

## Lampiran I. Daftar Nama Bank Umum Syariah yang Terdaftar di Bank Indonesia

No.	Bank Umum Syariah	Tahun Berdiri	Website
1.	PT. Bank Aceh Syariah	19 September 2016	<a href="http://www.bankaceh.co.id">www.bankaceh.co.id</a>
2.	PT. BPD Nusa Tenggara Barat Syariah	17 April 2005	<a href="http://www.bankntb.co.id">www.bankntb.co.id</a>
3.	PT. Bank Muamalat Indonesia	01 November 1991	<a href="http://www.bankmuamalat.co.id">www.bankmuamalat.co.id</a>
4.	PT. Bank Victoria Syariah	01 April 2010	<a href="http://www.bankvictoriasyariah.co.id">www.bankvictoriasyariah.co.id</a>
5.	PT. Bank BRISyariah	17 November 2008	<a href="http://www.brisyariah.co.id">www.brisyariah.co.id</a>
6.	PT. Bank Jabar Banten Syariah	20 Mei 2000	<a href="http://www.bjbsyariah.co.id">www.bjbsyariah.co.id</a>
7.	PT. Bank BNI Syariah	29 April 2000	<a href="http://www.bnisyariah.co.id">www.bnisyariah.co.id</a>
8.	PT. Bank Syariah Mandiri	08 September 1999	<a href="http://www.syariahmandiri.co.id">www.syariahmandiri.co.id</a>
9.	PT. Bank Mega Syariah	27 Juli 2004	<a href="http://www.megasyariah.co.id">www.megasyariah.co.id</a>
10.	PT. Bank Panin Dubai Syariah	02 Desember 2009	<a href="http://www.paninbanksyariah.co.id">www.paninbanksyariah.co.id</a>
11.	PT. Bank Syariah Bukopin	09 Desember 2009	<a href="http://www.syariahbukopin.co.id">www.syariahbukopin.co.id</a>
12.	PT. BCA Syariah	05 April 2010	<a href="http://www.bcasyariah.co.id">www.bcasyariah.co.id</a>
13.	PT. Bank Tabungan Pensiunan Nasional Syariah	14 Juli 2014	<a href="http://www.btpnsyariah.co.id">www.btpnsyariah.co.id</a>
14.	PT. Maybank Syariah Indonesia	23 September 2010	<a href="http://www.maybanksyariah.co.id">www.maybanksyariah.co.id</a>

