

LAMPIRAN

Tabel 5.1
Rasio bank syariah yang menjadi sampel

NO	Nama	Tahun	CAR	ROA	ROE	NPL	NIM
1	Bank Muamalat	2016	12.59	0.19	2.73	3.07	0.15
		2017	12.74	0.12	1.66	3.12	0.19
		2018	12.64	0.27	2.84	2.35	0.37
2	Bank Victoria syariah	2016	15.53	4.77	41.18	4.14	18.98
		2017	21.78	0.3	2.02	4.38	0.29
		2018	21.4	0.32	2.45	3.13	0.47
3	Bank panin dubai	2016	19.33	0.34	1.65	1.84	0.09
		2017	15.7	3.08	25.66	3.56	3.04
		2018	22.99	0.26	1.33	3.11	0.26
4	Bank mega syariah	2016	22.9	3.33	15.58	2.98	3.18
		2017	22.7	1.64	7.17	2.82	1.33
		2018	22.06	0.95	4.12	2.3	0.59
5	Bank jabar banten	2016	21.72	4.27	25.07	6.7	17.73
		2017	16.52	3.18	28.28	3.33	4.49
		2018	16.97	0.53	3.94	2.96	0.09
6	Bank BRI syariah	2016	15.91	0.99	7.58	3.7	0.45
		2017	20.7	0.67	5.63	3.89	0.21
		2018	28.12	0.75	5.16	4.4	0.28
7	Bank BCA syariah	2016	27.75	0.95	3	0.35	0.98
		2017	31.91	1.08	3.82	0.17	1.14
		2018	25.45	1.13	4.51	0.26	1.19
8	Bank BNI syariah	2016	15.54	1.55	12.72	1.54	1.1
		2017	15.95	1.41	12.48	1.65	0.74
		2018	19.3	1.4	10.33	1.7	0.73
9	Bank BTPN	2016	22.78	7.98	28.11	0.16	8.74
		2017	26.2	10.57	35.33	0.07	12.21
		2018	36.31	12.45	33.42	0.02	13.71
10	Maybank syariah	2016	48.33	8.45	22.09	2.9	16.96
		2017	64.95	5.07	9.55	1.1	24.21
		2018	159.8	5.24	6.67	2.91	22.58
11	Bank syariah bukopin	2016	15.63	0.97	7.79	2.37	0.91
		2017	17.75	0.3	1.57	2.81	0.81
		2018	19.03	0.13	0.74	4.34	0.3
12	Bank mandiri syariah	2016	13.65	0.59	5.89	3.71	0.64
		2017	14.9	0.59	5.72	3.06	0.65
		2018	15.98	0.88	7.59	2.33	0.98

