	18,75100	,46897	10.349.404	38,05272
11.	Ambank	272.164.621	1,08718	2,20000	15,77000	1,29408	172.419	20,20602

No.	Nama Bank	2017						
		DPK	Tingkat Bagi Hasil	NPF	CAR	ROA	Volume	Porsi
1.	Affin Islamic Bank Berhad	47.621.664	,13220	1,12000	16,25100	,58879	13.622.689	26,28956
2.	Bank Islam Malaysia Berhad	169.258.095	,06098	,94508	16,41100	1,30390	15.084.194	33,59984
3.	Bank Muamalat Malaysia Berhad	66.797.060	2,88473	2,34000	16,50000	,70888	331.680	20,66207
4.	HSBC Amanah Malaysia Berhad	33.652.686	,06377	1,99492	17,82400	,59631	18.089.804	30,30185
5.	Kuwait Finance House (Malaysia) Berhad	14.840.538	2,33945	2,70000	26,16200	,10921	365.552	21,94747
6.	Maybank Islamic Berhad	401.998.715	1,11328	,81000	20,78200	,86718	12.019.625	32,21135
7.	OCBC Al-Amin Bank Berhad	37.732.983	1,58411	3,95143	19,81500	1,20330	717.690	22,20210
8.	Public Islamic Bank Berhad	166.021.435	,07668	,58000	16,11578	,71950	63.676.512	35,52582
9.	RHB Islamic Bank Berhad	126.937.854	,12567	,80558	14,13400	,66500	35.465.272	34,76465
10.	Standard Chartered Saadiq Berhad	10.929.813	,05459	,19859	21,49700	,41062	10.751.930	39,88048
11.	Ambank	315.486.649	1,05940	1,78000	15,76100	1,33652	191.975	20,20602

3. Komposisi Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah
(dalam Miliar Rupiah)

Akad	2014	2015	2016	2017
Mudharabah	14.354	14.820	15.292	17.090
Musyarakah	49.336	60.713	78.421	101.505
Murabahah	117.371	122.111	139.536	150.332

4. Statistik Deskriptif Perbankan Syariah di Indonesia Tahun 2014-2017
(dalam Jutaan Rupiah)

	N	Minimum	Maximum	Mean	Std. Deviation
DPK	46	561506	77903000	16791888,98	20693462,126
TBH	46	,00260	12,67748	,7203492	2,09372894
NPF	46	,00000	43,99000	6,4501431	8,33693754
CAR	46	7,58300	55,06000	20,4397115	9,59157230
ROA	46	-20,13000	5,50000	-,4862860	4,19800169
Volume	46	32510	21728800	4329159,48	6095996,365
Porsi	46	,59589	99,98850	36,9784015	27,14091732
Valid N (listwise)	46				

5. Statistik Deskriptif Perbankan Syariah di Malaysia Tahun 2014-2017
(dalam Jutaan Rupiah)

	N	Minimum	Maximum	Mean	Std. Deviation
DPK	38	1574189	401998715	91615491,71	99742800,601
TBH	38	,03967	2,88473	,7679361	,84212637
NPF	38	,19859	7,39777	1,7819556	1,32879575
CAR	38	13,48100	26,16200	16,9448928	3,08555174
ROA	38	-,33266	1,94634	,8017355	,44352834
Volume	38	130565	63676512	12390118,72	13609297,956
Porsi	38	20,14528	39,88048	28,4464594	6,70891457
Valid N (listwise)	38				

6. Hasil Uji Asumsi Klasik

a. Hasil Uji Normalitas

<i>Kolmogorovsmirnov</i>	Nilai Sig	Keterangan
<i>Asymp.Sig (2-tailed)</i>	0,097	Berdistribusi Normal
<i>Asymp.Sig (2-tailed)</i>	0,713	Berdistribusi Normal
<i>Asymp.Sig (2-tailed)</i>	0,267	Berdistribusi Normal
<i>Asymp.Sig (2-tailed)</i>	0,651	Berdistribusi Normal

b. Hasil Uji Autokorelasi

<i>Durbin-Watson</i>	Keterangan
2,065	Tidak Mengalami Autokorelasi
2,006	Tidak Mengalami Autokorelasi
1,380	Tidak Mengalami Autokorelasi
2,116	Tidak Mengalami Autokorelasi

c. Hasil Uji Multikolinearitas

1) Uji Multikolinearitas Volume dan Porsi Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Indonesia

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	DPK	,798	1,254
	TBH	,970	1,031
	NPF	,223	4,478
	CAR	,650	1,537
	ROA	,253	3,947

2) Uji Multikolinearitas Volume dan Porsi Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Malaysia

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	DPK	,702	1,425
	TBH	,811	1,234
	NPF	,566	1,765
	CAR	,556	1,798
	ROA	,575	1,739

d. Hasil Uji Heteroskedastisitas

1) Uji Heteroskedastisitas Volume Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Indonesia

Model	Sig.
1 (Constant)	,688
DPK	,000
TBH	,936
NPF	,789
CAR	,928
ROA	,954

Model	Sig.
1 (Constant)	,499
LG_X1	,803
LG_X2	,657
LG_X3	,398
LG_X4	,417
LG_X5	,558

2) Uji Heteroskedastisitas Porsi Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Indonesia