## Lampiran II. Data Penelitian

Nama Bank	Tahun	Pembiayaan Mudharabah (Rp)	Pembiayaan Murabahah (Rp)	Pertumbuhan PDB (%)	Inflasi (%)	ROA (%)
PT. Bank Muamalat Indonesia	2014	1.723.618.638.000	20.172.146.338.000	5,01	8,36	0,17
	2015	1.052.718.497.000	17.314.492.247.000	4,88	3,35	0,20
	2016	794.219.700.000	16.866.086.316.000	5,03	3,02	0,22
	2017	703.554.231.000	19.342.509.882.000	5,07	3,61	0,11
	2018	431.872.013.000	15.325.982.132.000	5,17	3,13	0,08
PT. Bank Victoria Syariah	2014	13.902.172.382	456.352.684.745	5,01	8,36	-1,87
	2015	4.513.711.303	303.959.283.809	4,88	3,35	-2,36
	2016	20.006.864.451	237.998.338.239	5,03	3,02	-2,19
	2017	63.485.769.218	322.367.419.659	5,07	3,61	0,36
	2018	56.080.460.940	241.487.459.637	5,17	3,13	0,32
PT. Bank BRI Syariah	2014	876.311.000.000	9.858.575.000.000	5,01	8,36	0,08
	2015	1.106.566.000.000	9.780.350.000.000	4,88	3,35	0,76
	2016	1.271.485.000.000	10.500.533.000.000	5,03	3,02	0,95
	2017	840.974.000.000	10.457.017.000.000	5,07	3,61	0,51
	2018	475.300.000.000	11.370.876.000.000	5,17	3,13	0,43
PT. Bank BNI Syariah	2014	1.016.696.000.000	11.292.122.000.000	5,01	8,36	1,27
	2015	1.258.682.000.000	13.218.300.000.000	4,88	3,35	1,43
	2016	1.181.607.000.000	14.821.164.000.000	5,03	3,02	1,44
	2017	870.114.000.000	16.177.550.000.000	5,07	3,61	1,31
	2018	933.549.000.000	17.694.192.000.000	5,17	3,13	1,42
PT. Bank Syariah Mandiri	2014	3.006.253.323.800	33.714.638.093.696	5,01	8,36	-0,04
	2015	2.834.182.892.154	34.807.005.204.944	4,88	3,35	0,56
	2016	3.085.615.100.924	36.198.341.933.031	5,03	3,02	0,59
	2017	3.360.363.000.000	36.233.737.000.000	5,07	3,61	0,59
	2018	3.226.605.000.000	38.355.135.000.000	5,17	3,13	0,88
PT. Bank Panin Dubai Syariah	2014	854.377.921.000	617.336.777.000	5,01	8,36	1,99
	2015	1.018.378.302.000	526.897.946.000	4,88	3,35	1,14
	2016	586.840.034.000	1.020.472.967.000	5,03	3,02	0,37
	2017	526.801.986.000	976.290.106.000	5,07	3,61	-10,77
	2018	189.721.342.000	453.276.900.000	5,17	3,13	0,26
PT. Bank Syariah Bukopin	2014	264.504.181.204	2.202.580.531.153	5,01	8,36	0,27
	2015	401.915.338.532	2.188.487.676.996	4,88	3,35	0,79
	2016	340.449.506.081	2.217.105.981.750	5,03	3,02	0,76
	2017	172.789.947.278	1.629.023.701.155	5,07	3,61	0,02
	2018	104.227.177.217	1.462.522.946.067	5,17	3,13	0,02
PT. BCA Syariah	2014	188.351.931.162	948.034.172.205	5,01	8,36	0,80
	2015	198.422.896.821	1.428.091.989.783	4,88	3,35	1,00
	2016	342.362.543.900	1.495.010.422.554	5,03	3,02	1,10
	2017	223.321.696.191	1.557.673.219.092	5,07	3,61	1,20
	2018	236.055.898.583	1.679.410.190.582	5,17	3,13	1,20

### Lampiran III. Sensitivitas Pertumbuhan PDB dan Sensitivitas Inflasi

Nama Bank	Tahun	$\beta_{\Delta PDB}$	Sensitivitas $\Delta PDB$	$\beta_{Inflasi}$	Sensitivitas Inflasi
PT. Bank Muamalat Indonesia	2014	0,297	5,04	-0,313	1,18
	2015		5,04		1,17
	2016		5,04		1,16
	2017		5,04		1,20
	2018		5,04		1,22
PT. Bank Victoria Syariah	2014	-0,050	5,04	0,045	1,11
	2015		5,04		1,11
	2016		5,04		1,11
	2017		5,02		1,12
	2018		5,02		1,12
PT. Bank BRI Syariah	2014	0,792	5,01	-1,476	1,94
	2015		5,03		0,99
	2016		5,04		0,72
	2017		5,02		1,34
	2018		5,02		1,45
PT. Bank BNI Syariah	2014	-0,211	5,00	-1,330	1,24
	2015		5,05		1,04
	2016		5,05		1,03
	2017		5,01		1,19
	2018		5,05		1,05
PT. Bank Syariah Mandiri	2014	0,348	4,93	-1,077	1,86
	2015		5,01		1,25
	2016		5,01		1,22
	2017		5,01		1,22
	2018		5,06		0,93
PT. Bank Panin Dubai Syariah	2014	0,236	5,00	0,049	1,22
	2015		5,01		1,17
	2016		5,03		1,12
	2017		5,24		0,48
	2018		5,03		1,12
PT. Bank Syariah Bukopin	2014	0,442	5,05	-0,691	1,14
	2015		4,99		1,06
	2016		4,99		1,06
	2017		5,08		1,18
	2018		5,08		1,18
PT. BCA Syariah	2014	-3,071	4,96	-1,042	1,28
	2015		5,06		1,06
	2016		5,11		0,94
	2017		5,16		0,83
	2018		5,16		0,83

