

LAMPIRAN-LAMPIRAN

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Lampiran 1

Daftar nama sampel perbankan syariah yang terdaftar di Otoritas Jasa Keuangan tahun 2014-2018

No.	Kode	Nama Perusahaan
1.	BMGS	Bank Mega Syariah
2.	BNIS	Bank BNI Syariah
3.	BMMS	Bank Muamalat Syariah
4.	BSM	Bank Syariah Mandiri
5.	BPNS	Bank Panin syariah
6.	BKPS	Bank Bukopin Syariah
7.	BCAS	BCA Syariah
8.	BRIS	BRI Syariah
9.	BJBS	BJB Syariah
10.	BVTS	Bank Victoria Syariah
11.	BMSI	Bank Maybank Syariah Indonesia

Lampiran 2

Kinerja Perbankan Syariah

TAHUN	KODE BANK	LABA SEBELUM PAJAK	TOTAL ASSET	ROA
2014	BCAS	17.500	2.994.400	0,58
	BNIS	220.133	19.492.112	1,13
	BRIS	10.378	20.341.033	0,05
	BKPS	12.552	5.160.517	0,24
	BSM	(26)	66.956	-0,04
	BMGS	21.270	7.044.588	0,30
	BMMS	99	62.410	0,16
	BPNS	95.729	6.207.678	1,54
	BVTS	(25.049)	1.439.632	-1,74
	BJBS	34.313	6.093.488	0,56
	BMSI	76.584	2.449.541	3,13
	2015	BCAS	31.900	4.349.600
BNIS		307.768	23.017.667	1,34
BRIS		169.069	24.230.247	0,70
BKPS		40.666	5.827.154	0,70
BSM		374	70.370	0,53
BMGS		16.727	5.559.819	0,30
BMMS		109	57.141	0,19
BPNS		75.373	7.134.235	1,06
BVTS		(31.985)	1.379.266	-2,32
BJBS		15.950	6.439.966	0,25
BMSI		(391.351)	1.743.439	-22,45
2016		BCAS	49.200	4.995.600
	BNIS	373	28.314	1,32
	BRIS	238.609	27.687.188	0,86
	BKPS	(69.734)	6.900.890	-1,01
	BSM	435	78.832	0,55
	BMGS	147.248	6.135.242	2,40
	BMMS	116	55.786	0,21
	BPNS	27.751	8.757.964	0,32
	BVTS	(27.883)	1.625.183	-1,72
	BJBS	(545.977)	7.441.653	-7,34
	BMSI	(144.547)	1.344.720	-10,75
	2017	BCAS	62.200	5.961.200
BNIS		409	34.822	1,17
BRIS		150.957	31.543.384	0,48
BKPS		1.332	7.166.257	0,02

	BSM	487	87.915	0,55
	BMGS	96.432	7.034.300	1,37
	BMMS	60	61.697	0,10
	BPNS	(974.803)	8.629.275	-11,30
	BVTS	6.099	2.003.114	0,30
	BJBS	(422.889)	7.713.558	-5,48
	BMSI	71.493	1.275.648	5,60
2018	BCAS	72.393	7.064.000	1,02
	BNIS	550	41.049	1,34
	BRIS	151.514	37.915.084	0,40
	BKPS	1.525	6.328.447	0,02
	BSM	816	98.341	0,83
	BMGS	60.713	7.336.342	0,83
	BMMS	46	57.227	0,08
	BPNS	21.412	8.771.058	0,24
	BVTS	6.336	2.126.019	0,30
	BJBS	37.086	6.741.449	0,55
	BMSI	(64.218)	661.912	-9,70

