

LAMPIRAN 1**DAFTAR SAMPEL BANK UMUM SYARIAH**

LAMPIRAN 2**UJI STATISTIK DESKRIPTIF****Descriptive Statistics**

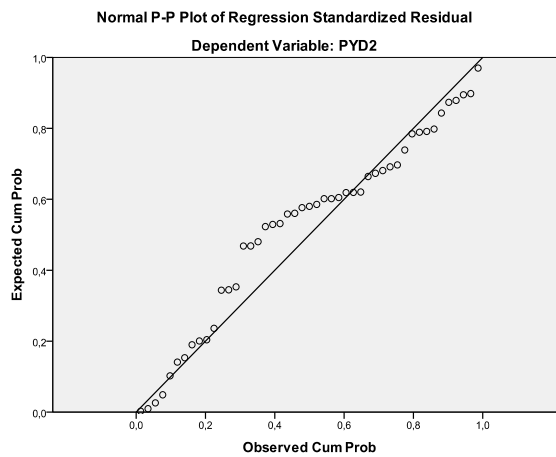
	N	Minimum	Maximum	Mean	Std. Deviation
DPK	48	19,54	22,52	21,3683	,72819
CAR	48	9,57	18,14	12,3896	1,67198
NPF	48	1,06	8,86	3,9706	1,52365
ROA	48	,45	4,25	2,0081	,72115
PYD_BHASIL	48	2,48	41,57	24,0085	14,87014
Valid N (listwise)	48				

LAMPIRAN 3

UJI ASUMSI KLASIK

1. Uji Normalitas

a. P-Plots



b. Kolmogorov-Smirnov

		Unstandardized Residual
N		47
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	,69607756
Most Extreme Differences	Absolute	,169
	Positive	,071
	Negative	-,169
Kolmogorov-Smirnov Z		1,158
Asymp. Sig. (2-tailed)		,137

2. Uji Multikolenaritas

Coefficients^a

Model		Unstandardized Coefficients		Standardize	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-3,423	2,105		-1,626	,111		
	Ln_Dana Pihak Ketiga	-5,003	2,910	-,221	-1,719	,093	,977	1,024
	Ln_Capital Adequacy Ratio	-1,492	1,064	-,197	-1,402	,168	,821	1,218
	Ln_Non Performing Financing	,945	,283	,448	3,333	,002	,896	1,116
	Ln_Return on Asset	,343	,334	,141	1,026	,311	,857	1,167

3. Uji Autokolerasi

Sebelum dilakukan Log Natural

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,710 ^a	,504	,458	,110059	,897

a. Predictors: (Constant), ROA, DPK, CAR, NPF

b. Dependent Variable: PYD

Setelah dilakukan Log Natural

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,565 ^a	,319	,254	,72847	1,796

a. Predictors: (Constant), Return on Asset, Dana Pihak Ketiga, Capital Adequacy Ratio, Non Performing Loan

c. Dependent Variable: Pembagian Bagi Hasil

4. Uji Heterokedastisitas

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,797	1,302		-1,380	,175
	Ln_Dana Pihak Ketiga	-3,463	1,801	-,283	-1,923	,061
	Ln_Capital Adequacy Ratio	,351	,658	,086	,533	,597
	Ln_Non Performing Financing	-,062	,175	-,054	-,352	,727
	Ln_Return on Asset	-,189	,207	-,143	-,913	,367

LAMPIRAN 4

UJI T

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-3,423	2,105		-1,626	,111		
Ln_Dana Pihak Ketiga	-5,003	2,910	-,221	-1,719	,093	,977	1,024
Ln_Capital Adequacy Ratio	-1,492	1,064	-,197	-1,402	,168	,821	1,218
Ln_Non Performing Financing	,945	,283	,448	3,333	,002	,896	1,116
Ln_Return on Asset	,343	,334	,141	1,026	,311	,857	1,167

a. Dependent Variable: Pembagian Bagi Hasil

LAMPIRAN 5

UJI F

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10,452	4	2,613	4,924	,002 ^a
	Residual	22,288	42	,531		
	Total	32,740	46			

a. Predictors: (Constant), Return on Asset, Dana Pihak Ketiga, Capital Adequacy Ratio, Non Performing Financing