#### Lampiran IV. Rata-Rata Pembiayaan Mudharabah

Nama Bank	Pembiayaan Mudharabah (Rp)					Rata-rata
	2014	2015	2016	2017	2018	
PT. Bank Muamalat Indonesia	1.723.618.638.000	1.052.718.497.000	794.219.700.000	703.554.231.000	431.872.013.000	941.196.615.800
PT. Bank Victoria Syariah	13.902.172.382	4.513.711.303	20.006.864.451	63.485.769.218	56.080.460.940	31.597.795.659
PT. Bank BRI Syariah	876.311.000.000	1.106.566.000.000	1.271.485.000.000	840.974.000.000	475.300.000.000	914.127.200.000
PT. Bank BNI Syariah	1.016.696.000.000	1.258.682.000.000	1.181.607.000.000	870.114.000.000	933.549.000.000	1.052.129.600.000
PT. Bank Syariah Mandiri	3.006.253.323.800	2.834.182.892.154	3.085.615.100.924	3.360.363.000.000	3.226.605.000.000	3.102.603.863.376
PT. Bank Panin Dubai Syariah	854.377.921.000	1.018.378.302.000	586.840.034.000	526.801.986.000	189.721.342.000	635.223.917.000
PT. Bank Syariah Bukopin	264.504.181.204	401.915.338.532	340.449.506.081	172.789.947.278	104.227.177.217	256.777.230.062
PT. BCA Syariah	188.351.931.162	198.422.896.821	342.362.543.900	223.321.696.191	236.055.898.583	237.702.993.331
<b>Rata-rata</b>	<b>993.001.895.944</b>	<b>984.422.454.726</b>	<b>952.823.218.670</b>	<b>845.175.578.711</b>	<b>706.676.361.468</b>	<b>896.419.901.904</b>

#### Lampiran V. Rata-Rata Pembiayaan Murabahah

Nama Bank	Pembiayaan Murabahah (Rp)					Rata-rata
	2014	2015	2016	2017	2018	
PT. Bank Muamalat Indonesia	20.172.146.338.000	17.314.492.247.000	16.866.086.316.000	19.342.509.882.000	15.325.982.769.000	941.196.615.800
PT. Bank Victoria Syariah	456.352.684.745	303.959.283.809	237.998.338.239	322.367.419.659	241.487.459.637	312.433.037.218
PT. Bank BRI Syariah	9.858.575.000.000	9.780.350.000.000	10.500.533.000.000	10.457.017.000.000	11.370.876.000.000	10.393.470.200.000
PT. Bank BNI Syariah	11.292.122.000.000	13.218.300.000.000	14.821.164.000.000	16.177.550.000.000	17.694.192.000.000	14.640.665.600.000
PT. Bank Syariah Mandiri	33.714.638.093.696	34.807.005.204.944	36.198.341.933.031	36.233.737.000.000	38.355.135.000.000	35.861.771.446.334
PT. Bank Panin Dubai Syariah	617.336.777.000	526.897.946.000	1.020.472.967.000	976.290.106.000	453.276.900.000	718.854.939.200
PT. Bank Syariah Bukopin	2.202.580.531.153	2.188.487.676.996	2.217.105.981.750	1.629.023.701.155	1.462.522.946.067	1.939.944.167.424
PT. BCA Syariah	948.034.172.205	1.428.091.989.783	1.495.010.422.554	1.557.673.219.092	1.679.410.190.582	1.421.643.998.843
<b>Rata-rata</b>	<b>993.001.895.944</b>	<b>984.422.454.726</b>	<b>952.823.218.670</b>	<b>10.837.021.040.988</b>	<b>10.822.860.408.161</b>	<b>4.918.025.803.698</b>

## Lampiran VI. Rata-Rata Pertumbuhan PDB

Nama Bank	Sensitivitas Pertumbuhan PDB (%)					Rata-rata
	2014	2015	2016	2017	2018	
PT. Bank Muamalat Indonesia	5,04	5,04	5,04	5,04	5,04	5,04
PT. Bank Victoria Syariah	5,04	5,04	5,04	5,02	5,02	5,03
PT. Bank BRI Syariah	5,01	5,03	5,04	5,02	5,02	5,02
PT. Bank BNI Syariah	5,00	5,05	5,05	5,01	5,05	5,03
PT. Bank Syariah Mandiri	4,93	5,01	5,01	5,01	5,06	5,00
PT. Bank Panin Dubai Syariah	5,00	5,01	5,03	5,24	5,03	5,06
PT. Bank Syariah Bukopin	5,05	4,99	4,99	5,08	5,08	5,04
PT. BCA Syariah	4,96	5,06	5,11	5,16	7,16	5,49
<b>Rata-rata</b>	<b>5,00</b>	<b>5,03</b>	<b>5,04</b>	<b>5,07</b>	<b>5,31</b>	<b>5,09</b>

