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LAMPIRAN

Perkembangan Aset Perbankan Syariah

Tabel Sampel Penelitian

No	Bank Syariah
1.	Bank Syariah Mandiri
2.	BNI Syariah
3.	BRI Syariah
4.	Bank Muamalat Indonesia
5.	BCA Syariah
6.	Bank Victoria Syariah
7.	BJB Syariah

Tabel Keputusan Autokorelasi

Kriteria	Keputusan
0 < d< dL	Terdapat Autokorelasi Positif
dL < d < dU	Tidak ada Keputusan / Abu - abu
dU < d < 4-dU	Tidak Terdapat Autokorelasi
4-dU < d < 4-dL	Tidak ada Keputusan / Abu - abu
4-dL < d < 4	Terdapat Autokorelasi Negatif

Tabel Data Penelitian

TAHUN	BANK	ROA	PSR	ZPR	ISIR
2014	BSM	0.56	0.2344450	0.0002669	0.9998908
2015		0.56	0.3630125	0.0003778	0.9999043
2016		0.59	0.3076727	0.0003598	0.9999142
2017		0.59	0.3627796	0.0004866	0.9999866
2018		0.88	0.3834017	0.0004212	0.9998980
2014	BNIS	1.27	0.1609744	0.0007240	0.9999993
2015		1.43	0.1890857	0.0002806	0.9998390
2016		1.44	0.1497546	0.0003259	0.9999850
2017		1.31	0.2252118	0.0006841	0.9994037
2018		1.42	0.2652562	0.0007629	0.9999779
2014	BRIS	0.08	0.3095510	0.0002199	0.9998594
2015		0.43	0.3642804	0.0001703	0.9998541
2016		0.51	0.3579476	0.0003898	0.9998896
2017		0.77	0.3308244	0.0005816	0.9995480
2018		0.95	0.3605789	0.0008515	0.9992651
2014	MUAMALAT	0.17	0.4266147	0.0004302	0.9991383
2015		0.20	0.5219168	0.0002601	0.9993939

2016		0.22	0.5228565	0.0002808	0.9993106
2017		0.11	0.4811189	0.0002930	0.9994646
2018		0.08	0.4853547	0.0002216	0.9995501
2014	BCAS	0.80	0.4686587	0.0000120	0.9999942
2015		1.00	0.4473020	0.0000111	0.9998030
2016		1.10	0.4707719	0.0000107	0.9999633
2017		1.20	0.4846604	0.0000105	0.9999463
2018		1.20	0.5259616	0.0000107	0.9998991
2014	BVS	-1.87	0.5436713	0.0000615	0.9999797
2015		-2.36	0.6729727	0.0000536	0.9999929
2016		-2.19	0.7532700	0.0000336	0.9999795
2017		0.36	0.7516592	0.0000182	0.9999762
2018		0.32	0.7889915	0.0000155	0.9999559
2014	BJBS	0.69	0.3027765	0.0002345	0.9994414
2015		0.25	0.2216677	0.0000307	0.9996318
2016		-8.09	0.1902753	0.0000760	0.9999603
2017		-5.69	0.1831992	0.0000214	0.9995976
2018		0.54	0.2736680	0.0000333	0.9995995

Statistik Deskriptif

	ROA	PSR	ZPR	ISIR
Mean	0.023714	0.396633	0.000258	0.999766
Median	0.560000	0.363012	0.000234	0.999891
Maximum	1.440000	0.788991	0.000852	0.999999
Minimum	-8.090000	0.149755	1.05E-05	0.999138
Std. Dev.	1.971142	0.170789	0.000244	0.000254
Observations	35	35	35	35

Uji Chow

Redundant Fixed Effects Tests
Equation: UJI_CHOW
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	4.407021	(6,25)	0.0036
Cross-section Chi-square	25.255356	6	0.0003

Uji Hausman

Correlated Random Effects - Hausman Test

Equation: UJI_HAUSMAN
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	8.663743	3	0.0341

Hasil Fixed Effect Model

Dependent Variable: ROA
Method: Panel Least Squares
Date: 03/14/20 Time: 12:44
Sample: 2014 2018
Periods included: 5
Cross-sections included: 7
Total panel (balanced) observations: 35

