

Lampiran 1 : Elemen Rasio Kinerja Keuangan Syariah Berdasarkan Islamic Investment

Bank	Tahun	Investasi halal	Non Investasi halal	Islamic Investmen
Bank Muamalat Indonesia	2014	4.922.225.165	0	1,0000
	2015	4.504.593.754	0	1,0000
	2016	3.831.311.720	0	1,0000
	2017	3.820.521.866	0	1,0000
	2018	12.184.953.132	0	1,0000
Bank Syariah Mandiri	2014	1.722.000.000.000	0	1,0000
	2015	7.575.000.734.609	0	1,0000
	2016	6.435.379.918.056	0	1,0000
	2017	10.235.644.000.000	0	1,0000
	2018	17.475.441.000.000	0	1,0000
BRI Syariah	2014	667.851	0	1,0000
	2015	2.181.054	0	1,0000
	2016	4.706.065	0	1,0000
	2017	7.411.068	0	1,0000
	2018	9.098.114	0	1,0000
BCA Syariah	2014	55.514.212.833	0	1,0000
	2015	49.500.000.000	0	1,0000
	2016	311.940.075.150	0	1,0000
	2017	587.946.507.332	0	1,0000
	2018	834.811.145.913	0	1,0000
BUKOPIN	2014	123.650.036.230	0	1,0000
	2015	123.709.668.669	0	1,0000
	2016	113.911.694.709	0	1,0000
	2017	104.113.720.748	0	1,0000
	2018	115.094.020.538	0	1,0000
HSBC Amanah Malaysia	2014	4.135.323.000	0	1,0000
	2015	1.701.243.000	0	1,0000
	2016	1.368.574.000	0	1,0000
	2017	2.221.044.000	0	1,0000
	2018	2.725.685.000	0	1,0000

Bank Islam Brunei Darussalam	2014	747.394.000	0	1,0000
	2015	602.997.000	0	1,0000
	2016	799.477.000	0	1,0000
	2017	1.179.002.000	0	1,0000
	2018	1.182.348.000	0	1,0000
Amanah Islamic Bank Philippina	2014	1.150.500	0	1,0000
	2015	1.150.500	0	1,0000
	2016	2.750.500	0	1,0000
	2017	2.750.500	0	1,0000
	2018	2.750.500	0	1,0000
Islamic Bank Of Thailand	2014	10.244.605	0	1,0000
	2015	9.034.391	0	1,0000
	2016	11.253.141	0	1,0000
	2017	3.319.704	0	1,0000
	2018	4.613.393	0	1,0000

Lampiran 2 : Elemen Rasio Kinerja Keuangan Syariah Berdasarkan Islamic Income

Bank	Tahun	Pendapatan Syariah	Pendapatan Non Syariah	Islamic Income
Bank Muamalat Indonesia	2014	2.176.139.359	1.637.005	0,9992
	2015	2.407.359.371	1.460.868	0,9994
	2016	1.823.536.285	1.258.508	0,9993
	2017	1.644.633.347	864.946	0,9995
	2018	1.406.372.690	633.223	0,9995
Bank Syariah Mandiri	2014	6.549.000.000.000	441.570.000	0,9999
	2015	4.460.650.976.757	427.346.466	0,9999
	2016	4.988.248.272.540	428.227.952	0,9999
	2017	5.688.796.000.000	76.258.984	1,0000
	2018	6.155.934.000.000	628.277.459	0,9999
BRI Syariah	2014	1.145.232	161	0,9999
	2015	1.527.770	166	0,9999
	2016	1.726.667	129	0,9999
	2017	1.771.609	533	0,9997
	2018	1.977.389	883	0,9996
BCA Syariah	2014	112.586.941.782	1.137.209	1,0000
	2015	172.537.207.650	34.548.241	0,9998
	2016	217.724.601.085	8.685.667	1,0000
	2017	241.903.225.690	13.996.653	0,9999
	2018	267.504.464.663	27.119.823	0,9999
BUKOPIN	2014	171.279.629.866	130.131.606	0,9992
	2015	222.806.248.210	223.163.444	0,9990
	2016	298.055.125.840	424.521.511	0,9986
	2017	246.408.560.199	390.703.365	0,9984
	2018	239.380.213.524	551.460.477	0,9977
HSBC Amanah Malaysia	2014	418.635.000	0	1,0000
	2015	396.480.000	0	1,0000
	2016	334.983.000	0	1,0000
	2017	345.027.000	0	1,0000
	2018	460.668.000	0	1,0000
Bank Islam Brunei Darussalam	2014	209.385.000	0	1,0000
	2015	252.063.000	0	1,0000
	2016	307.557.000	0	1,0000
	2017	348.019.000	0	1,0000
	2018	298.190.000	0	1,0000