Model	Sig.
1 (Constant)	,006
DPK	,319
TBH	1,000
NPF	,561
CAR	,193
ROA	,566

3) Uji Heteroskedastisitas Volume Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Malaysia

Model	Sig.
1 (Constant)	,251
DPK	,247
TBH	,219
NPF	,823
CAR	,710
ROA	,480

4) Uji Heteroskedastisitas Porsi Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Malaysia

Model	Sig.
1 (Constant)	,000
DPK	,201
TBH	,071
NPF	,076
CAR	,007
ROA	,082

Model	Sig.
1 (Constant)	,735
LG_X1	,552
LG_X2	,504
LG_X3	,339
LG_X4	,608
LG_X5	,739

e. Hasil Uji Koefisien Determinasi

1) Uji Koefisien Determinasi Volume Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Indonesia

R	R Square	Adjusted R Square	Std. Error of the Estimate
,784(a)	,615	,567	4009849,295

2) Uji Koefisien Determinasi Porsi Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Indonesia

R	R Square	Adjusted R Square	Std. Error of the Estimate
,582(a)	,339	,256	23,41142519

3) Uji Koefisien Determinasi Volume Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Malaysia

R	R Square	Adjusted R Square	Std. Error of the Estimate
,705(a)	,496	,418	10385434,516

4) Uji Koefisien Determinasi Porsi Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Malaysia

R	R Square	Adjusted R Square	Std. Error of the Estimate
,791(a)	,626	,567	4,41240139

f. Hasil Uji F

1) Uji F Volume Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Indonesia

Model		F	Sig.
1	Regression	12,801	,000(a)
	Residual		
	Total		

2) Uji F Porsi Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Indonesia

Model		F	Sig.
1	Regression	4,096	,004(a)
	Residual		
	Total		

3) Uji F Volume Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Malaysia

Model		F	Sig.
1	Regression	6,307	,000(a)
	Residual		
	Total		

4) Uji F Porsi Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Malaysia

Model		F	Sig.
1	Regression	10,707	,000(a)
	Residual		
	Total		

g. Hasil Uji t

1) Uji t Volume Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Indonesia

Model		Unstandardized Coefficients		T	Sig.
		B	Std. Error		
1	(Constant)	1582702,085	1804558,100	,877	,386
	DPK	,225	,032	6,969	,000
	TBH	-291671,319	289909,323	-1,006	,320
	NPF	-143995,521	151731,376	-,949	,348
	CAR	-1940,529	77272,321	-,025	,980
	ROA	-287269,694	282887,854	-1,015	,316

2) Uji t Porsi Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Indonesia

Model		Unstandardized Coefficients		T	Sig.
		B	Std. Error		
1	(Constant)	55,774	10,536	5,294	,000
	DPK	-2,71E-007	,000	-1,437	,159
	TBH	-5,300	1,693	-3,131	,003
	NPF	-2,431	,886	-2,744	,009
	CAR	,158	,451	,351	,728
	ROA	-4,164	1,652	-2,521	,016

3) Uji t Volume Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Malaysia

Model		Unstandardized Coefficients		t	Sig.
		B	Std. Error		
1	(Constant)	38551155,275	13546308,311	2,846	,008
	DPK	,019	,020	,944	,352
	TBH	-7714795,394	2251997,450	-3,426	,002
	NPF	-2375997,335	1707253,345	-1,392	,174
	CAR	-792517,764	741937,057	-1,068	,293
	ROA	-5413395,213	5076793,513	-1,066	,294

4) Uji t Porsi Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Malaysia

Model		Unstandardized Coefficients		t	Sig.
		B	Std. Error		
1	(Constant)	22,383	5,755	3,889	,000
	DPK	-9,71E-009	,000	-1,118	,272
	TBH	-4,232	,957	-4,423	,000
	NPF	-2,757	,725	-3,801	,001
	CAR	,759	,315	2,407	,022
	ROA	2,820	2,157	1,308	,200

h. Hasil Uji Chow (Uji Beda)

1) *Sum of Squares* Volume Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Indonesia

Model		Sum of Squares	Df
1	Regression	1029097070990708,000	5
	Residual	643155654708208,000	40
	Total	1672252725698917,000	45

2) *Sum of Squares* Porsi Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Indonesia

Model		Sum of Squares	Df
1	Regression	11224,529	5
	Residual	21923,793	40
	Total	33148,323	45

3) *Sum of Squares* Volume Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Malaysia

Model		Sum of Squares	Df
1	Regression	3401448658585998,000	5
	Residual	3451432002880951,000	32
	Total	6852880661466940,000	37

4) *Sum of Squares* Porsi Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Malaysia

Model		Sum of Squares	Df
1	Regression	1042,336	5
	Residual	623,017	32
	Total	1665,353	37

5) *Restricted Residual Sum of Squares* Volume Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Indonesia dan Malaysia

Model		Sum of Squares	df
1	Regression	2293370852904203,000	5
	Residual	7583945910818060,000	78
	Total	9877316763722270,000	83

6) *Restricted Residual Sum of Squares* Porsi Pembiayaan Berbasis Bagi Hasil pada Perbankan Syariah di Indonesia dan Malaysia

Model		Sum of Squares	Df
1	Regression	10170,207	5
	Residual	26158,277	78
	Total	36328,485	83