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3721.310	1973.966	1.885194	0.0733
PSR	15.90592	6.185055	2.571671	0.0178
ZPR	-2978.884	2423.020	-1.229409	0.2325
ISIR	-3727.701	1974.029	-1.888372	0.0729

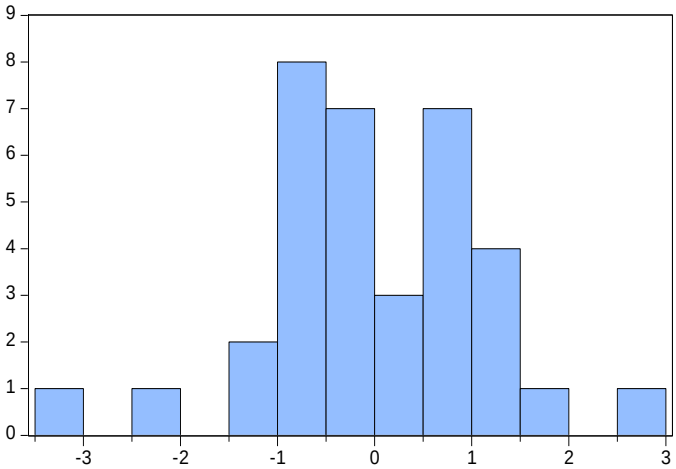
Effects Specification

Cross-section fixed (dummy variables)
Period fixed (dummy variables)

R-squared	0.669319	Mean dependent var	0.023714

Adjusted R-squared	0.464612	S.D. dependent var	1.971142
S.E. of regression	1.442289	Akaike info criterion	3.859515
Sum squared resid	43.68417	Schwarz criterion	4.481654
Log likelihood	-53.54151	Hannan-Quinn criter.	4.074277
F-statistic	3.269638	Durbin-Watson stat	2.584555
Prob(F-statistic)	0.007750		

Uji Normalitas



Series: Standardized Residuals
Sample 2014 2018
Observations 35

Mean	4.06e-16
Median	-0.048307
Maximum	2.761874
Minimum	-3.084424
Std. Dev.	1.133503
Skewness	-0.247834
Kurtosis	3.845072
Jarque-Bera	1.399755
Probability	0.496646

Uji Multikolinieritas

	PSR	ZPR	ISIR
PSR	1.000000	-0.437107	0.113526
ZPR	-0.437107	1.000000	-0.306646
ISIR	0.113526	-0.306646	1.000000

Uji Heteroskedastisitas

Dependent Variable: RESABS
Method: Panel Least Squares
Date: 03/14/20 Time: 10:52
Sample: 2014 2018
Periods included: 5
Cross-sections included: 7

Total panel (balanced) observations: 35

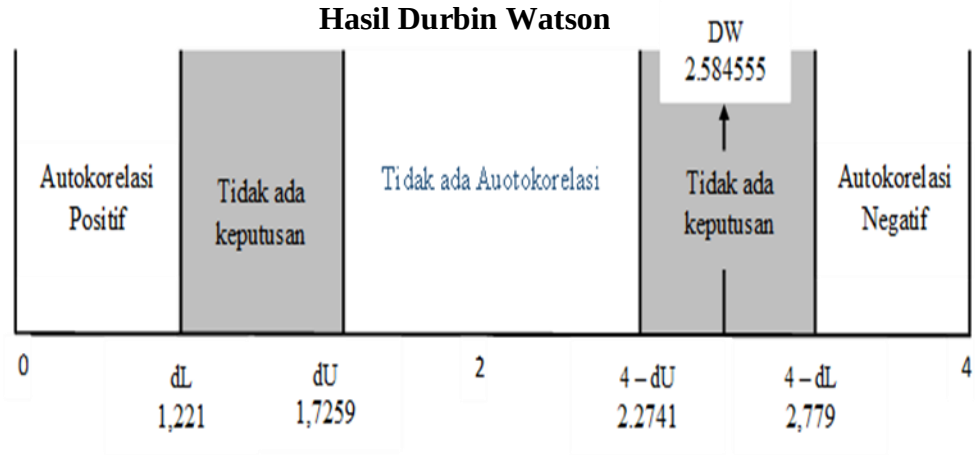
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-311.1964	587.7944	-0.529431	0.6021
PSR	-3.246828	1.841744	-1.762910	0.0925
ZPR	-319.3449	721.5106	-0.442606	0.6626
ISIR	313.5092	587.8130	0.533349	0.5994