Lampiran 3Pengungkapan *Good Corporate Governance*

No.	KODE BANK	NAMA PERBANKAN	2014	2015	2016	2017	2018
1.	BCAS	BCA Syariah	45,16	49,46	67,74	68,82	73,12
2.	BNIS	BNI Syariah	76,34	77,42	89,25	88,17	88,17
3.	BRIS	BRI Syariah	45,16	44,09	79,57	77,42	81,72
4.	BKPS	Bank Bukopin Syariah	64,52	72,04	70,97	78,49	77,42
5.	BSM	Bank Syariah Mandiri	73,12	75,27	75,27	69,89	83,87
6.	BMGS	Bank Mega Syariah	47,31	53,76	76,34	77,42	66,67
7.	BMMS	Bank Muamalat Syariah	78,49	73,12	78,49	87,10	88,17
8.	BPNS	Bank Panin Syariah	65,59	60,67	78,49	76,34	77,42
9.	BVTS	Bank Victoria Syariah	58,06	62,37	69,89	74,19	70,97
10.	BJBS	Bank Jabar Banten Syariah	48,39	52,69	45,16	59,14	50,54
11.	BMSI	Bank Maybank Syariah Indonesia	37,63	53,76	58,06	51,61	52,69

Lampiran 4

Kecukupan Modal

TAHUN	KODE BANK	MODAL BANK	ATMR	CAR
2014	BCAS	637.854	2.157.000	29,57
	BNIS	2.004.358	10.878.620	18,42
	BRIS	1.767.087	13.710.805	12,89
	BKPS	567.308	3.578.295	15,85
	BSM	5.571.760	37.746.024	14,76
	BMGS	812.682.712	4.219.493.866	19,26
	BMMS	5.848.060.194	41.334.187.915	14,15
	BPNS	1.077.569.116	4.194.517.530	25,69
	BVTS	137.740.170.463	901.838.274.531	15,27
	BJBS	681.337.275	4.316.702.007	15,78
	BMSI	1.032.183	1.979.686	52,14
	2015	BCAS	1.070.282,00	3.117.816
BNIS		2.254.181	14.559.030	15,48
BRIS		2.343.249	16.814.444	13,94
BKPS		690.593	4.233.939	16,31
BSM		6.187.390	48.146.553	12,85
BMGS		882.992.142	4.716.091.537	18,72
BMMS		5.143.373.124	37.713.341.431	13,64
BPNS		1.176.549.462	5.796.714.072	20,30
BVTS		146.736.600.762	909.371.189.998	16,14
BJBS		1.061.815.875	4.654.022.149	22,82
BMSI		669.584	1.743.794	38,40
2016		BCAS	1.127.355	3.064.954
	BNIS	2.486.598	16.666.004	14,92
	BRIS	3.467.399	16.807.175	20,63
	BKPS	838.696	4.933.796	17,00
	BSM	6.942.002	49.555.918	14,01
	BMGS	1.057.436.242	4.494.754.280	23,53
	BMMS	5.220.130.898	40.978.476.916	12,74
	BPNS	1.174.757.234	6.463.807.132	18,17
	BVTS	162.877.282.685	1.019.320.255.233	15,98
	BJBS	742.192.260	4.065.789.963	18,25
	BMSI	510.620	927.390	55,06
	2017	BCAS	1.179.155	4.012.352
BNIS		3.814.099	18.939.885	20,14
BRIS		3.611.233	17.800.175	20,29
BKPS		946.389	4.928.467	19,20

	BSM	7.844.125	49.350.184	15,89
	BMGS	1.179.097.292	5.312.951.395	22,19
	BMMS	6.127.412.591	44.984.812.101	13,62
	BPNS	691.287.147	6.005.075.773	11,51
	BVTS	237.835.315.028	1.232.796.929.631	19,29
	BJBS	644.466.269	3.338.875.153	19,30
	BMSI	586.735	773.729	75,83
2018	BCAS	1.285.880	5.298.700	24,27
	BNIS	4.287.816	22.207.060	19,31
	BRIS	5.922.283	19.928.066	29,72
	BKPS	946.186	4.899.010	19,31
	BSM	8.566.771	52.670.993	16,26
	BMGS	1.174.083.216	5.716.893.918	20,54
	BMMS	4.255.006.423	34.473.425.567	12,34
	BPNS	1.541.191.934	6.656.540.759	23,15
	BVTS	272.700.422.473	1.140.216.950.104	23,92
	BJBS	685.267.814	4.169.879.133	16,43
	BMSI	529.177	324.503	163,07