## Lampiran VII. Rata-Rata Inflasi

Nama Bank	Sensitivitas Inflasi (%)					Rata-rata
	2014	2015	2016	2017	2018	
PT. Bank Muamalat Indonesia	1,18	1,17	1,16	1,20	1,22	1,19
PT. Bank Victoria Syariah	1,11	1,11	1,11	1,12	1,12	1,12
PT. Bank BRI Syariah	1,94	0,99	0,72	1,34	1,45	1,29
PT. Bank BNI Syariah	1,24	1,04	1,03	1,19	1,05	1,11
PT. Bank Syariah Mandiri	1,86	1,25	1,22	1,22	0,93	1,30
PT. Bank Panin Dubai Syariah	1,22	1,17	1,12	0,48	1,12	1,02
PT. Bank Syariah Bukopin	1,14	1,06	1,06	1,18	1,18	1,13
PT. BCA Syariah	1,28	1,06	0,94	0,83	0,83	0,99
<b>Rata-rata</b>	<b>1,37</b>	<b>1,11</b>	<b>1,05</b>	<b>1,07</b>	<b>1,11</b>	<b>1,14</b>

### Lampiran VIII. Rata-Rata NPF Pembiayaan Mudharabah

Nama Bank	NPF Pembiayaan Mudharabah (%)					Rata-rata (%)
	2014	2015	2016	2017	2018	
PT. Bank Muamalat Indonesia	2,44	8,38	4,29	1,32	0,08	3,30
PT. Bank Victoria Syariah	0,00	0,00	0,00	0,00	0,00	0,00
PT. Bank BRI Syariah	0,18	0,07	0,06	0,35	0,42	0,22
PT. Bank BNI Syariah	0,57	0,16	0,78	0,93	1,26	0,74
PT. Bank Syariah Mandiri	0,87	1,35	1,74	0,64	0,31	0,98
PT. Bank Panin Dubai Syariah	0,15	1,15	0,30	18,70	10,52	6,16
PT. Bank Syariah Bukopin	0,83	1,31	0,87	4,60	2,60	2,04
PT. BCA Syariah	0,00	0,00	0,00	0,00	9,07	1,81
<b>Rata-rata</b>	<b>0,63</b>	<b>1,55</b>	<b>1,01</b>	<b>3,32</b>	<b>3,03</b>	<b>1,91</b>

### Lampiran IX. Rata-Rata NPF Pembiayaan Murabahah

Nama Bank	NPF Pembiayaan Murabahah (%)					Rata-rata (%)
	2014	2015	2016	2017	2018	
PT. Bank Muamalat Indonesia	4,96	3,31	1,59	2,95	2,10	2,98
PT. Bank Victoria Syariah	3,94	2,87	17,40	11,46	10,19	9,17
PT. Bank BRI Syariah	3,55	3,84	3,96	5,28	6,93	4,71
PT. Bank BNI Syariah	0,97	1,35	1,95	1,78	2,06	1,62
PT. Bank Syariah Mandiri	6,46	5,31	4,28	2,50	1,56	4,02
PT. Bank Panin Dubai Syariah	1,23	3,47	2,98	3,64	6,73	3,61
PT. Bank Syariah Bukopin	3,86	2,89	7,35	5,77	9,40	5,85
PT. BCA Syariah	0,10	0,43	0,01	0,07	0,08	0,14
<b>Rata-rata</b>	<b>3,13</b>	<b>2,93</b>	<b>4,94</b>	<b>4,18</b>	<b>4,88</b>	<b>4,01</b>

## Lampiran X. Hasil Uji Deskriptif Statistik

### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ROA	40	-10,77	1,99	0,1843	1,99047
Pembiayaan Mudharabah	40	0,44	18,12	5,7885	3,76000
Pembiayaan Murabahah	40	7,71	76,37	46,6225	19,54532
Pertumbuhan PDB	40	4,92532	5,23863	5,0392083	0,05313568
Inflasi	40	0,47634	1,94428	1,1419808	0,24543047
Valid N (listwise)	40				

## Lampiran XI. Hasil Uji Normalitas

### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		40
Normal Parameters <sup>a,b</sup>	Mean	0,0000000
	Std. Deviation	1,62199742
Most Extreme Differences	Absolute	0,174
	Positive	0,174
	Negative	-0,171
Test Statistic		0,174
Asymp. Sig. (2-tailed)		0,004 <sup>c</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