Uji Autokorelasi DW

Cross-section fixed (dummy variables)
Period fixed (dummy variables)

R-squared	0.669319	Mean dependent var	0.023714
Adjusted R-squared	0.464612	S.D. dependent var	1.971142
S.E. of regression	1.442289	Akaike info criterion	3.859515
Sum squared resid	43.68417	Schwarz criterion	4.481654
Log likelihood	-53.54151	Hannan-Quinn criter.	4.074277
F-statistic	3.269638	Durbin-Watson stat	2.584555
Prob(F-statistic)	0.007750		

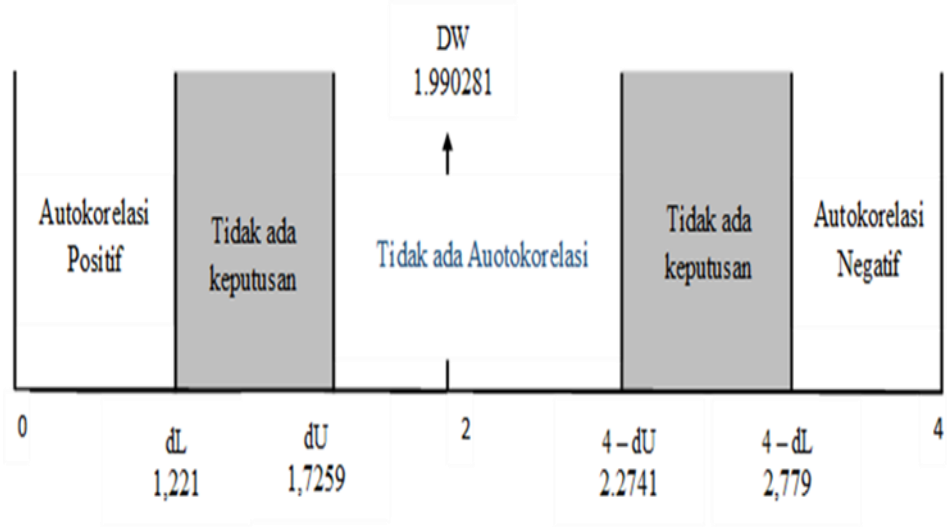
Hasil Durbin Watson



Uji Autokorelasi DW setelah transformasi

Cross-section fixed (dummy variables) Period fixed (dummy variables)			
R-squared	0.732407	Mean dependent var	-0.160099
Adjusted R-squared	0.518332	S.D. dependent var	3.376186
S.E. of regression	2.343150	Akaike info criterion	4.845287
Sum squared resid	82.35528	Schwarz criterion	5.463810
Log likelihood	-54.83401	Hannan-Quinn criter.	5.034375
F-statistic	3.421270	Durbin-Watson stat	1.990281
Prob(F-statistic)	0.013617		

Hasil Durbin Watson setelah transformasi



Uji Hipotesis

Dependent Variable: ROA
Method: Panel Least Squares
Date: 03/24/20 Time: 10:20
Sample: 2014 2018
Periods included: 5
Cross-sections included: 7
Total panel (balanced) observations: 35

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3721.310	1973.966	1.885194	0.0733
PSR	15.90592	6.185055	2.571671	0.0178
ZPR	-2978.884	2423.020	-1.229409	0.2325
ISIR	-3727.701	1974.029	-1.888372	0.0729

Effects Specification

Cross-section fixed (dummy variables)			
Period fixed (dummy variables)			
R-squared	0.669319	Mean dependent var	0.023714
Adjusted R-squared	0.464612	S.D. dependent var	1.971142
S.E. of regression	1.442289	Akaike info criterion	3.859515
Sum squared resid	43.68417	Schwarz criterion	4.481654
Log likelihood	-53.54151	Hannan-Quinn criter.	4.074277
F-statistic	3.269638	Durbin-Watson stat	2.584555
Prob(F-statistic)	0.007750		

BANK SYARIAH MANDIRI (dalam jutaan rupiah)