Amanah Islamic Bank Philippina	2014	0	18.257.425	0,0000
	2015	341.610	23.994.716	0,0140
	2016	1.271.805	27.490.254	0,0442
	2017	0	27.107.709	0,0000
	2018	0	34.493.403	0,0000
Islamic Bank Of Thailand	2014	2.143.332	156.750	0,9319
	2015	2.288.447	120.850	0,9498
	2016	2.064.762	91.230	0,9577
	2017	1.625.917	57.160	0,9660
	2018	2.307.216	94.340	0,9607

Lampiran 3 : Elemen Rasio Kinerja Keuangan Syariah Berdasarkan *Profit Sharing Ratio*

Bank	Tahun	Mudharabah+Musyarakah	Total Pembiayaan	PSR
Bank Muamalat Indonesia	2014	21.273.143.673	21.273.143.673	1,0000
	2015	21.245.145.837	21.245.145.837	1,0000
	2016	20.919.488.923	20.919.488.923	1,0000
	2017	19.864.438.976	19.864.438.976	1,0000
	2018	16.288.020.048	16.288.020.048	1,0000
Bank Syariah Mandiri	2014	10.810.000.000.000	49.133.000.000.000	0,2200
	2015	13.111.451.082.514	13.111.451.082.541	1,0000
	2016	16.086.672.760.568	16.086.672.760.568	1,0000
	2017	20.628.438.000.000	20.628.438.000.000	1,0000
	2018	23.849.276.000.000	23.849.276.000.000	1,0000
BRI Syariah	2014	4.881.619	15.322.904	0,3186
	2015	6.068.912	16.244.038	0,3736
	2016	6.457.375	17.256.787	0,3742
	2017	6.288.972	17.274.399	0,3641
	2018	7.882.295	19.620.703	0,4017
BCA Syariah	2014	999.275.540.983	1.000.037.200.161	0,999238
	2015	1.330.947.216.184	1.331.100.129.931	0,999885
	2016	1.630.189.323.286	1.631.243.437.905	0,999354
	2017	2.031.261.112.696	2.031.871.218.041	0,9997
	2018	2.627.054.922.548	2.627.602.727.023	0,999792
BUKOPIN Syariah	2014	1.433.741.311.956	3.710.720.000.000	0,386378
	2015	2.038.304.615.458	4.237.656.000.000	0,480998
	2016	2.477.450.954.561	4.702.267.000.000	0,526863
	2017	2.670.308.358.661	4.086.970.000.000	0,653371
	2018	2.621.478.762.968	4.304.311.000.000	0,609036

HSBC Amanah Malaysia	2014	80.142.000	162.227.000	0,4940
	2015	110.720.000	235.279.000	0,4706
	2016	152.729.000	303.526.000	0,5032
	2017	184.393.000	382.049.000	0,4826
	2018	140.036.000	430.313.000	0,3254
Bank Islam Brunei Darussalam	2014	45.244.000	2.519.119.000	0,0180
	2015	73.472.000	2.931.256.000	0,0251
	2016	99.066.000	2.699.050.000	0,0367
	2017	118.694.000	2.706.802.000	0,0439
	2018	143.144.000	3.038.347.000	0,0471
Amanah Islamic Bank Philippina	2014	0	0	0
	2015	0	13.798.377	0
	2016	0	22.288.983	0
	2017	0	72.263.882	0
	2018	0	173.294.467	0
Islamic Bank Of Thailand	2014	0	110.314.177	0
	2015	0	98.720.637	0
	2016	0	91.943.692	0
	2017	0	42.856.381	0
	2018	0	33.671.139	0