Tabel 5.2
Rasio bank konvensional yang menjadi sampel

No	Nama	Tahun	CAR	ROA	ROE	NPL	NIM
1	Bank mandiri	2016	21.06	2.26	14.01	1.15	6.26
		2017	21.57	2.61	14.26	1.09	5.65
		2018	20.98	3.09	16.37	0.86	5.54
2	Bank ganesha	2016	24.28	1.54	6.74	1.1	5.36
		2017	32.8	1.83	5.35	0.59	5.69
		2018	31.53	1.24	4	1.74	5.32
3.	Bank danamon	2016	22.31	2.13	8.33	2.17	7.28
		2017	23.37	3.29	11.37	1.98	7.23
		2018	22.71	3.13	11	2.21	6.35
4	Bank CIMB niaga	2016	17.76	0.91	5.35	2.13	5.37
		2017	18.29	1.58	8.53	2.1	5.58
		2018	18.74	1.7	9.1	1.82	4.89
5	Bank bukopin	2016	15.19	1.43	14.1	2.73	3.57
		2017	14.9	0.88	9.11	4.03	2.87
		2018	12.28	0.48	7.22	4.34	2.97
6	Bank rakyat indonesia	2016	21.6	3.69	24.71	0.71	8.3
		2017	21.92	3.42	19.3	1.08	8.07
		2018	20.78	3.5	19.66	1.09	7.55
7	Bank Negara indonesia	2016	19.23	2.6	15.16	0.67	6.14
		2017	18.21	2.76	15.78	0.68	5.55
		2018	17.92	2.75	16.42	0.85	5.37
8	Bank bumi artha	2016	24.95	1.48	6.27	1.12	4.69
		2017	25.46	1.33	5.54	1.05	4.78
		2018	24.85	1.65	6.44	0.78	4.48
9	Bank capital indonesia	2016	21.96	1.18	9.31	1.47	4.27
		2017	21.48	1.08	9.69	2.75	4.26
		2018	20.38	1.1	10.22	2.45	4.09
10	Bank central asia	2016	20.94	3.85	20.28	0.33	6.93
		2017	20.97	3.72	18.41	0.42	6.25
		2018	23.26	3.72	17.64	0.44	6.08
11	Bank china construction	2016	19.44	0.81	3.67	1.86	2.29
		2017	16.88	0.85	4.06	2.44	4.85
		2018	15.74	0.69	3.79	2.07	4.33
12	Bank HSBC indonesia	2016	20.24	0.95	5.01	3.17	5.14
		2017	15.48	1.19	5.8	1.8	4.09
		2018	21.47	1.82	10.12	1.21	4.59
13	Bank KEB Hana Indonesia	2016	19.69	2.77	12.6	0.62	3.84
		2017	21.77	2.46	11.78	0.6	3.46
		2018	20.29	2.06	9.9	1.01	3.3
14	Bank Maspion indonesia	2016	20.86	1.59	7.67	0.64	5.1
		2017	23.47	1.64	6.25	0.92	5.23
		2018	21.63	1.34	5.52	1.71	4.66
15	Bank mayapada	2016	12.47	2.31	24.4	1.37	4.95
		2017	13.21	1.77	15.91	2.11	4.26
		2018	14.15	1.03	11.18	2.84	4.04
16	Bank mega	2016	25.2	2.23	11.95	2.26	6.97
		2017	24.41	2.21	11.6	2.13	6.23
		2018	21.57	2.22	12.46	1.64	5.17
17	Bank mestika dharma	2016	33.2	2.26	6.85	2.65	7.48
		2017	34.83	3.11	9.36	1.61	7.5
		2018	33.78	2.83	8.53	1.28	6.76
18	Bank MNC internasional	2016	18.51	0.16	0.93	2.97	3.41
		2017	16.83	2.89	18.68	3.3	3.28
		2018	15.25	2.4	18.92	3.27	3.72
19	Bank nusantara	2016	19.18	0.46	2.52	4.06	5.69

2017	18.92	0.64	4.11	4.63	6.24
2018	18.32	0.31	1.71	4.46	6.37

Tabel 5.2
Rasio bank konvensional yang menjadi sampel

NO	Nama bank	Tahun	CAR	ROA	ROE	NPL	NIM
20	Bank OCBC NISP	2016	18.55	1.95	10.39	0.69	4.8
		2017	17.75	2.04	11.13	0.84	4.44
		2018	17.1	2.15	12.13	0.72	4.18
21	Bank permata	2016	17.17	2.13	17.22	2.29	3.93
		2017	18.21	0.95	8.12	1.86	3.79
		2018	18.99	0.6	4.01	1.64	4
22	Bank QNB Indonesia	2016	14.72	1.63	16.08	3.41	2.3
		2017	12.2	1.83	12.64	2.35	1.44
		2018	22.99	0.7	4.48	1.91	1.74
23	Bank sinarmas	2016	16.24	1.78	11.26	2.24	6.16
		2017	16.88	1.13	6.86	2.51	6.24
		2018	17.99	1.37	7.22	2.93	7.63
24	Bank UOB Indonesia	2016	17	0.89	5.47	2.66	4.27
		2017	16.31	0.7	1.75	2.25	3.86
		2018	16.16	0.86	5.43	1.28	3.85
25	Pan Indonesia bank	2016	20.21	1.63	8.34	0.6	4.95
		2017	22.26	1.78	8.79	0.74	4.51
		2018	22.65	1.87	9.01	0.68	4.52
26	Bank amar Indonesia	2016	120.36	3.38	3.71	2.39	14.51
		2017	93.57	1.18	1.14	3.46	13.45
		2018	50.07	1.29	2.53	0.51	16.26
27	Bank artos Indonesia	2016	25.78	5.21	26.11	4.27	5.21
		2017	21.73	0.97	5.54	3.87	4.75
		2018	20.17	2.07	12.94	4.24	4.82
28	Bank bisnis internasional	2016	51.57	2	4.13	2.86	6.33
		2017	53.52	3.34	6.19	1.96	7.53
		2018	51.81	3.75	6.68	1.48	7.77
29	Bank BTPN	2016	24.99	2.93	12.8	0.42	10.9
		2017	24.65	2.18	9.89	0.45	10.08
		2018	24.46	2.28	10.84	0.55	8.8
30	Bank dinar Indonesia	2016	27.67	0.77	2.81	1.15	4.17
		2017	26.5	0.66	2.8	1.78	4.27
		2018	26.76	0.55	2.7	2.36	4.15
31	Bank fama internasional	2016	25.78	2.81	10.19	3.53	5.15
		2017	26.38	2.15	7.83	3.77	5.19
		2018	27.68	2.79	8.94	3.98	4.87
32	Bank harda internasional	2016	21.53	0.57	2.51	2.7	5.4
		2017	21.72	0.68	2.68	2.63	5.31
		2018	19.33	2.03	12.67	3.07	5.21
33	Bank INA perdana	2016	25.4	1.48	8.33	2.17	5.12
		2017	61.81	0.73	2.28	2.61	4.54
		2018	61.59	0.31	0.63	2.17	4.44
34	Bank index selondo	2016	25.93	1.93	8.64	1.84	5.02
		2017	26.48	2.02	7.78	1.58	5.87
		2018	23.07	1.35	5.85	1.73	5.18
35	Bank jas Indonesia	2016	31.34	2.9	11.19	0.15	4.53
		2017	33.4	2.44	8.3	0	4.15
		2018	33.04	2.5	8	0.13	3.95

