

Lampiran 1. Data Rasio Rentabilitas Bank Umum Syariah Devisa

Berikut adalah tabel hasil output rasio-rasio rentabilitas Bank Umum Syariah Devisa.

Bank	Tahun	ROA	NOM	NI	ROE	CORE ROA
BNI Syariah	2010	0,61	5,07	54,46	88,05	24,21
	2011	1,29	7,92	80,25	87,86	25,2
	2012	1,48	11,03	77,04	85,39	2,96
	2013	1,37	9,51	78,41	83,94	9,49
	2014	1,27	9,04	86,8	85,03	17
BMI	2010	1,36	5,24	50,71	87,38	18,04
	2011	1,52	5,01	44,05	85,52	18,08
	2012	1,54	4,64	41,45	84,48	17,25
	2013	1,54	4,64	46,88	84,47	19,38
	2014	0,5	3,36	36,83	97,33	6,17
BSM	2010	2,21	6,57	64,95	74,97	24,25
	2011	1,95	7,48	56,94	76,44	21,98
	2012	2,25	7,25	68,89	73	27,05
	2013	1,53	7,25	68,97	84,03	24,88
	2014	0,17	6,19	63,8	98,46	16,56
Bank Mega Syariah	2010	1,9	15,49	174,07	88,86	37,1
	2011	1,58	15,33	149,42	90,8	35,92
	2012	3,81	13,94	132,11	77,28	51,12
	2013	2,33	10,66	119,79	86,09	37,98
	2014	0,29	8,33	113,59	97,61	9,19

Lampiran 2. Peringkat Komposit Tingkat Kesehatan Faktor Rentabilitas BUS Devisa

Tingkat Kesehatan BUS Devisa
Berdasarkan Penilaian Faktor Earnings

Bank Syariah	Peringkat Komposit Kesehatan Bank				
	2010	2011	2012	2013	2014
BNI Syariah	3	2	2	2	2
B.Muamalat Indonesia	2	2	2	2	3
B.Syariah Mandiri	1	1	1	1	3
B.Mega Syariah	2	2	1	1	3

Keterangan:

- 1 = Sangat Sehat
- 2 = Sehat
- 3 = Cukup Sehat
- 4 = Kurang Sehat
- 5 = Tidak Sehat

Lampiran 3. Hasil Output Perhitungan Data

Uji Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ROA	20	,17	3,81	1,5250	,81472
NOM	20	3,36	15,49	8,1975	3,55434
NI	20	36,83	174,07	80,4705	38,15725
REO	20	73,00	98,46	85,8495	7,00062
Core_ROA	20	2,96	51,12	22,1905	11,75886
Tingkat_Kesehatan	20	1,00	3,00	1,9000	,71818
Valid N (listwise)	20				

Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		ROA	NOM	NI	REO	Core_ROA	Tingkat_Kesehatan
N		20	20	20	20	20	20
Normal Parameters ^{a,b}	Mean	1,5250	8,1975	80,4705	85,8495	22,1905	1,9000
	Std. Deviation	,81472	3,55434	38,15725	7,00062	11,75886	,71818
Most Extreme Differences	Absolute	,177	,135	,202	,193	,149	,255
	Positive	,173	,135	,202	,134	,149	,245
	Negative	-,177	-,108	-,126	-,193	-,116	-,255
Kolmogorov-Smirnov Z		,792	,604	,905	,861	,666	1,142
Asymp. Sig. (2-tailed)		,557	,859	,386	,449	,766	,147

a. Test distribution is Normal.

b. Calculated from data.