Lampiran 4 : Elemen Rasio Kinerja Keuangan Syariah Berdasarkan ROA

Bank	Tahun	Net Income	Total Asset	ROA
Bank Muamalat Indonesia	2014	57.173.347	62.413.310.135	0,000916
	2015	74.492.188	57.172.587.967	0,001303
	2016	80.511.090	55.786.397.505	0,001443
	2017	26.115.563	61.696.919.644	0,000423
	2018	46.002.044	57.227.276.046	0,000804
Bank Syariah Mandiri	2014	71.778.000.000	66.942.000.000.000	0,001072
	2015	289.575.719.782	70.369.708.944.091	0,004115
	2016	325.413.775.831	78.831.721.590.271	0,004128
	2017	365.166.000.000	87.915.020.000.000	0,004154
	2018	605.213.000.000	98.341.116.000.000	0,006154
BRI Syariah	2014	6.577	20.343.249	0,000323
	2015	122.637	24.230.247	0,005061
	2016	170.209	27.687.188	0,006148
	2017	101.091	31.543.382	0,003205
	2018	106.600	37.915.084	0,002812

BCA Syariah	2014	12.949.752.122	2.994.449.136.265	0,004325
	2015	23.436.849.581	4.349.580.046.527	0,005388
	2016	36.816.335.736	4.995.606.338.455	0,007370
	2017	47.860.237.198	5.961.174.477.140	0,008029
	2018	58.367.069.139	7.064.008.145.080	0,008263
BUKOPIN Syariah	2014	8.661.952.636	5.161.300.488.180	0,001678
	2015	27.778.475.573	5.827.153.527.325	0,004767
	2016	32.709.937.326	7.019.598.576.013	0,004660
	2017	1.648.071.412	7.166.257.141.357	0,000230
	2018	2.245.096.221	6.328.446.529.189	0,000355
HSBC Amanah Malaysia	2014	141.833.000	16.381.875.000	0,008658
	2015	122.062.000	19.329.912.000	0,006315
	2016	81.393.000	16.301.084.000	0,004993
	2017	86.380.000	17.775.740.000	0,004859
	2018	162.700.000	20.349.355.000	0,007995
Bank Islam Brunei Darussalam	2014	83.924.000	7.271.665.000	0,011541
	2015	100.623.000	7.056.419.000	0,014260
	2016	122.057.000	9.033.481.000	0,013512
	2017	169.818.000	9.229.922.000	0,018399
	2018	139.753.000	9.708.063.000	0,014396
Amanah Islamic Bank Philippina	2014	-24.740.374	702.657.337	-0,035210
	2015	-23.538.265	779.067.064	-0,030213
	2016	-51.506.827	629.797.000	-0,081783
	2017	-59.095.567	734.200.357	-0,080490
	2018	-77.141.141	797.260.202	-0,096758
Islamic Bank Of Thailand	2014	-9.545.090	109.701.147	-0,087010
	2015	-4.594.938	91.505.009	-0,050215
	2016	-3.524.059	81.686.776	-0,043141
	2017	-2.926.447	71.702.783	-0,040814
	2018	530.773	80.590.344	0,006586

Lampiran 5 : Elemen Rasio Kinerja Keuangan Syariah Berdasarkan ROE

BANK	TAHUN	NET INCOME	EQUITAS	ROE
Bank Muamalat Indonesia	2014	57.173.347	4.023.951.885	0,014208
	2015	74.492.188	3.550.563.883	0,020980
	2016	80.511.090	3.618.746.556	0,022248
	2017	26.115.563	5.545.366.904	0,004709
	2018	46.002.044	3.921.667.078	0,011730
Bank Syariah Mandiri	2014	71.778.000.000	4.937.000.000.000	0,014539
	2015	289.575.719.782	5.613.738.764.182	0,051583
	2016	325.413.775.831	6.392.436.931.362	0,050906
	2017	365.166.000.000	7.314.241.000.000	0,049925
	2018	605.213.000.000	8.039.165.000.000	0,075283
BRI Syariah	2014	6.577	1.707.843	0,003851
	2015	122.637	2.339.812	0,052413
	2016	170.209	2.510.014	0,067812
	2017	101.091	2.602.841	0,038839
	2018	106.600	5.026.640	0,021207
BCA Syariah	2014	12.949.752.122	626.033.860.485	0,020685
	2015	23.436.849.581	1.052.551.191.056	0,022267
	2016	36.816.335.736	1.099.066.354.652	0,033498
	2017	47.860.237.198	1.136.111.178.445	0,042126
	2018	58.367.069.139	1.261.334.491.910	0,046274
BUKOPIN Syariah	2014	8.661.952.636	501.281.755.871	0,017280
	2015	27.778.475.573	5.827.153.527.325	0,004767
	2016	32.709.937.326	798.568.161.270	0,040961
	2017	1.648.071.412	880.747.074.087	0,001871
	2018	2.245.096.221	885.069.108.558	0,002537
HSBC Amanah Malaysia	2014	141.833.000	1.318.709.000	0,107554
	2015	122.062.000	1.451.906.000	0,084070
	2016	81.393.000	1.521.151.000	0,053508
	2017	86.380.000	1.616.328.000	0,053442
	2018	162.700.000	1.822.265.000	0,089284