Tabel 5.2
Rasio bank konvensional yang menjadi sampel

No	Nama bank	tahun	CAR	ROA	ROE	NPL	NIM
36	Bank kesejahteraan ekonomi	2016	16.04	1.81	11.57	0.8	6.9
		2017	17.09	1.02	7.76	1.43	6.22
		2018	14.73	0.63	6.94	1.91	5.19
37	Bank mandiri taspen	2016	31.03	1.88	7.12	0.12	7.71
		2017	23.05	2.07	12.29	0.19	6.59
		2018	13.6	2.19	16.36	0.2	5.18
38	Bank mitraniaga	2016	17.53	0.66	5.27	1.74	2.93
		2017	13.75	0.32	2.53	0.76	1.75
		2018	18.19	0.36	3.13	1.15	2.49
39	Bank multiarta sentosa	2016	30.8	1.85	6.2	0.59	4.24
		2017	24.51	1.72	8	0.67	3.12
		2018	17.13	1.44	8.97	0.54	2.9
40	Bank nationalnabu	2016	27.34	0.56	2.41	0.14	4.4
		2017	26.16	0.44	2.32	0.03	4.18
		2018	24.4	0.57	3.58	0.33	4.66
41	Bank OKE indonesia	2016	39.81	2.09	14.67	0.16	4.92
		2017	87.05	1.79	4.56	0.78	6.61
		2018	83.91	0.77	1.44	2.35	7.72
42	Bank royal indonesia	2016	31.72	0.29	0.87	3.21	5.18
		2017	37.98	1.4	5.15	2.8	4.51
		2018	53.46	0.29	0.43	2.13	4.28
43	Bank sahabat sampoerna	2016	18.67	0.85	4.22	3.08	5.76
		2017	18.79	0.77	3.93	2.77	6.45
		2018	18.92	1.02	5.33	2.96	7.26
44	Bank SBI indonesia	2016	44.01	0.56	2.03	2.51	4.37
		2017	45.11	2.34	7.64	1.04	4.78
		2018	39.79	3.36	8.64	0	4.43
45	Bank Victoria internasional	2016	19.54	0.53	5.28	3.31	1.28
		2017	19.12	1.05	9.5	2.19	1.97
		2018	17.09	0.53	5.35	2.46	2.08
46	Bank yudha bhakti	2016	20.22	2.23	14.47	2.42	6.38
		2017	19.8	2.18	13.03	3.5	6.81
		2018	19.48	2.65	18.1	4.79	6.28
47	Bank AZN indonesia	2016	23.15	2.3	7.51	1.34	6.34
		2017	22.46	3.2	11.22	1.89	7.61
		2018	32.98	5.97	16.62	1.05	5.66
48	Bank atha graham internasional	2016	20.08	0.51	2.97	1.5	4.93
		2017	17.82	0.49	2.86	3.77	4.97
		2018	18.07	0.35	1.8	3.1	4.86
49	Bank BNP Paribas indonesia	2016	23.91	3.07	15.9	0	2.9
		2017	24.01	2.49	16.17	0	2.22
		2018	26.47	1.24	7.83	0	2.51
50	Bank commonwealth	2016	25.5	2.15	9.55	2.05	5.81
		2017	24.28	0.84	4.08	2.35	5.11
		2018	23.07	0.37	2.39	2.04	5.12
51	Bank CTBC indonesia	2016	28.61	2.29	8.74	2.45	4.96
		2017	26.25	0.65	1.49	1.15	4.99
		2018	24.67	1.11	4.41	0.35	4.09
52	Bank DBS indonesia	2016	20.39	1.39	9.17	1.89	4.8
		2017	20.44	1.57	9.69	1.36	5.24
		2018	17.15	0.45	3.26	1.02	5.61
53	Bank ICBC indonesia	2016	15.59	1.55	16.09	3.58	3.23
		2017	18.16	1.4	11.58	2.56	2.89
		2018	16.75	0.2	1.61	2.51	2.32