Uji One Way Anova Perbandingan Rasio Rentabilitas

Test of Homogeneity of Variances

	Levene Statistic	df 1	df 2	Sig.
ROA	1,586	3	16	,232
NOM	6,305	3	16	,005
NI	4,830	3	16	,014
REO	2,203	3	16	,127
Core_ROA	1,530	3	16	,245

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
ROA	Between Groups	1,878	3	,626	,933	,448
	Within Groups	10,734	16	,671		
	Total	12,612	19			
NOM	Between Groups	177,437	3	59,146	15,118	,000
	Within Groups	62,596	16	3,912		
	Total	240,034	19			
NI	Between Groups	24458,311	3	8152,770	40,697	,000
	Within Groups	3205,223	16	200,326		
	Total	27663,533	19			
REO	Between Groups	145,780	3	48,593	,990	,423
	Within Groups	785,386	16	49,087		
	Total	931,166	19			
Core_ROA	Between Groups	1142,646	3	380,882	4,105	,024
	Within Groups	1484,498	16	92,781		
	Total	2627,144	19			

Multiple Comparisons

Tukey HSD

Dependent Variable	(I) Bank_Syariah	(J) Bank_Syariah	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
ROA	BNI Syariah	B.Muamalat Indonesia	-,08800	,51801	,998	-1,5700	1,3940
		B.Syariah Mandiri	-,41800	,51801	,850	-1,9000	1,0640
		B.Mega Syariah	-,77800	,51801	,459	-2,2600	,7040
	B.Muamalat Indonesia	BNI Syariah	,08800	,51801	,998	-1,3940	1,5700
		B.Syariah Mandiri	-,33000	,51801	,918	-1,8120	1,1520
		B.Mega Syariah	-,69000	,51801	,557	-2,1720	,7920
	B.Syariah Mandiri	BNI Syariah	,41800	,51801	,850	-1,0640	1,9000
		B.Muamalat Indonesia	,33000	,51801	,918	-1,1520	1,8120
		B.Mega Syariah	-,36000	,51801	,898	-1,8420	1,1220
	B.Mega Syariah	BNI Syariah	,77800	,51801	,459	-,7040	2,2600
		B.Muamalat Indonesia	,69000	,51801	,557	-,7920	2,1720
		B.Syariah Mandiri	,36000	,51801	,898	-1,1220	1,8420
NOM	BNI Syariah	B.Muamalat Indonesia	3,93600*	1,25096	,029	,3570	7,5150
		B.Syariah Mandiri	1,56600	1,25096	,605	-2,0130	5,1450
		B.Mega Syariah	-4,23600*	1,25096	,018	-7,8150	-,6570
	B.Muamalat Indonesia	BNI Syariah	-3,93600*	1,25096	,029	-7,5150	-,3570
		B.Syariah Mandiri	-2,37000	1,25096	,269	-5,9490	1,2090
		B.Mega Syariah	-8,17200*	1,25096	,000	-11,7510	-4,5930
	B.Syariah Mandiri	BNI Syariah	-1,56600	1,25096	,605	-5,1450	2,0130
		B.Muamalat Indonesia	2,37000	1,25096	,269	-1,2090	5,9490
		B.Mega Syariah	-5,80200*	1,25096	,001	-9,3810	-2,2230
	B.Mega Syariah	BNI Syariah	4,23600*	1,25096	,018	,6570	7,8150
		B.Muamalat Indonesia	8,17200*	1,25096	,000	4,5930	11,7510
		B.Syariah Mandiri	5,80200*	1,25096	,001	2,2230	9,3810
NI	BNI Syariah	B.Muamalat Indonesia	31,40800*	8,95157	,014	5,7974	57,0186
		B.Syariah Mandiri	10,68200	8,95157	,640	-14,9286	36,2926
		B.Mega Syariah	-62,40400*	8,95157	,000	-88,0146	-36,7934