b. Dependent Variable: Pembagian Bagi Hasil

LAMPIRAN 6

DATA SEBELUM OLAH SPSS

No	Thn	Bank	Kuartal	DPK (X1)	CAR (X2)	NPF (X3)	ROA (X4)	PYD BAGI HASIL (Y)
1	2008	BMI	Q1	20,64	11,46	3,24	3,04	39,08
2		BSM	Q1	21,82	12,03	5,36	2,05	34,86
3		BMS	Q1	21,34	17,56	1,06	4,25	6,5
4		BMI	Q2	20,8	9,57	4,82	2,77	40,7
5		BSM	Q2	21,78	12,28	5,08	1,94	34,99
6		BMS	Q2	21,56	18,14	1,89	3,15	6,87
7		BMI	Q3	20,21	11,25	4,93	2,62	40,94
8		BSM	Q3	20,84	11,54	5,01	1,91	35,61
9		BMS	Q3	20,77	15,51	1,85	2,14	5,53
10		BMI	Q4	19,99	10,83	4,33	2,6	39,86
11		BSM	Q4	21,69	12,66	5,66	1,83	32,47
12		BMS	Q4	21,21	13,48	1,5	0,98	4,38
13	2009	BMI	Q1	20,21	12,1	6,41	2,76	39,89
14		BSM	Q1	21,69	14,73	5,81	2,08	31,31
15		BMS	Q1	20,04	12,04	1,72	0,62	3,78
16		BMI	Q2	20,88	11,16	3,95	1,83	38,6
17		BSM	Q2	21,73	14	5,35	2	31,76
18		BMS	Q2	21,92	11,45	1,36	1,56	4,66
19		BMI	Q3	20,64	10,82	8,86	0,53	40,27
20		BSM	Q3	21,73	13,3	5,87	2,11	32,72
21		BMS	Q3	22,22	11,06	1,6	2,08	4,69
22		BMI	Q4	20,78	11,1	4,73	0,45	37,33
23		BSM	Q4	21,75	12,39	4,84	2,23	29,59
24		BMS	Q4	22,52	10,96	2,08	2,22	4,6

25	2010	BMI	Q1	20,26	10,48	6,59	1,48	40,79
26		BSM	Q1	21,93	12,5	4,08	2,04	29,04
27		BMS	Q1	20,78	12,14	2,98	3,18	4,39
28		BMI	Q2	20,04	10,03	4,72	1,07	41,57
29		BSM	Q2	21,88	12,43	4,13	2,22	29,89
30		BMS	Q2	21,32	12,11	3,01	2,98	4,07
31		BMI	Q3	19,54	14,53	4,2	0,81	39,08
32		BSM	Q3	21,89	11,47	4,17	2,3	29,5
33		BMS	Q3	21,13	12,36	3,89	2,47	3,79
34		BMI	Q4	21,66	13,26	4,32	1,36	35,02
35		BSM	Q4	22,07	10,6	3,52	2,21	26,83
36		BMS	Q4	21,78	13,14	3,52	1,9	3,22
37	2011	BMI	Q1	21,49	12,29	4,71	1,38	35,91
38		BSM	Q1	21,97	11,88	3,3	2,22	25,51
39		BMS	Q1	21,33	13,34	3,87	2,26	3,41
40		BMI	Q2	21,87	11,57	4,32	1,74	35,68
41		BSM	Q2	21,93	11,24	3,49	2,12	25,6
42		BMS	Q2	21,89	12,76	3,54	2,31	2,82
43		BMI	Q3	21,97	12,36	4,53	1,55	35,21
44		BSM	Q3	21,73	11,06	3,21	2,03	22,73
45		BMS	Q3	21,83	13,77	3,78	1,65	2,49
46		BMI	Q4	22,42	12,01	2,6	1,52	30,53
47		BSM	Q4	21,87	12,42	3,12	2,21	21,86
48		BMS	Q4	22,34	13,53	3,68	1,63	2,48