Lampiran 5

Fungsi Intermediasi

TAHUN	KODE BANK	PEMBIAYAAN	DPK	FDR	
2014	BCAS	21.322	23.387	91,17	
	BNIS	15.040.920	16.246.405	92,58	
	BRIS	15.691.430	16.711.516	93,90	
	BKPS	3.710.720	3.994.957	92,89	
	BSM	49.133	59.821	82,13	
	BMGS	5.455.672	5.881.057	92,77	
	BMMS	43.086,72	51.206,27	84,14	
	BPNS	4.736.314	5.076.082	93,31	
	BVTS	1.076.761	1.132.087	95,11	
	BJBS	4.400.100	4.600.000	95,65	
	BMSI	1.645.440	1.043.050	157,75	
	2015	BCAS	29.755	32.552	91,41
		BNIS	17.765.097	19.322.756	91,94
BRIS		16.660.267	19.648.782	84,79	
BKPS		4.307.132	4.756.303	90,56	
BSM		51.090	62.113	82,25	
BMGS		4.211.473	4.354.546	96,71	
BMMS		40.734,75	45.077,65	90,37	
BPNS		5.620.680	5.928.345	94,81	
BVTS		1.075.681	1.128.908	95,29	
BJBS		4.993.370	4.700.000	106,24	
BMSI		1.552.230	938.982	165,31	
2016		BCAS	34.628	38.423	90,12
		BNIS	20.494	24.233	84,57
	BRIS	17.911.153	22.045.058	81,25	
	BKPS	4.799.486	5.442.609	88,18	
	BSM	55.580	69.950	79,46	
	BMGS	4.714.812	4.973.126	94,81	
	BMMS	40010	41920	95,44	
	BPNS	6.263.352	6.899.008	90,79	
	BVTS	1212690	1204681	100,66	
	BJBS	5.414.090	5.453.390	99,28	
	BMSI	962.866	714.716	134,72	
	2017	BCAS	41.911	47.364	88,49
		BNIS	23.597	29.379	80,32
BRIS		18.421.321	26.373.417	69,85	
BKPS		4.532.635	5.498.425	82,44	

	BSM	60.584	77.903	77,77
	BMGS	4.641.539	5.103.100	90,96
	BMMS	41288	48687	84,80
	BPNS	6.542.901	7.525.232	86,95
	BVTS	1262926	1511159	83,57
	BJBS	5.447.520	5.977.834	91,13
	BMSI	485.242	561.510	86,42
2018	BCAS	48.997	55.061	88,99
	BNIS	28.299	35.497	79,72
	BRIS	2.186	2.886	75,74
	BKPS	4.243.640	4.543.665	93,40
	BSM	67753	87472	77,46
	BMGS	5.178.619	5.723.208	90,48
	BMMS	33.559	45.636	73,54
	BPNS	6.133.981	6.905.806	88,82
	BVTS	1234571	1491441	82,78
	BJBS	4.658.960	5.182.150,00	89,90
	BMSI	72.237	17.000	424,92

Lampiran 6

Perhitungan Pengungkapan *Good Corporate Governance*, Kecukupan Modal, dan Fungsi Intermediasi Terhadap Kinerja Perbankan Syariah

