

LAMPIRAN 1

DATA BANK BRI KONVENSIONAL TAHUN 2010-2017

	<b>TAHUN</b>	<b>ROA</b>	<b>CAR</b>	<b>LDR</b>	<b>NPL</b>	<b>BOPO</b>
<b>2010</b>	Triwulan I	3.71	15.44	86.53	1.21	70.21
	Triwulan II	3.51	14.11	88.36	1.18	73.08
	Triwulan III	3.65	13.36	88.98	1.15	72.99
	Triwulan IV	4.64	13.76	75.17	0.74	70.86
<b>2011</b>	Triwulan I	4.41	15.6	85.75	0.76	59.12
	Triwulan II	4.44	14.79	90.22	1.02	69.44
	Triwulan III	4.67	14.84	89.22	0.75	68.34
	Triwulan IV	4.93	14.96	76.2	0.42	66.69
<b>2012</b>	Triwulan I	5.11	17.36	84.03	0.77	61.31
	Triwulan II	4.87	16	82.13	0.55	61.81
	Triwulan III	4.87	15.95	85.23	0.54	61.76
	Triwulan IV	5.15	16.95	79.85	0.34	59.93
<b>2013</b>	Triwulan I	4.76	17.91	89.62	0.46	60.46
	Triwulan II	4.62	17.36	89.25	0.41	60.91
	Triwulan III	4.65	17.13	90.88	0.43	61.54
	Triwulan IV	5.03	16.99	88.54	0.31	60.58
<b>2014</b>	Triwulan I	5.02	18.27	92.01	0.47	62.96
	Triwulan II	4.92	18.1	94	0.57	63.58
	Triwulan III	4.84	18.57	85.29	0.64	65.82
	Triwulan IV	4.74	18.31	81.86	0.36	65.37
<b>2015</b>	Triwulan I	3.99	20.08	80.47	0.6	68.04
	Triwulan II	3.91	20.41	87.87	0.66	69.26
	Triwulan III	3.95	20.59	84.89	0.59	69.4
	Triwulan IV	4.19	20.59	86.88	0.52	67.96
<b>2016</b>	Triwulan I	3.65	19.49	88.81	0.59	72.1
	Triwulan II	3.68	22.1	90.03	0.6	72.4
	Triwulan III	3.59	21.88	90.68	0.57	72.41
	Triwulan IV	3.84	22.91	87.77	1.09	68.93
<b>2017</b>	Triwulan I	3.34	20.86	93.15	1.22	71.73
	Triwulan II	3.31	21.67	89.76	1.16	72.55
	Triwulan III	3.34	22.17	90.39	1.06	72.32
	Triwulan IV	3.69	22.96	88.13	0.88	69.14

LAMPIRAN 2

DATA BANK BRI SYARIAH TAHUN 2010-2017

	<b>TAHUN</b>	<b>ROA</b>	<b>CAR</b>	<b>FDR</b>	<b>NPF</b>	<b>BOPO</b>
2010	Triwulan I	1.12	13.66	116.64	1.92	92.88
	Triwulan II	0.97	25.95	159.04	1.97	94.82
	Triwulan III	0.24	22.07	149.12	2.06	98.74
	Triwulan IV	0.35	20.62	121.47	2.14	98.77
2011	Triwulan I	0.23	21.72	87.68	1.7	101.38
	Triwulan II	0.2	19.99	97	2.77	100.3
	Triwulan III	0.4	18.33	88.61	2.27	98.47
	Triwulan IV	0.2	14.74	92.51	2.12	99.56
2012	Triwulan I	0.17	14.34	84.51	2.4	99.15
	Triwulan II	1.21	13.59	75.53	2.15	91.16
	Triwulan III	1.34	12.92	80.9	1.89	89.95
	Triwulan IV	1.19	11.35	112.83	1.84	86.63
2013	Triwulan I	1.71	11.82	99.52	2.01	88.54
	Triwulan II	1.41	15	112.65	1.94	87.55
	Triwulan III	1.36	14.66	113.06	2.14	80.8
	Triwulan IV	1.15	14.49	128.52	3.26	95.24
2014	Triwulan I	0.46	14.15	87.24	3.36	92.43
	Triwulan II	0.03	13.99	91.69	3.61	99.84
	Triwulan III	0.2	13.86	94.85	4.19	97.35
	Triwulan IV	0.08	12.89	93.9	3.65	99.14
2015	Triwulan I	0.53	13.22	88.24	3.96	96.2
	Triwulan II	0.78	11.03	92.5	4.38	93.84
	Triwulan III	0.8	13.82	86.61	3.86	93.91
	Triwulan IV	0.76	13.94	84.16	3.89	93.79
2016	Triwulan I	0.99	14.66	82.73	3.9	90.7
	Triwulan II	1.03	14.06	87.92	3.83	90.41
	Triwulan III	0.98	14.3	83.98	3.89	90.99
	Triwulan IV	0.95	20.63	81.42	3.19	91.33
2017	Triwulan I	0.65	21.14	77.56	3.33	93.67
	Triwulan II	0.71	20.38	76.79	3.5	92.78
	Triwulan III	0.82	20.98	73.14	4.02	92.03
	Triwulan IV	0.51	20.29	71.87	4.72	95.24

