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Sumber dari Al-Quran:

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QS Al-Baqarah

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LAMPIRAN – LAMPIRAN

Lampiran 1. Data PT Bank Muamalat Indonesia

Entitas Bank Umum Syariah	Periode Amatan		murabahah	Mudharabah	musyarakah	ROA	ROE	RBO	NPM	NPF Gross
	Tahun	Triwulan ke								
PT Bank Muamalat Indonesia	2011	1	15.85	13.10	15.80	0.32%	3.84%	74.36%	20.41%	4.00%
		2	16.01	13.19	15.89	0.60%	7.54%	74.64%	19.67%	4.00%
		3	16.07	13.25	15.95	0.77%	10.00%	76.25%	18.42%	4.00%
		4	16.14	13.34	16.04	0.84%	13.24%	74.73%	18.03%	2.00%
	2012	1	16.15	13.43	16.13	0.28%	4.10%	72.79%	21.36%	2.00%
		2	16.30	13.52	16.22	0.57%	8.33%	72.39%	21.32%	2.00%
		3	16.41	13.60	16.30	0.80%	12.32%	71.88%	20.96%	2.00%
		4	16.61	13.76	16.46	0.87%	15.84%	72.75%	20.23%	2.00%
	2013	1	16.69	13.85	16.55	0.30%	5.37%	68.44%	23.53%	2.00%
		2	16.74	13.97	16.67	0.58%	10.17%	69.15%	22.32%	2.00%
		3	16.76	14.04	16.74	0.82%	14.47%	69.03%	21.69%	1.00%
		4	16.81	14.11	16.81	0.87%	11.09%	88.76%	18.23%	1.00%
	2014	1	16.82	14.12	16.82	0.27%	3.20%	70.65%	20.95%	2.00%
		2	16.86	14.41	16.88	0.37%	4.63%	75.82%	17.01%	3.00%
		3	16.87	14.41	16.91	0.05%	0.73%	95.93%	1.86%	4.00%
		4	16.84	14.19	16.83	0.09%	1.42%	93.21%	2.63%	6.00%
2015	1	16.72	13.95	16.85	0.13%	1.85%	95.42%	3.26%	7.00%	
	2	16.77	14.18	16.82	0.19%	2.47%	87.91%	8.31%	4.00%	
	3	16.75	14.09	16.83	0.27%	3.64%	91.60%	7.17%	4.00%	
	4	16.72	13.95	16.85	0.13%	2.10%	93.39%	2.94%	7.00%	

Lampiran 2. Data BRI Syariah

Entitas Bank Umum Syariah	Periode Amatan		murabahah	mudharabah	musyarakah	ROA	ROE	RBO	NPM	NPF Gross
	Tahun	Triwulan ke								
PT Bank BRI Syariah	2011	1	15.10	12.22	13.74	0.06%	0.42%	102.33%	2.86%	2.00%
		2	15.17	12.32	13.84	0.10%	0.77%	100.50%	2.52%	3.00%
		3	15.30	12.36	13.88	0.24%	2.38%	97.54%	5.01%	2.00%
		4	15.50	12.66	14.18	0.15%	1.73%	99.25%	2.46%	2.00%
	2012	1	15.56	12.74	14.26	0.04%	0.47%	98.63%	2.09%	3.00%
		2	15.64	12.80	14.32	0.57%	6.31%	86.28%	14.16%	2.00%
		3	15.69	12.90	14.42	0.91%	10.35%	99.65%	15.86%	2.00%
		4	15.78	13.08	14.60	0.72%	9.54%	86.63%	10.40%	3.00%
	2013	1	15.83	13.16	14.68	0.40%	5.38%	76.39%	23.93%	3.00%
		2	15.93	13.37	14.89	0.64%	7.09%	79.81%	19.63%	2.00%
		3	15.96	13.45	14.97	0.94%	9.15%	80.36%	19.11%	2.00%
		4	16.01	13.50	15.02	0.74%	7.63%	83.82%	11.66%	4.00%
	2014	1	16.03	13.45	14.96	0.11%	1.17%	92.75%	7.41%	4.00%
		2	16.06	13.70	15.22	0.01%	0.14%	99.84%	0.44%	4.00%
		3	16.08	13.53	15.05	0.04%	0.42%	97.45%	0.85%	4.00%
		4	16.12	13.70	15.22	0.03%	0.39%	99.14%	0.57%	4.00%
2015	1	16.12	13.93	15.44	0.10%	1.08%	93.65%	6.60%	4.00%	
	2	16.12	13.80	15.31	0.25%	2.57%	90.09%	7.70%	4.00%	
	3	16.11	13.88	15.42	0.41%	4.03%	90.12%	8.02%	5.00%	
	4	16.12	13.93	15.44	0.51%	5.24%	89.68%	7.96%	4.00%	