TAHUN	KODE BANK	ROA	IPCG	CAR	FDR
2014	BCAS	0,58	45,16	29,57	91,17
	BNIS	1,13	76,34	18,42	92,58
	BRIS	0,05	45,16	12,89	93,90
	BUKOPIN	0,24	64,52	15,85	92,89
	BSM	-0,04	73,12	14,76	82,13
	MEGA	0,30	47,31	19,26	92,77
	MUAMALAT	0,16	78,49	14,15	84,14
	PDS	1,54	65,59	25,69	93,31
	VICTORIA	-1,74	58,06	15,27	95,11
	BJBS	0,56	48,39	15,78	95,65
	MAYBANK	3,13	37,63	52,14	157,75
	2015	BCAS	0,73	49,46	34,33
BNIS		1,34	77,42	15,48	91,94
BRIS		0,70	44,09	13,94	84,79
BUKOPIN		0,70	72,04	16,31	90,56
BSM		0,53	75,27	12,85	82,25
MEGA		0,30	53,76	18,72	96,71
MUAMALAT		0,19	73,12	13,64	90,37
PDS		1,06	66,67	20,30	94,81
VICTORIA		-2,32	62,37	16,14	95,29
BJBS		0,25	52,69	22,82	106,24
MAYBANK		-22,45	53,76	38,40	165,31
2016		BCAS	0,98	67,74	36,78
	BNIS	1,32	89,25	14,92	84,57
	BRIS	0,86	79,57	20,63	81,25
	BUKOPIN	-1,01	70,97	17,00	88,18
	BSM	0,55	75,27	14,01	79,46
	MEGA	2,40	76,34	23,53	94,81
	MUAMALAT	0,21	78,49	12,74	95,44
	PDS	0,32	78,49	18,17	90,79
	VICTORIA	-1,72	69,89	15,98	100,66
	BJBS	-7,34	45,16	18,25	99,28
	MAYBANK	-10,75	58,06	55,06	134,72
	2017	BCAS	1,04	68,82	29,39
BNIS		1,17	88,17	20,14	80,32
BRIS		0,48	77,42	20,29	69,85

	BUKOPIN	0,02	78,49	19,20	82,44
	BSM	0,55	69,89	15,89	77,77
	MEGA	1,37	77,42	22,19	90,96
	MUAMALAT	0,10	87,10	13,62	84,80
	PDS	-11,30	76,34	11,51	86,95
	VICTORIA	0,30	74,19	19,29	83,57
	BJBS	-5,48	59,14	19,30	91,13
	MAYBANK	5,60	51,61	75,83	86,42
2018	BCAS	1,02	73,12	24,27	88,99
	BNIS	1,34	88,17	19,31	79,72
	BRIS	0,40	81,72	29,72	75,74
	BUKOPIN	0,02	77,42	19,31	93,40
	BSM	0,83	83,87	16,26	77,46
	MEGA	0,83	66,67	20,54	90,48
	MUAMALAT	0,08	88,17	12,34	73,54
	PDS	0,24	77,42	23,15	88,82
	VICTORIA	0,30	70,97	23,92	82,78
	BJBS	0,55	50,54	16,43	89,90
	MAYBANK	-9,70	52,69	163,07	424,92

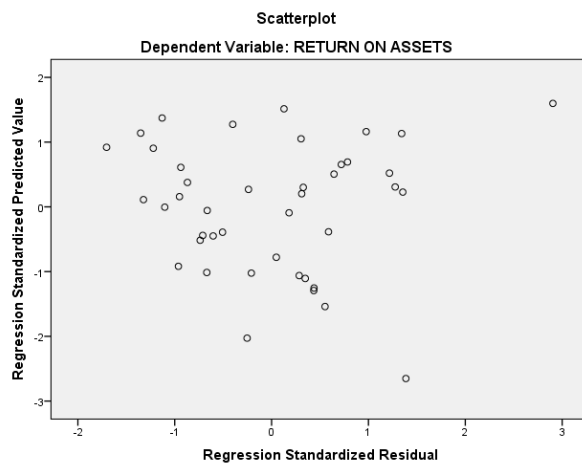
Lampiran 7

Analisis Data

Hasil Uji Statistik Deskriptif

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
RETURN ON ASSETS	55	-22,45	5,60	-,6815	4,26457
INDEKS PENGUNGKAPAN GCG	55	37,63	89,25	67,7607	13,61940
CAPITAL ADEQUACY RATIO	55	11,51	163,07	24,3409	22,24806
FINANCING TO DEPOSIT RATIO	55	69,85	424,92	97,9784	47,85556
Valid N (listwise)	55				

Uji Normalitas Setelah Outlier



Hasil Uji Kolmogorov Smirnov Setelah Outlier

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		42
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	,46499336
Most Extreme Differences	Absolute	,092
	Positive	,092
	Negative	-,069
Test Statistic		,092
Asymp. Sig. (2-tailed)		,200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Hasil Uji Multikolinearitas