LAMPIRAN 7

DANA PIHAK KETIGA

		JUMLAH		%		JUMLAH		%			
	DPK	DPK	AKTIVA	DPK		DPK	AKTIVA	DPK			
2008					2008						
Q1	BMI	925.182 92.288 3.353.101 4.115.210 648.417	9.134.198	11.062.620	20,64	Q3	BMI	858.388 39.213 3.740.935 4.209.455 935.845	9.783.836	12.101.842	20,21
	BSM	1.869.948 13.393 4.227.844 5.906.411 228.191	12.245.787	14.031.239	21,82		BSM	1.895.042 17.910 4.775.458 6.851.050 247.300	13.786.760	16.539.350	20,84
	BMS	116.776 359.318 976 1.325.846	1.802.916	2.112.049	21,34		BMS	165.762 437.365 5.111 1.600.012	2.208.250	2.658.546	20,77
Q2	BMI	1.003.501 51.332 3.570.314 3.981.318 735.136	9.341.601	11.227.007	20,80	Q4	BMI	754.479 51.304 3.869.993 4.928.647 469.530	10.073.953	12.596.715	19,99
	BSM	2.886.544 14.200 4.607.319 6.459.784 222.032	14.189.879	16.285.555	21,78		BSM	1.812.325 38.359 5.155.880 7.500.177 302.185	14.808.926	17.065.938	21,69
	BMS	130.102 444.925 5.950 1.302.475	1.883.452	2.183.709	21,56		BMS	126.424 528.277 6.249 1.965.521	2.626.471	3.096.201	21,21

		JUMLAH		%		JUMLAH		%				
	DPK	DPK	AKTIVA	DPK		DPK	AKTIVA	DPK				
2009					2009							
Q1	BMI	841.941	10.825.047	13.393.419	20,21	Q3	BMI	911.128	12.177.743	14.747.275	20,64	
		66.909							41.018			
		4.100.917							4.207.125			
		5.236.778							6.349.355			
		578.502							669.117			
	BSM	1.983.214	15.357.254	17.704.474	21,69		BSM	2.655.891	16.855.217	19.391.748	21,73	
		40.100							61.625			
		5.381.153							6.101.688			
		7.613.790							7.713.380			
	BMS	338.997	2.662.761	3.321.456	20,04		BMS	322.633	3.573.253	4.019.737	22,22	
		270.923							258.485			
		489.099							635.306			
	6.595						8.415					
	1.896.144						2.671.037					
Q2	BMI	853.141	12.379.938	14.819.668	20,88	Q4	BMI	1.188.492	13.353.849	16.064.093	20,78	
		49.387							56.860			
		4.228.701							4.436.731			
		6.351.138							6.939.330			
		897.571							732.436			
	BSM	2.424.269	16.240.690	18.684.103	21,73		BSM	2.585.774	19.168.005	22.036.535	21,75	
		48.239							95.244			
		5.776.272							6.903.226			
		7.674.830							9.256.728			
	BMS	317.080	3.194.541	3.642.622	21,92		BMS	327.033	3.947.370	4.381.991	22,52	
		547.815							267.939			
		807.572							728.839			
	7.223						14.913					
	1.831.931						2.935.135					
							544					

		JUMLAH		%			JUMLAH		%		
	DPK	DPK	AKTIVA	DPK		DPK	DPK	AKTIVA	DPK		
2010					2010						
Q1	BMI	1.023.914	12.020.256	14.829.089	20,26	Q3	BMI	1.295.899	13.856.508	17.725.347	19,54
		82.729						167.302			
		4.269.168						4.543.147			
		6.017.688						6.816.630			
		626.757						1.033.530			
	BSM	2.729.370	20.885.571	23.812.128	21,93		BSM	3.385.627	24.564.246	28.053.984	21,89
		77.555						145.621			
		7.175.896						8.215.581			
		10.541.526						12.440.633			
		361.224						376.784			
	BMS	330.822	3.629.026	4.365.675	20,78		BMS	255.353	3.766.162	4.455.914	21,13
		720.473						854.696			
		47.664						92.008			
		2.529.138						2.561.297			
		929						2.808			
Q2	BMI	1.475.816	12.354.924	15.411.234	20,04	Q4	BMI	2.225.837	18.574.217	21.442.596	21,66
		127.054						321.528			
		4.337.438						5.006.966			
		5.673.238						9.609.611			
		741.378						1.410.275			
	BSM	6.115.077	23.091.575	26.384.992	21,88		BSM	3.930.121	28.680.965	32.481.873	22,07
		117.767						244.543			
		7.716.637						9.395.899			
		8.827.041						14.700.523			
		315.053						409.879			
	BMS	405.716	3.816.896	4.474.923	21,32		BMS	312.241	4.040.981	4.637.730	21,78
		1.044.395						870.581			
		50.508						404.097			
		2.315.270						2.451.213			
		1.007						2.849			