### LAMPIRAN 3

#### HASIL UJI REGRESI BANK BRI KONVENSIONAL

Dependent Variable: ROA  
Method: Least Squares  
Date: 11/24/18 Time: 14:40  
Sample: 2010Q1 2016Q4  
Included observations: 28

Variable	Coefficient	Std. Error	t-Statistic	Prob.
CAR	-0.059368	0.024383	-2.434833	0.0231
LDR	-0.012262	0.012639	-0.970227	0.3420
NPL	-0.640976	0.292527	-2.191168	0.0388
BOPO	-0.070546	0.015499	-4.551544	0.0001
C	11.61035	1.372328	8.460336	0.0000

  

R-squared	0.778015	Mean dependent var	4.405000
Adjusted R-squared	0.739409	S.D. dependent var	0.546311
S.E. of regression	0.278882	Akaike info criterion	0.444373
Sum squared resid	1.788823	Schwarz criterion	0.682267
Log likelihood	-1.221223	Hannan-Quinn criter.	0.517100
F-statistic	20.15264	Durbin-Watson stat	1.568505
Prob(F-statistic)	0.000000		

## LAMPIRAN 4

### HASIL REGRESI BANK BRI SYARIAH

Dependent Variable: ROA  
Method: Least Squares  
Date: 11/24/18 Time: 14:24  
Sample: 2010Q1 2016Q4  
Included observations: 28

Variable	Coefficient	Std. Error	t-Statistic	Prob.
CAR	-0.006067	0.017042	-0.356002	0.7251
FDR	0.001563	0.002775	0.563382	0.5786
NPF	-0.069418	0.059512	-1.166446	0.2554
BOPO	-0.081450	0.010784	-7.552766	0.0000
C	8.544552	0.972549	8.785730	0.0000
R-squared	0.782726	Mean dependent var		0.744286
Adjusted R-squared	0.744939	S.D. dependent var		0.479818
S.E. of regression	0.242325	Akaike info criterion		0.163360
Sum squared resid	1.350594	Schwarz criterion		0.401253
Log likelihood	2.712963	Hannan-Quinn criter.		0.236086
F-statistic	20.71428	Durbin-Watson stat		2.574244
Prob(F-statistic)	0.000000			

LAMPIRAN 5

HASIL INDEPENDENT SAMPLE T-TEST ROA BRI KONVENSIONAL DAN SYARIAH

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
ROA	Equal variances assumed	9.047	.004	26.449	62	.000	3.54656	.13409	3.27852	3.81460
	Equal variances not assumed			26.449	57.026	.000	3.54656	.13409	3.27806	3.81507

HASIL INDEPENDENT SAMPLE T-TEST CAR BRI KONVENSIONAL DAN SYARIAH

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
CAR	Equal variances assumed	5.544	.022	2.316	62	.024	1.96500	.84860	.26867	3.66133
	Equal variances not assumed			2.316	57.168	.024	1.96500	.84860	.26581	3.66419

LAMPIRAN 6

HASIL *INDEPENDENT SAMPLE T-TEST* F/LDR BRI KONVENSIONAL DAN SYARIAH

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
LDR	Equal variances assumed	24.115	.000	-2.418	62	.019	-9.13250	3.77727	-16.68316	-1.58184
	Equal variances not assumed			-2.418	33.889	.021	-9.13250	3.77727	-16.80976	-1.45524

HASIL *INDEPENDENT SAMPLE T-TEST* NPL/F BRI KONVENSIONAL DAN SYARIAH

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
NPL	Equal variances assumed	85.031	.000	-13.303	62	.000	-2.28875	.17205	-2.63267	-1.94483
	Equal variances not assumed			-13.303	36.744	.000	-2.28875	.17205	-2.63743	-1.94007