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-2,588	1,426		-1,815	,077		
	INDEKS PENGUNGKAPAN GCG	,014	,007	,364	2,084	,044	,695	1,439
	CAPITAL ADEQUACY RATIO	,034	,015	,347	2,336	,025	,962	1,040
	FINANCING TO DEPOSIT RATIO	,018	,012	,251	1,451	,155	,707	1,414

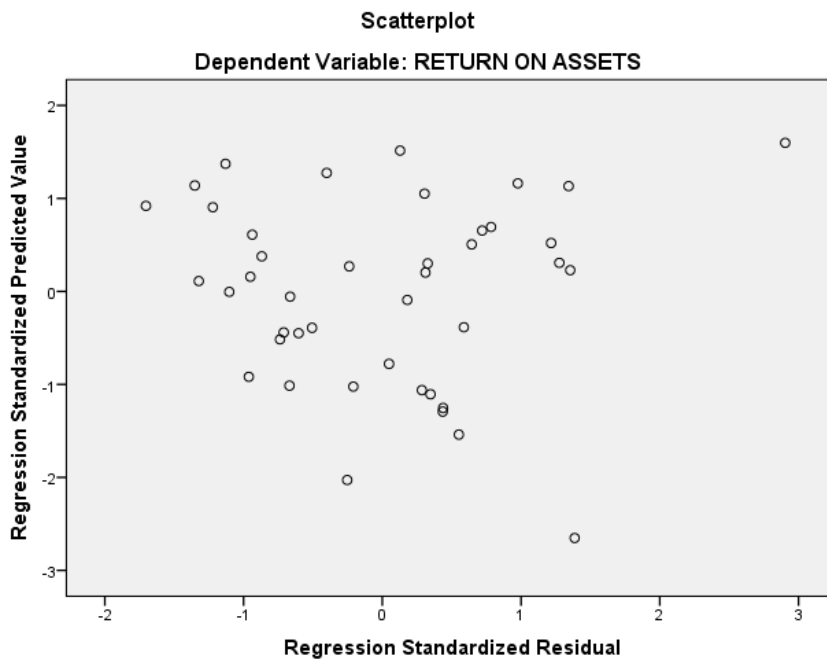
a. Dependent Variable: RETURN ON ASSETS

Hasil Uji Autokorelasi

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,440 ^a	,193	,130	,48300	2,010

a. Predictors: (Constant), FINANCING TO DEPOSIT RATIO, CAPITAL ADEQUACY RATIO, INDEKS PENGUNGKAPAN GCG

b. Dependent Variable: RETURN ON ASSETS



Hasil Analisis Regresi Linier Berganda

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2,588	1,426		-1,815	,077
	INDEKS PENGUNGKAPAN GCG	,014	,007	,364	2,084	,044
	CAPITAL ADEQUACY RATIO	,034	,015	,347	2,336	,025
	FINANCING TO DEPOSIT RATIO	,018	,012	,251	1,451	,155

a. Dependent Variable: RETURN ON ASSETS

Hasil Uji Statistik F

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2,123	3	,708	3,033	,041 ^b
	Residual	8,865	38	,233		
	Total	10,988	41			

a. Dependent Variable: RETURN ON ASSETS
 b. Predictors: (Constant), FINANCING TO DEPOSIT RATIO, CAPITAL ADEQUACY RATIO, INDEKS PENGUNGKAPAN GCG

Hasil Uji Statistik T

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2,588	1,426		-1,815	,077
	INDEKS PENGUNGKAPAN GCG	,014	,007	,364	2,084	,044
	CAPITAL ADEQUACY RATIO	,034	,015	,347	2,336	,025
	FINANCING TO DEPOSIT RATIO	,018	,012	,251	1,451	,155

a. Dependent Variable: RETURN ON ASSETS

Hasil Uji Koefisien Determinasi R²

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,440 ^a	,193	,130	,48300	2,010

a. Predictors: (Constant), FINANCING TO DEPOSIT RATIO, CAPITAL ADEQUACY RATIO, INDEKS PENGUNGKAPAN GCG
 b. Dependent Variable: RETURN ON ASSETS