## Lampiran XII. Hasil Uji Normalitas Setelah Transformasi Data

### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		35
Normal Parameters <sup>a,b</sup>	Mean	0,0000000
	Std. Deviation	0,79318786
Most Extreme Differences	Absolute	0,145
	Positive	0,059
	Negative	-0,145
Test Statistic		0,145
Asymp. Sig. (2-tailed)		0,059 <sup>c</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

### Lampiran XIII. Hasil Uji Multikolinearitas

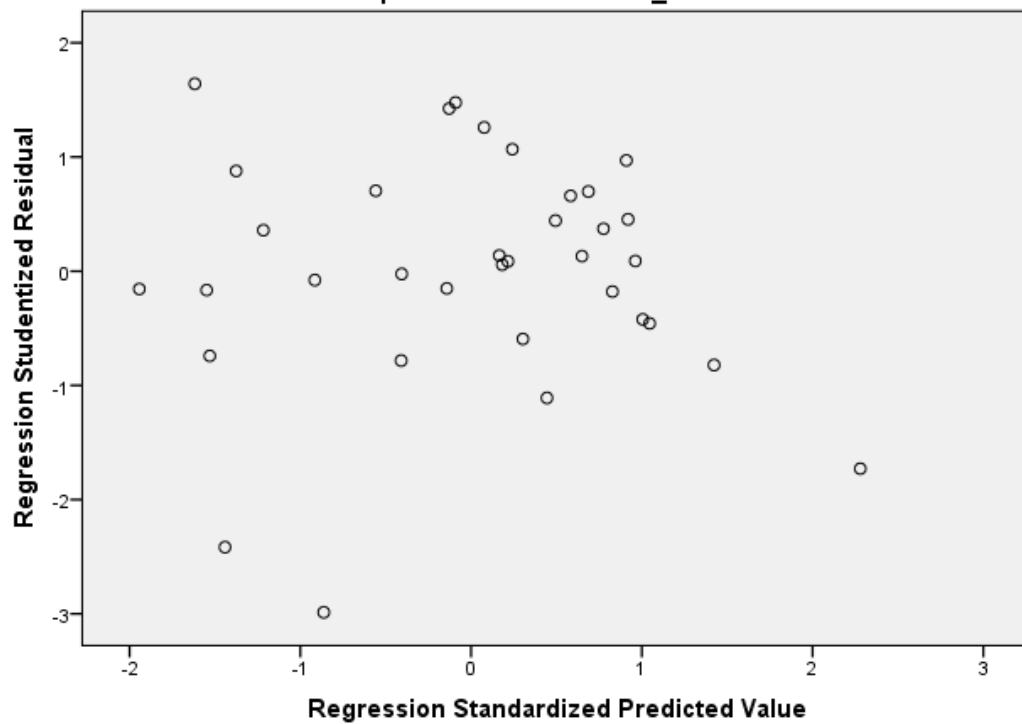
#### Coefficients<sup>a</sup>

Model	Collinearity Statistics	
	Tolerance	VIF
1		
(Constant)		
LN_Mudharabah	0,790	1,265
LN_Murabahah	0,942	1,061
LN_Pertumbuhan PDB	0,584	1,711
LN_Inflasi	0,593	1,686

### Lampiran XIV. Hasil Uji Heteroskedastisitas

#### Scatterplot

Dependent Variable: LN\_Y





## Lampiran XV. Hasil Uji Autokorelasi

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0,726 <sup>a</sup>	0,528	0,465	0,84441	0,963

## Lampiran XVI. Hasil Uji t

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	48,627	38,128		1,275	0,212
	LN_Mudharabah	1,017	0,282	0,509	3,606	0,001
	LN_Murabahah	0,441	0,258	0,221	1,710	0,098
	LN_Pertumbuhan PDB	-32,378	23,384	-0,227	-1,385	0,176
	LN_Inflasi	-3,214	1,110	-0,472	-2,894	0,007

## Lampiran XVII. Hasil Uji F

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23,899	4	5,975	8,379	0,000 <sup>b</sup>
	Residual	21,391	30	0,713		
	Total	45,290	34			

a. Dependent Variable: LN\_ROA

b. Predictors: (Constant), LN\_Inflasi, LN\_Murabahah, LN\_Mudharabah, LN\_Pertumbuhan PDb

## Lampiran XVIII. Koefisien Determinasi

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0,726 <sup>a</sup>	0,528	0,465	0,84441	0,963