LAMPIRAN 7

HASIL *INDEPENDENT SAMPLE T-TEST* BOPO BRI KONVENSIONAL DAN SYARIAH

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
BOPO	Equal variances assumed	.550	.461	-23.199	62	.000	-27.01844	1.16465	-29.34654	-24.69033
	Equal variances not assumed			-23.199	61.999	.000	-27.01844	1.16465	-29.34654	-24.69033

LAMPIRAN 8

<b>BANK</b>	<b>Rasio Keuangan</b>	2010	2011	2012	2013	2014	2015	2016	2017
BRI Konvensional	ROA	3.88	4.61	5.00	4.77	4.88	4.01	3.69	3.42
	CAR	14.17	15.05	16.57	17.35	18.32	20.42	21.60	21.92
	LDR	84.76	85.35	82.81	89.57	88.29	85.03	89.32	90.36
	NPL	1.07	0.74	0.55	0.40	0.51	0.59	0.72	1.08
	BOPO	71.79	65.90	61.20	60.87	64.43	68.67	71.46	71.44
BRI Syariah	ROA	0.67	0.26	0.98	1.41	0.19	0.72	0.99	0.67
	CAR	20.58	18.70	13.05	13.99	3.72	13.00	18.91	20.70
	LDR	136.57	91.45	88.44	113.44	91.92	87.88	84.01	74.80
	NPL	2.02	2.22	2.07	2.34	3.70	4.02	3.70	3.89
	BOPO	96.30	99.93	91.72	88.03	97.19	94.40	90.86	93.40



## LAMPIRAN 9

### PERBANDINGAN RATA-RATA ROA BANK BRI KONVENSIONAL DAN BANK BRI SYARIAH

<b>Tahun</b>	<b>BRI Konvensional</b>	<b>BRI syariah</b>
2010	3.88 %	0.67 %
2011	4.61 %	0.26 %
2012	5.00 %	0.98 %
2013	4.77 %	1.41 %
2014	4.88 %	0.19 %
2015	4.01 %	0.72 %
2016	3.69 %	0.99 %
2017	3.42 %	0.67 %
<b>Rata-rata</b>	<b>4.28 %</b>	<b>0.74 %</b>

### PERBANDINGAN RATA-RATA CAR BANK BRI KONVENSIONAL DAN BANK BRI SYARIAH

<b>Tahun</b>	<b>BRI Konvensional</b>	<b>BRI Syariah</b>
2010	14.17 %	20.58 %
2011	15.05 %	18.7 %
2012	16.57 %	13.05 %
2013	17.35 %	13.99 %
2014	18.32 %	3.72 %
2015	20.24 %	13 %
2016	21.6 %	18.91 %
2017	21.92 %	20.7 %
<b>Rata-rata</b>	<b>18.17 %</b>	<b>15.33 %</b>

LAMPIRAN 10

PERBANDINGAN RATA-RATA LDR BANK BRI KONVENSIONAL DAN BANK BRI SYARIAH

Tahun	BRI Konvensional	BRI Syariah
2010	84.76 %	136.57 %
2011	85.35 %	91.45 %
2012	82.81 %	88.44 %
2013	89.57 %	113.44 %
2014	88.29 %	91.92 %
2015	85.03 %	87.88 %
2016	89.32 %	84.01 %
2017	90.36 %	74.8 %
<b>Rata-rata</b>	<b>86.94 %</b>	<b>96.06 %</b>

PERBANDINGAN RATA-RATA NPL BANK BRI KONVENSIONAL DAN BANK BRI SYARIAH

Tahun	BRI Konvensional	BRI Syariah
2010	1.07 %	2.02 %
2011	0.74 %	2.22 %
2012	0.55 %	2.07 %
2013	0.4 %	2.34 %
2014	0.51 %	3.7 %
2015	0.59 %	4.02 %
2016	0.72 %	3.7 %
2017	1.08 %	3.89 %
<b>Rata-rata</b>	<b>0.71 %</b>	<b>2.99 %</b>

LAMPIRAN 11

PERBANDINGAN RATA-RATA BOPO BANK BRI KONVENSIONAL DAN  
BANK BRI SYARIAH

<b>Tahun</b>	<b>BRI Konvensional</b>	<b>BRI Syariah</b>
2010	71.79 %	96.3 %
2011	65.9 %	99.93 %
2012	61.2 %	91.72 %
2013	60.87 %	88.03 %
2014	64.43 %	97.19 %
2015	68.67 %	94.4 %
2016	71.46 %	90.86 %
2017	71.44 %	93.4 %
<b>Rata-rata</b>	<b>66.97 %</b>	<b>93.98 %</b>