Tabel 5.2
Rasio bank konvensional yang menjadi sampel

No	Nama bank	Tahun	CAR	ROA	ROE	NPL	NIM
54	Bank mizuho Indonesia	2016	22	2.21	9.41	1	2.85
		2017	21.64	2.58	10.76	0.37	2.52
		2018	18.94	1.84	8.9	0.38	2.16
55	Bank rabobank indonesia	2016	18	1.84	22.2	2	3.47
		2017	23.49	0.31	0.81	1.92	3.74
		2018	17.84	2.28	17.82	2.07	2.69
56	Bank resona perdana	2016	26.15	1.9	9.66	1.25	3.65
		2017	26.04	1.71	11.2	0.64	3.04
		2018	20.17	0.33	2.03	1.93	2.99
57	Bank sumitomo mitsui Indonesia	2016	21.94	1.8	12	0.26	2.05
		2017	19.24	1.59	11.46	0.16	1.67
		2018	16.77	1.54	11.88	0.16	1.26
58	Bank agris	2016	14.24	0.19	1.37	1.95	2.76
		2017	17.44	0.27	2.21	3.35	3.59
		2018	15.32	0.54	4.12	4.3	3.58

Tabel 5.3
Uji deskriptif rasio CAR
Descriptives

CAR	JenisBank	Statistic	Std.	
			Error	
CAR	Syariah	Mean	26.2919	
		95% Confidence Interval for Mean		
		Lower Bound	17.7602	
		Upper Bound	34.8237	
		5% Trimmed Mean	21.9768	
		Median	20.0150	
		Variance	635.834	
		Std. Deviation	25.2157	
			4	
		Minimum	12.59	
		Maximum	159.80	
		Range	147.21	
		Interquartile Range	10.10	
		Skewness	4.580	.393
	Kurtosis	23.612	.768	
	Konvensional	Mean	25.0520	1.07450
		95% Confidence Interval for Mean		
		Lower Bound	22.9312	
		Upper Bound	27.1728	
		5% Trimmed Mean	22.9330	
Median		21.5500		
Variance	200.891			
Std. Deviation	14.1735			
	9			
Minimum	12.20			
Maximum	120.36			
Range	108.16			
Interquartile Range	7.68			
Skewness	3.726	.184		
Kurtosis	17.485	.366		

Tabel 5.4
Uji deskriptif rasio ROA
Descriptives

JenisBank			Statistic	Std. Error			
ROA	Syariah	Mean	2.4083	.51672			
		95% Confidence Interval for Mean	Lower Bound	1.3593			
			Upper Bound	3.4573			
			5% Trimmed Mean	2.0238			
		Median	.9800				
		Variance	9.612				
		Std. Deviation	3.10033				
		Minimum	.12				
		Maximum	12.45				
		Range	12.33				
		Interquartile Range	2.91				
		Skewness	1.898	.393			
		Kurtosis	3.091	.768			
		Konvensional		Mean	1.6834	.07695	
				95% Confidence Interval for Mean	Lower Bound	1.5315	
					Upper Bound	1.8353	
					5% Trimmed Mean	1.6275	
Median	1.6350						
Variance	1.030						
Std. Deviation	1.01501						
Minimum	.16						
Maximum	5.97						
Range	5.81						
Interquartile Range	1.43						
Skewness	.846			.184			
Kurtosis	1.328			.366			