Lampiran 3. Data BNI Syariah

Entitas Bank Umum Syariah	Periode Amatan		murabahah	mudharabah	musyarakah	ROA	ROE	RBO	NPM	NPF Gross
	Tahun	Triwulan ke								
PT Bank BNI Syariah	2011	1	14.81	13.08	12.45	0.64%	3.69%	67.98%	24.25%	4.00%
		2	14.86	12.90	13.33	0.79%	4.86%	99.91%	16.29%	3.00%
		3	14.90	12.97	13.39	1.19%	7.85%	78.06%	16.36%	3.00%
		4	14.96	12.90	13.32	0.78%	6.16%	87.86%	8.76%	3.00%
	2012	1	15.04	12.95	13.38	0.11%	0.98%	91.20%	6.30%	4.00%
		2	15.13	12.89	13.31	0.24%	1.90%	100.18%	5.05%	2.00%
		3	15.25	13.00	13.43	0.69%	5.67%	86.46%	10.35%	2.00%
		4	15.39	13.13	13.55	0.96%	8.58%	85.39%	10.54%	2.00%
	2013	1	15.50	13.24	13.67	0.28%	2.86%	100.65%	12.26%	2.00%
		2	15.66	13.35	13.77	0.42%	4.38%	84.44%	10.31%	2.00%
		3	15.80	13.44	13.87	0.62%	6.80%	84.06%	10.34%	2.00%
		4	15.90	13.49	13.92	0.80%	9.00%	83.94%	9.84%	1.00%
	2014	1	16.01	13.57	13.99	0.22%	2.58%	100.48%	11.09%	1.00%
		2	16.12	13.86	14.17	0.38%	4.85%	86.32%	10.55%	1.00%
		3	16.18	13.86	14.17	0.56%	5.44%	85.85%	10.64%	1.00%
		4	16.26	13.86	14.17	0.84%	8.37%	85.03%	10.99%	1.00%
2015	1	16.42	14.06	14.59	0.20%	2.06%	84.92%	10.79%	2.00%	
	2	16.37	14.04	14.34	0.48%	4.88%	85.52%	12.02%	2.00%	
	3	16.38	14.07	14.39	0.69%	7.43%	87.40%	12.32%	2.00%	
	4	16.42	14.06	14.59	0.99%	10.31%	84.55%	13.23%	2.00%	

Lampiran 4. Data Bank Syariah Mandiri

Entitas Bank Umum Syariah	Periode Amatan		murabahah	mudharabah	musyarakah	ROA	ROE	RBO	NPM	NPF Gross
	Tahun	Triwulan ke								
PT Bank Syariah Mandiri	2011	1	16.47	14.58	15.78	0.37%	0.57%	73.07%	19.72%	3.00%
		2	16.61	14.64	15.83	0.71%	10.84%	74.02%	19.46%	3.00%
		3	16.70	14.65	15.84	0.94%	15.56%	74.55%	18.98%	3.00%
		4	16.80	14.65	15.85	1.13%	17.93%	77.16%	16.97%	2.00%
	2012	1	16.87	14.65	15.85	0.39%	5.90%	71.81%	21.12%	2.00%
		2	16.97	14.69	15.89	0.80%	11.44%	71.50%	21.37%	3.00%
		3	17.05	14.70	15.90	1.16%	16.21%	72.49%	20.72%	3.00%
		4	17.13	14.70	15.90	1.49%	19.27%	73.31%	19.71%	2.00%
	2013	1	17.18	14.71	15.90	0.46%	5.76%	68.35%	23.61%	1.00%
		2	17.24	14.76	15.96	0.63%	8.07%	78.81%	15.94%	2.00%
		3	17.29	14.75	15.95	0.77%	10.22%	81.85%	13.70%	3.00%
		4	17.32	14.76	15.96	1.02%	13.39%	81.18%	14.01%	4.00%
	2014	1	17.32	14.73	15.93	0.32%	3.96%	75.26%	18.35%	4.00%
		2	17.32	14.97	15.85	0.24%	2.99%	90.55%	6.99%	6.00%
		3	17.31	14.97	15.85	0.42%	5.17%	88.51%	8.56%	6.00%
		4	17.33	14.97	15.85	0.11%	1.45%	97.79%	1.65%	6.00%
2015	1	17.36	14.88	16.18	0.07%	0.92%	93.34%	5.00%	6.00%	
	2	17.33	15.03	16.08	0.20%	2.61%	94.72%	3.88%	6.00%	
	3	17.35	14.96	16.11	0.22%	2.92%	96.60%	2.46%	6.00%	
	4	17.36	14.88	16.18	0.41%	5.15%	91.82%	6.56%	6.00%	