Tahun	Mudharabah	Musyarakah	Mudharabah + Musyarakah	Total Pembiayaan
2018	3,226,605	20,622,671	23,849,276	62,204,411
2017	3,360,363	17,268,075	20,628,438	56,862,175
2016	3,085,615	13,001,057	16,086,672	52,285,015
2015	2,834,182	10,277,268	13,111,450	36,118,456
2014	3,006,253	7,330,831	10,337,084	44,091,723

Tahun	Zakat	Aset	Liabilitas	Net Aset
2018	35,326	98,341,116	14,477,262	83,863,854
2017	36,209	87,915,020	13,506,681	74,408,339
2016	24,321	78,831,722	11,232,797	67,598,925
2015	22,850	70,369,709	9,883,107	60,486,602
2014	15,560	66,955,671	8,663,174	58,292,497

Tahun	Non Islamic Income	Total Pendapatan	Total
2018	628	6,155,934	6,156,562
2017	76	5,679,796	5,679,872
2016	428	4,988,247	4,988,675
2015	427	4,460,650	4,461,077
2014	441	4,037,979	4,038,420

BNI SYARIAH (dalam jutaan rupiah)

Tahun	Mudharabah	Musyarakah	Mudharabah + Musyarakah	Total Pembiayaan
2018	399,549	7,106,936	7,506,485	28,299,000
2017	870,114	4,444,209	5,314,323	23,597,000
2016	161,607	2,907,463	3,069,070	20,494,000
2015	1,258,982	2,100,125	3,359,107	17,765,000
2014	1,016,696	1,405,003	2,421,699	15,044,000

Tahun	Zakat	Aset	Liabilitas	Net Aset
2018	23,827	41,018,515	9,787,000	31,231,515
2017	19,299	34,822,442	6,613,000	28,209,442
2016	7,701	28,314,000	4,685,000	23,629,000
2015	5,529	23,018,000	3,311,000	19,707,000
2014	11,879	19,492,000	3,085,000	16,407,000

Tahun	Non Islamic Income	Total Pendapatan	Total
2018	60	2,719,000	2,719,060
2017	1,395	2,338,000	2,339,395
2016	30	1,998,000	1,998,030
2015	274	1,702,000	1,702,274
2014	1	1,435,000	1,435,001

BRI SYARIAH (dalam jutaan rupiah)

Tahun	Mudharabah	Musyarakah	Mudharabah + Musyarakah	Total Pembiayaan
2018	475,300	7,406,955	7,882,255	21,860,000
2017	840,974	5,447,998	6,288,972	19,010,000
2016	1,271,485	5,185,890	6,457,375	18,040,000
2015	1,106,566	4,962,346	6,068,912	16,660,000
2014	876,311	4,005,308	4,881,619	15,770,000

Tahun	Zakat	Aset	Liabilitas	Net Aset
2018	7,192	20,341,033	11,894,916	8,446,117
2017	8,799	24,230,247	9,100,455	15,129,792
2016	7,423	27,687,188	8,646,428	19,040,760
2015	4,279	31,543,384	6,421,537	25,121,847
2014	7,107	37,915,084	5,599,727	32,315,357

Tahun	Non Islamic Income	Total Pendapatan	Total
2018	883	1,200,619	1,201,502
2017	533	1,178,743	1,179,276
2016	129	1,168,424	1,168,553
2015	166	1,137,438	1,137,604
2014	161	1,145,232	1,145,393

MUAMALAT (dalam jutaan rupiah)

Tahun	Mudharabah	Musyarakah	Mudharabah + Musyarakah	Total Pembiayaan
2018	431,872	15,856,148	16,288,020	33,559,000
2017	703,554	19,160,885	19,864,439	41,288,000
2016	794,220	20,125,269	20,919,489	40,010,000
2015	1,052,718	20,192,427	21,245,145	40,706,000
2014	1,723,619	19,549,525	21,273,144	49,865,000

Tahun	Zakat	Aset	Liabilitas	Net Aset
2018	10,586	57,227,000	9,454,878	47,772,122
2017	15,149	61,697,000	9,985,546	51,711,454
2016	13,002	55,786,000	9,476,756	46,309,244
2015	12,533	57,141,000	8,952,097	48,188,903
2014	22,723	62,410,000	9,587,562	52,822,438