		JUMLAH		%			JUMLAH		%
		DPK	AKTIVA	DPK			DPK	AKTIVA	DPK
2011					2011				
Q1	BMI	1.899.019 444.689 4.993.907 10.168.846 1.072.727	21.608.353	21,49	Q3	BMI	1.870.625 672.823 5.411.362 13.495.340 1.043.340	25.596.580	21,97
	BSM	4.307.942 249.156 9.870.285 17.066.230 383.653	36.269.321	21,97		BSM	4.087.258 394.312 11.947.910 20.561.308 832.679	43.511.837	21,73
	BMS	347.432 890.631 472.279 2.398.796 2.875	4.819.546	21,33		BMS	814.738 654.838 285.802 2.422.179 2.768	4.787.659	21,83
Q2	BMI	1.900.778 528.008 5.107.781 12.027.171 1.169.240	23.697.765	21,87	Q4	BMI	2.498.445 848.321 6.154.742 18.111.416 1.513.726	32.479.506	22,42
	BSM	3.637.278 292.865 10.931.661 17.838.933 848.321	38.251.696	21,93		BSM	4.261.719 398.262 12.538.102 21.568.292 834.192	45.261.857	21,87
	BMS	415.758 894.696 473.782 2.474.037 2.894	4.863.750	21,89		BMS	893.578 682.539 424.381 2.418.295 2.745	4.947.282	22,34

LAMPIRAN 8

PERHITUNGAN CAR, NPF dan ROA

2008		CAR	NPF	ROA	2010		CAR	NPF	ROA
Q1	BMI	11.46	3.24	3.04	Q1	BMI	10.48	6.59	1.48
	BSM	12.03	5.36	2.05		BSM	12.50	4.08	2.04
	BMS	17.56	1.06	4.25		BMS	12.14	2.98	3.18
Q2	BMI	9.57	4.82	2.77	Q2	BMI	10.03	4.72	1.07
	BSM	12.28	5.08	1.94		BSM	12.43	4.13	2.22
	BMS	18.14	1.89	3.15		BMS	12.11	3.01	2.98
Q3	BMI	11.25	4.93	2.62	Q3	BMI	14.53	4.20	0.81
	BSM	11.54	5.01	1.91		BSM	11.47	4.17	2.30
	BMS	15.51	1.85	2.14		BMS	12.36	3.89	2.47
Q4	BMI	10.83	4.33	2.60	Q4	BMI	13.26	4.32	1.36
	BSM	12.66	5.66	1.83		BSM	10.60	3.52	2.21
	BMS	13.48	1.50	0.98		BMS	13.14	3.52	1.90
2009		CAR	NPF	ROA	2011		CAR	NPF	ROA
Q1	BMI	12.10	6.41	2.76	Q1	BMI	12.29	4.71	1.38
	BSM	14.73	5.81	2.08		BSM	11.88	3.30	2.22
	BMS	12.04	1.72	0.62		BMS	13.34	3.87	2.26
Q2	BMI	11.16	3.95	1.83	Q2	BMI	11.57	4.32	1.74
	BSM	14.00	5.35	2.00		BSM	11.24	3.49	2.12
	BMS	11.45	1.36	1.56		BMS	12.76	3.54	2.31
Q3	BMI	10.82	8.86	0.53	Q3	BMI	12.36	4.53	1.55
	BSM	13.30	5.87	2.11		BSM	11.06	3.21	2.03
	BMS	11.06	1.60	2.08		BMS	13.77	3.78	1.65
Q4	BMI	11.10	4.73	0.45	Q4	BMI	12.01	2.60	1.52
	BSM	12.39	4.84	2.23		BSM	12.42	3.12	2.21
	BMS	10.96	2.08	2.22		BMS	13.53	3.68	1.63