	B.Muamalat Indonesia	BNI Syariah	-31,40800*	8,95157	,014	-57,0186	-5,7974
		B.Syariah Mandiri	-20,72600	8,95157	,136	-46,3366	4,8846
		B.Mega Syariah	-93,81200*	8,95157	,000	-119,4226	-68,2014
	B.Syariah Mandiri	BNI Syariah	-10,68200	8,95157	,640	-36,2926	14,9286
		B.Muamalat Indonesia	20,72600	8,95157	,136	-4,8846	46,3366
		B.Mega Syariah	-73,08600*	8,95157	,000	-98,6966	-47,4754
	B.Mega Syariah	BNI Syariah	62,40400*	8,95157	,000	36,7934	88,0146
		B.Muamalat Indonesia	93,81200*	8,95157	,000	68,2014	119,4226
		B.Syariah Mandiri	73,08600*	8,95157	,000	47,4754	98,6966
REO	BNI Syariah	B.Muamalat Indonesia	-1,78200	4,43110	,977	-14,4595	10,8955
		B.Syariah Mandiri	4,67400	4,43110	,721	-8,0035	17,3515
		B.Mega Syariah	-2,07400	4,43110	,965	-14,7515	10,6035
	B.Muamalat Indonesia	BNI Syariah	1,78200	4,43110	,977	-10,8955	14,4595
		B.Syariah Mandiri	6,45600	4,43110	,484	-6,2215	19,1335
		B.Mega Syariah	-,29200	4,43110	1,000	-12,9695	12,3855
	B.Syariah Mandiri	BNI Syariah	-4,67400	4,43110	,721	-17,3515	8,0035
		B.Muamalat Indonesia	-6,45600	4,43110	,484	-19,1335	6,2215
		B.Mega Syariah	-6,74800	4,43110	,448	-19,4255	5,9295
	B.Mega Syariah	BNI Syariah	2,07400	4,43110	,965	-10,6035	14,7515
		B.Muamalat Indonesia	,29200	4,43110	1,000	-12,3855	12,9695
		B.Syariah Mandiri	6,74800	4,43110	,448	-5,9295	19,4255
Core_ROA	BNI Syariah	B.Muamalat Indonesia	-,01200	6,09200	1,000	-17,4413	17,4173
		B.Syariah Mandiri	-7,17200	6,09200	,649	-24,6013	10,2573
		B.Mega Syariah	-18,49000*	6,09200	,036	-35,9193	-1,0607
	B.Muamalat Indonesia	BNI Syariah	,01200	6,09200	1,000	-17,4173	17,4413
		B.Syariah Mandiri	-7,16000	6,09200	,650	-24,5893	10,2693
		B.Mega Syariah	-18,47800*	6,09200	,036	-35,9073	-1,0487
	B.Syariah Mandiri	BNI Syariah	7,17200	6,09200	,649	-10,2573	24,6013
		B.Muamalat Indonesia	7,16000	6,09200	,650	-10,2693	24,5893
		B.Mega Syariah	-11,31800	6,09200	,284	-28,7473	6,1113
	B.Mega Syariah	BNI Syariah	18,49000*	6,09200	,036	1,0607	35,9193
		B.Muamalat Indonesia	18,47800*	6,09200	,036	1,0487	35,9073
		B.Syariah Mandiri	11,31800	6,09200	,284	-6,1113	28,7473

Uji One Way Anova Perbandingan Tingkat Kesehatan Rentabilitas

Test of Homogeneity of Variances

Tingkat_Kesehatan

Levene Statistic	df 1	df 2	Sig.
1,101	3	16	,378

ANOVA

Tingkat_Kesehatan

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2,200	3	,733	1,544	,242
Within Groups	7,600	16	,475		
Total	9,800	19			

Multiple Comparisons

Dependent Variable: Tingkat_Kesehatan

Tukey HSD

(I) Bank_Syariah	(J) Bank_Syariah	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BNI Syariah	B. Muamalat Indonesia	,00000	,43589	1,000	-1,2471	1,2471
	B. Syariah Mandiri	,80000	,43589	,294	-,4471	2,0471
	B. Mega Syariah	,40000	,43589	,796	-,8471	1,6471
B. Muamalat Indonesia	BNI Syariah	,00000	,43589	1,000	-1,2471	1,2471
	B. Syariah Mandiri	,80000	,43589	,294	-,4471	2,0471
	B. Mega Syariah	,40000	,43589	,796	-,8471	1,6471
B. Syariah Mandiri	BNI Syariah	-,80000	,43589	,294	-2,0471	,4471
	B. Muamalat Indonesia	-,80000	,43589	,294	-2,0471	,4471
	B. Mega Syariah	-,40000	,43589	,796	-1,6471	,8471
B. Mega Syariah	BNI Syariah	-,40000	,43589	,796	-1,6471	,8471
	B. Muamalat Indonesia	-,40000	,43589	,796	-1,6471	,8471
	B. Syariah Mandiri	,40000	,43589	,796	-,8471	1,6471