Bank Islam Brunei Darussalam	2014	83.924.000	1.121.678.000	0,074820
	2015	100.623.000	1.163.221.000	0,086504
	2016	122.057.000	1.247.282.000	0,097858
	2017	169.818.000	1.003.701.000	0,169192
	2018	139.753.000	1.088.917.000	0,128341
Amanah Islamic Bank Philippina	2014	-24.740.374	373.771.712	-0,066191
	2015	-23.538.265	350.233.447	-0,067207
	2016	-51.506.827	298.726.620	-0,172421
	2017	-59.095.567	238.642.083	-0,247633
	2018	-77.141.141	162.216.939	-0,475543
Islamic Bank Of Thailand	2014	-9.545.090	-8.862.247	1,077051
	2015	-4.594.938	-13.435.806	0,341992
	2016	-3.524.059	-17.076.797	0,206365
	2017	-2.926.447	-20.011.551	0,146238
	2018	530.773	-1.401.760	-0,378648

Lampiran 5 : Elemen Rasio Kinerja Keuangan Syariah Berdasarkan Profit Margin

Bank	Tahun	net income	Pendapatan	NPM
Bank Muamalat Indonesia	2014	57.173.347	313.514.925	0,182362
	2015	74.492.188	311.893.892	0,238838
	2016	80.511.090	324.813.140	0,247869
	2017	26.115.563	476.126.287	0,054850
	2018	46.002.044	349.152.499	0,131753
Bank Syariah Mandiri	2014	71.778.000.000	98.936.000.000	0,725499
	2015	289.575.719.782	369.915.228.906	0,782816
	2016	325.413.775.831	442.987.340.488	0,734589
	2017	365.166.000.000	470.206.000.000	0,776609
	2018	605.213.000.000	839.990.000.000	0,720500
BRI Syariah	2014	6.577	9.887	0,665217
	2015	122.637	158.979	0,771404
	2016	170.209	239.232	0,711481
	2017	101.091	139.494	0,724698
	2018	106.600	157.473	0,676941
BCA Syariah	2014	12.949.752.122	17.497.708.631	0,740083
	2015	23.436.849.581	31.813.576.569	0,736693
	2016	36.816.335.736	48.455.075.366	0,759803
	2017	47.860.237.198	62.632.788.822	0,764140
	2018	58.367.069.139	81.173.396.971	0,719042

BUKOPIN Syariah	2014	8.661.952.636	16.460.238.726	0,526235
	2015	27.778.475.573	44.706.532.304	0,621352
	2016	32.709.937.326	52.959.798.389	0,617637
	2017	1.648.071.412	4.941.481.876	0,333518
	2018	2.245.096.221	2.984.692.583	0,752204
HSBC Amanah Malaysia	2014	141.833.000	418.635.000	0,338799
	2015	122.062.000	396.480.000	0,307864
	2016	81.393.000	334.983.000	0,242977
	2017	86.380.000	345.027.000	0,250357
	2018	162.700.000	460.668.000	0,353183
Bank Islam Brunei Darussalam	2014	83.924.000	209.385.000	0,400812
	2015	100.623.000	252.063.000	0,399198
	2016	122.057.000	307.557.000	0,396860
	2017	169.818.000	348.019.000	0,487956
	2018	139.753.000	298.190.000	0,468671
Amanah Islamic Bank Philippina	2014	-24.740.374	18.257.425	-1,355086
	2015	-23.538.265	23.994.716	-0,980977
	2016	-51.506.827	27.483.000	-1,874134
	2017	-59.095.567	27.107.709	-2,180028
	2018	-77.141.141	34.493.403	-2,236403
Islamic Bank Of Thailand	2014	-9.545.090	2.143.332	-4.453388
	2015	-4.594.938	2.288.447	-2.007885
	2016	-3.524.059	2.063.762	-1,706763
	2017	-2.926.447	1.625.917	-1,799875
	2018	530.773	2.307.216	0,230049