LAMPIRAN 9

PEMBIAYAAN BAGI HASIL

2008	PYD (T1)		AKTIVA			PYD %	
Q1	BMI	3.031	4.323.192	11.062.620	0,390792778	100	39,08
		4.015.464					
		304.697					
	BSM	4.837.777	4.891.739	14.031.239	0,34863201	100	34,86
		53.962					
	BMS	137.224	137.224	2.112.049	0,06497198	100	6,50
Q2	BMI	9.937	4.568.858	11.227.007	0,40695245	100	40,70
		4.180.321					
		378.600					
	BSM	5.622.865	5.698.936	16.285.555	0,349938089	100	34,99
		76.071					
	BMS	150.003	150.003	2.183.709	0,068691845	100	6,87
Q3	BMI	28.631	4.954.972	12.101.842	0,409439489	100	40,94
		4.490.636					
		435.705					
	BSM	5.823.985	5.889.332	16.539.350	0,356080015	100	35,61
		65.347					
	BMS	147.053	147.053	2.658.546	0,055313318	100	5,53
Q4	BMI	22.987	5.020.762	12.596.715	0,398577089	100	39,86
		4.525.536					
		472.239					
	BSM	5.486.715	5.542.033	17.065.938	0,324742361	100	32,47
		55.318					
	BMS	135.521	135.521	3.096.201	0,043770091	100	4,38

2009		PYD (T1)		AKTIVA			PYD %
Q1	BMI	21.317	5.341.981	13.393.419	0,398851182	100	39,89
		4.850.817					
		469.847					
BMS	BMS	5.491.511	5.544.132	17.704.474	0,313148643	100	31,31
		52.621					
		125.540					
Q2	BMI	3.988	5.720.784	14.819.668	0,386026462	100	38,60
		5.205.119					
		511.677					
BMS	BMS	5.896.724	5.933.712	18.684.103	0,31758078	100	31,76
		36.988					
		169.581					
Q3	BMI	3.988	5.938.574	14.747.275	0,40268958	100	40,27
		5.465.495					
		469.091					
BMS	BMS	6.310.096	6.345.788	19.391.748	0,32724167	100	32,72
		35.692					
		188.604					
Q4	BMI	1.755	5.996.216	16.064.093	0,373268257	100	37,33
		5.485.772					
		508.689					
BMS	BMS	6.473.219	6.519.744	22.036.535	0,29586067	100	29,59
		46.525					
		201.452					
		201.452		4.381.991	0,04597271	100	4,60

2010	PYD (T1)		AKTIVA			PYD %	
Q1	BMI	1.776 5.529.994 517.518	6.049.288	14.829.089	0,407933893	100	40,79
	BSM	6.865.188 49.947	6.915.135	23.812.128	0,290403907	100	29,04
	BMS	191.677	191.677	4.365.675	0,043905467	100	4,39
Q2	BMI	2.732 5.830.072 573.142	6.405.946	15.411.234	0,415667298	100	41,57
	BSM	7.748.326 137.636	7.885.962	26.384.992	0,29888059	100	29,89
	BMS	182.319	182.319	4.474.923	0,040742377	100	4,07
Q3	BMI	2.047 6.341.181 583.545	6.926.773	17.725.347	0,39078349	100	39,08
	BSM	8.151.906 123.912	8.275.818	28.053.984	0,29499618	100	29,50
	BMS	169.056	169.056	4.455.914	0,037939691	100	3,79
Q4	BMI	2.901 6.906.582 600.755	7.510.238	21.442.596	0,350248543	100	35,02
	BSM	8.567.240 148.680	8.715.920	32.481.873	0,268331817	100	26,83
	BMS	149.474	149.474	4.637.730	0,032229992	100	3,22

2011	PYD (T1)		AKTIVA			PYD %	
Q1	BMI	2.210 7.174.440 582.422	7.759.072	21.608.353	0,359077436	100	35,91
	BSM	9.096.093 158.021	9.254.114	36.269.321	0,25514991	100	25,51
	BMS	152.791	152.791	4.482.175	0,034088584	100	3,41
Q2	BMI	1.936 7.734.264 719.024	8.455.224	23.697.765	0,356794153	100	35,68
	BSM	9.632.698 159.741	9.792.439	38.251.696	0,25600013	100	25,60
	BMS	135.271	135.271	4.792.718	0,028224277	100	2,82
Q3	BMI	2.190 8.203.686 807.021	9.012.897	25.596.580	0,35211333	100	35,21
	BSM	9.684.378 207.607	9.891.985	43.511.837	0,22734009	100	22,73
	BMS	119.363	119.363	4.787.659	0,024931391	100	2,49
Q4	BMI	39.266 9.094.435 781.168	9.914.869	32.479.506	0,305265388	100	30,53
	BSM	9.821.526 172.681	9.994.207	45.728.192	0,218556793	100	21,86
	BMS	118.926	118.926	4.798.274	0,024785162	100	2,48