Lampiran 5. Data PT Bank Syariah Bukopin

Entitas Bank Umum Syariah	Periode Amatan		murabahah	mudharabah	musyarakah	ROA	ROE	RBO	NPM	NPF Gross
	Tahun	Triwulan ke								
PT Bank Syariah Bukopin	2011	1	13.85	11.40	12.79	0.16%	2.25%	13.88%	84.89%	1.00%
		2	13.97	11.37	12.76	0.31%	2.80%	13.86%	87.31%	1.00%
		3	13.97	11.35	12.74	0.36%	3.41%	11.76%	85.91%	1.00%
		4	14.06	11.74	13.14	0.45%	4.77%	11.33%	86.00%	4.00%
	2012	1	14.14	11.74	13.13	0.12%	1.29%	12.17%	86.23%	3.00%
		2	14.26	11.89	13.28	0.24%	2.85%	11.97%	86.63%	2.00%
		3	14.37	12.01	13.40	0.39%	4.99%	13.03%	85.65%	4.00%
		4	14.39	12.02	13.41	0.48%	6.33%	11.85%	82.07%	4.00%
	2013	1	14.43	12.04	13.43	0.25%	3.23%	24.18%	74.69%	4.00%
		2	14.48	12.18	13.57	0.48%	6.41%	23.40%	75.27%	4.00%
		3	14.56	12.25	13.64	0.20%	2.73%	6.14%	81.52%	4.00%
		4	14.59	12.29	13.68	0.45%	6.68%	10.77%	82.94%	4.00%
	2014	1	14.59	12.35	13.74	0.05%	0.76%	5.80%	92.18%	4.00%
		2	14.59	12.45	13.84	0.13%	2.01%	7.65%	90.53%	4.00%
		3	14.57	12.50	14.02	0.17%	1.61%	6.85%	90.99%	4.00%
		4	14.62	12.50	14.02	0.17%	1.73%	5.16%	90.19%	4.00%
2015	1	16.15	12.63	14.05	0.25%	2.56%	20.08%	68.07%	3.00%	
	2	14.71	12.77	14.11	0.21%	1.94%	13.91%	63.82%	3.00%	
	3	14.61	12.77	14.18	0.46%	3.88%	16.77%	80.78%	3.00%	
	4	14.62	12.92	14.34	0.48%	4.39%	26.26%	57.74%	2.00%	

Lampiran 6. Data BCA Syariah

Entitas Bank Umum Syariah	Periode Amatan		murabahah	mudharabah	musyarakah	ROA	ROE	RBO	NPM	NPF Gross
	Tahun	Triwulan ke								
PT BCA Syariah	2011	1	12.19	9.94	11.64	0.14%	0.46%	92.40%	5.41%	1.00%
		2	12.32	9.76	11.47	0.37%	1.18%	91.96%	6.95%	1.00%
		3	12.62	9.91	11.62	0.52%	1.78%	91.42%	6.92%	1.00%
		4	12.74	10.37	12.08	0.56%	2.18%	91.72%	6.29%	1.00%
	2012	1	12.66	10.57	12.27	0.06%	0.26%	95.63%	2.92%	1.00%
		2	12.66	10.68	12.39	0.31%	1.32%	92.23%	6.52%	1.00%
		3	12.82	11.01	12.72	0.41%	1.74%	92.60%	5.78%	1.00%
		4	12.99	11.18	12.89	0.52%	2.75%	90.87%	6.91%	1.00%
	2013	1	13.02	11.28	12.99	0.12%	0.61%	88.76%	5.98%	1.00%
		2	12.95	11.47	13.17	0.34%	1.80%	88.36%	8.68%	1.00%
		3	13.06	11.61	13.32	0.50%	2.84%	87.46%	9.33%	1.00%
		4	13.32	11.64	13.35	0.65%	4.20%	86.91%	10.42%	1.00%
	2014	1	13.43	11.63	13.34	0.16%	1.00%	85.37%	10.86%	1.00%
		2	13.45	12.16	13.61	0.23%	1.62%	88.95%	8.27%	1.00%
		3	13.52	12.16	13.61	0.32%	1.30%	89.15%	8.09%	1.00%
		4	13.77	12.16	13.61	0.43%	2.07%	88.11%	8.74%	1.00%
2015	1	14.19	12.21	13.95	0.09%	0.36%	86.63%	10.04%	1.00%	
	2	13.97	12.15	13.83	0.27%	1.43%	86.45%	9.85%	1.00%	
	3	14.07	12.18	13.84	0.42%	1.47%	86.45%	9.95%	1.00%	
	4	14.19	12.21	13.95	0.54%	2.23%	86.24%	9.98%	1.00%	