Tabel 5.5
Uji deskriptif rasio ROE

		Descriptives			Statistic	Std. Error
ROE	JenisBank Syariah	Mean			10.9828	1.85832
		95% Confidence Interval for Mean	Lower Bound		7.2102	
			Upper Bound		14.7554	
		5% Trimmed Mean			10.0041	
		Median			6.2800	
		Variance			124.321	
		Std. Deviation			11.14993	
		Minimum			.74	
		Maximum			41.18	
		Range			40.44	
		Interquartile Range			11.99	
		Skewness			1.338	.393
		Kurtosis			.662	.768
		Konvensional	Mean			8.6883
	95% Confidence Interval for Mean		Lower Bound		7.8808	
			Upper Bound		9.4959	
	5% Trimmed Mean			8.3937		
	Median			8.3150		
	Variance			29.127		
	Std. Deviation			5.39692		
Minimum			.43			
Maximum			26.11			
Range			25.68			
Interquartile Range			7.52			
Skewness			.743	.184		
Kurtosis			.285	.366		

Tabel 5.6
Uji deskriptif rasio NPL
Descriptives

JenisBank			Statistic	Std. Error		
NPL	Syariah	Mean	2.5897	.24779		
		95% Confidence Interval for Mean	Lower Bound	2.0867		
			Upper Bound	3.0928		
		5% Trimmed Mean	2.5597			
		Median	2.9050			
		Variance	2.210			
		Std. Deviation	1.48677			
		Minimum	.02			
		Maximum	6.70			
		Range	6.68			
		Interquartile Range	1.84			
		Skewness	.051	.393		
		Kurtosis	.506	.768		
		Konvensional		Mean	1.7858	.08854
				95% Confidence Interval for Mean	Lower Bound	1.6111
Upper Bound	1.9606					
5% Trimmed Mean	1.7397					
Median	1.8100					
Variance	1.364					
Std. Deviation	1.16788					
Minimum	.00					
Maximum	4.79					
Range	4.79					
Interquartile Range	1.76					
Skewness	.435			.184		
Kurtosis	-.525			.366		

Tabel 5.7
Uji deskriptif rasio NIM
Descriptives

JenisBank			Statistic	Std. Error			
NIM	Syariah	Mean	4.4658	1.19707			
		95% Confidence Interval for Mean	Lower Bound	2.0357			
			Upper Bound	6.8960			
		5% Trimmed Mean	3.6523				
		Median	.8600				
		Variance	51.587				
		Std. Deviation	7.18242				
		Minimum	.09				
		Maximum	24.21				
		Range	24.12				
		Interquartile Range	3.85				
		Skewness	1.700	.393			
		Kurtosis	1.523	.768			
		Konvensional		Mean	5.0055	.16044	
				95% Confidence Interval for Mean	Lower Bound	4.6888	
					Upper Bound	5.3221	
5% Trimmed Mean	4.8565						
Median	4.8550						
Variance	4.479						
Std. Deviation	2.11640						
Minimum	1.26						
Maximum	16.26						
Range	15.00						
Interquartile Range	2.08						
Skewness	1.821			.184			
Kurtosis	7.103			.366			

Tabel 5.8
Uji mann whitney

Ranks

	Jenis Bank	N	Mean Rank	Sum of Ranks
CAR	Syariah	36	92.75	3339.00
	Konvensional	174	108.14	18816.00
	Total	210		
ROA	Syariah	36	94.68	3408.50
	Konvensional	174	107.74	18746.50
	Total	210		
ROE	Syariah	36	100.92	3633.00
	Konvensional	174	106.45	18522.00
	Total	210		
NPL	Syariah	36	135.24	4868.50
	Konvensional	174	99.35	17286.50
	Total	210		
NIM	Syariah	36	60.46	2176.50
	Konvensional	174	114.82	19978.50
	Total	210		

Test Statistics^a

	CAR	ROA	ROE	NPL	NIM
Mann-Whitney U	2673. 000	2742. 500	2967. 000	2061.5 00	1510. 500
Wilcoxon W	3339. 000	3408. 500	3633. 000	17286. 500	2176. 500
Z	-1.383	- 1.174	-.497	-3.226	-4.886
Asymp. Sig. (2-tailed)	.167	.241	.619	.001	.000

a. Grouping Variable: Jenis Bank