

**PENGARUH *NON PERFORMING FINANCE, FINANCING TO DEPOSIT RATIO*, BEBAN OPERASIONAL PER PENDAPATAN OPERASIONAL, DAN *CAPITAL ADEQUACY RATIO* TERHADAP PROFITABILITAS BANK UMUM SYARIAH DI INDONESIA  
(Studi pada bank umum syariah periode 2012-2017)**

***THE IMPACT OF NON PERFORMING LOAN, FINANCE, FINANCING TO DEPOSIT RATIO, INCOME OPERASIONAL EXPENSES, AND CAPIAL ADEQUACY RATIO FOR PROFITABILITY OF SHARIAH COMMERCIAL BANK IN INDONESIA*  
(Study on shariah commercial bank in indonesia period 2012-2017)**

**SKRIPSI**



**Oleh:**

**AYU LESTARI**

**20140410154**

**PRODI MANAJEMEN FAKULTAS EKONOMI DAN BISNIS  
UNIVERSITAS MUHAMMADIYAH YOGYAKARTA**

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