Tahun	Non Islamic Income	Total Pendapatan	Total
2018	633	1,406,372	1,407,005
2017	881	1,644,633	1,645,514
2016	1,258	1,823,536	1,824,794
2015	1,460	2,407,358	2,408,818
2014	1,637	1,898,138	1,899,775

BCA SYARIAH (dalam jutaan rupiah)

Tahun	Mudharabah	Musyarakah	Mudharabah + Musyarakah	Total Pembiayaan
2018	236,055	2,340,999	2,577,054	4,899,700
2017	223,321	1,807,939	2,031,260	4,191,100
2016	342,362	1,287,827	1,630,189	3,462,800
2015	198,423	1,132,524	1,330,947	2,975,500
2014	188,351	810,923	999,274	2,132,200

Tahun	Zakat	Aset	Liabilitas	Net Aset
2018	67	7,064,008	773,585	6,290,423
2017	55	5,961,174	746,348	5,214,826
2016	49	4,995,606	419,533	4,576,073
2015	44	4,349,600	393,622	3,955,978
2014	32	2,994,449	324,416	2,670,033

Tahun	Non Islamic Income	Total Pendapatan	Total
2018	27	267,504	267,531
2017	13	241,902	241,915
2016	8	217,724	217,732
2015	34	172,536	172,570
2014	1	171,926	171,927

BANK VICTORIA SYARIAH (dalam rupiah penuh)

Tahun	Mudharabah	Musyarakah	Mudharabah + Musyarakah	Total Pembiayaan
2018	58,080,460,940	917,996,216,078	976,076,677,018	1,210,657,118,533
2017	63,485,789,218	868,014,110,047	931,499,899,265	1,257,031,887,543
2016	20,006,864,451	908,936,856,268	928,943,720,719	1,166,942,058,958
2015	4,513,711,303	703,898,781,086	708,412,492,389	1,012,371,776,198
2014	13,902,172,382	571,502,439,575	585,404,611,957	1,041,762,296,702

Tahun	Zakat	Aset	Liabilitas	Net Aset
2018	28,656,615	2,126,018,825,461	277,049,648,229	1,848,969,177,232
2017	32,577,484	2,003,113,721,655	208,433,250,481	1,794,680,471,174
2016	46,859,459	1,625,183,249,354	232,054,716,027	1,393,128,533,327
2015	67,933,262	1,379,265,628,842	111,207,780,621	1,268,057,848,221
2014	83,400,781	1,439,632,336,383	82,833,741,976	1,356,798,594,407

Tahun	Non Islamic Income	Total Pendapatan	Total
2018	1,268,262	62,425,000,000	62,426,268,262
2017	394,719	55,967,000,000	55,967,394,719
2016	799,362	39,085,000,000	39,085,799,362
2015	1,242,401	52,160,000,000	52,161,242,401
2014	2,115,239	47,994,000,000	47,996,115,239

BJB SYARIAH (dalam rupiah penuh)

Tahun	Mudharabah	Musyarakah	Mudharabah + Musyarakah	Total Pembiayaan
2018	122,993,787	1,087,188,211	1,210,181,998	4,422,080,847
2017	149,532,197	636,463,460	785,995,657	4,290,387,605
2016	204,505,878	666,816,485	871,322,363	4,579,273,191
2015	317,180,236	726,254,242	1,043,434,478	4,707,201,435
2014	489,453,356	767,786,454	1,257,239,810	4,152,369,802

Tahun	Zakat	Asset	Liability	Net Asset
2018	190,369	6,741,449,496	1,019,413,025	5,722,036,471
2017	147,010	7,713,558,123	830,939,695	6,882,618,428
2016	494,345	7,441,652,530	940,484,054	6,501,168,476
2015	181,764	6,439,966,411	525,022,661	5,914,943,750
2014	1,289,503	6,093,487,708	594,012,407	5,499,475,301

Tahun	Non Islamic Income	Total Pendapatan	Total
2018	40,762	475,151,842	475,342,211
2017	71	365,220,182	365,367,192
2016	64,717	1,631,292,497	1,631,357,214
2015	175,000	475,097,220	475,272,220
2014	221,000	395,410,574	395,631,574