

LAMPIRAN-LAMPIRAN

Lampiran 1: Data Penelitian

1. Data penelitian awal

Bank Umum Syariah	Tahun	Variabel Penelitian			
		<i>Mudharabah</i> (ribuan rupiah)	Musyarakah (ribuan rupiah)	DPK (ribuan rupiah)	ROA (%)
		X1	X2	X3	Y
PT Bank Kb Bukopin Syariah	2013	222.108.046	849.992.068	3.031.555.975	0.69
PT Bank Kb Bukopin Syariah	2014	264.504.181	1.169.237.130	3.830.339.148	0.27
PT Bank Kb Bukopin Syariah	2015	401.915.338	1.636.389.276	4.317.831.583	0.79
PT Bank Kb Bukopin Syariah	2016	340.449.506	2.137.001.448	4.906.716.144	0.76
PT Bank Kb Bukopin Syariah	2017	172.789.947	2.497.518.411	4.752.294.789	0.02
PT Bank Kb Bukopin Syariah	2018	104.227.177	2.517.251.585	4.166.194.517	0.02
PT Bank Kb Bukopin Syariah	2019	88.087.564	2.940.375.060	4.478.257.109	0.04
PT Bank Kb Bukopin Syariah	2020	73.511.532	2.689.118.902	1.845.829.107	0.04
PT Bank Kb Bukopin Syariah	2021	307.643.311	3.022.574.856	4.284.645.455	-5.48
PT Bank Kb Bukopin Syariah	2022	241.125.924	4.087.300.186	4.690.177.591	-1.27
PT Bank Kb Bukopin Syariah	2023	293.318.998	4.672.273.943	5.309.053.313	-7.13
PT Bank Kb Bukopin Syariah	2024	280.622.625	4.975.614.905	5.501.372.440	0.2
PT Bank Victoria Syariah	2013	5.825.827	269.227.058	1.047.181.942	0.5
PT Bank Victoria Syariah	2014	13.902.172	571.502.439	1.170.430.313	-1.87
PT Bank Victoria Syariah	2015	4.513.711	703.898.781	1.105.405.579	-2.36
PT Bank Victoria Syariah	2016	20.006.864	908.936.858	1.198.799.001	-2.19
PT Bank Victoria Syariah	2017	63.485.769	855.805.846	1.495.287.572	0.36
PT Bank Victoria Syariah	2018	56.080.460	917.996.216	1.557.719.692	0.32
PT Bank Victoria Syariah	2019	21.029.657	967.731.182	1.687.690.346	0.05

Bank Umum Syariah	Tahun	Variabel Penelitian			
		<i>Mudharabah</i> (ribuan rupiah)	Musyarakah (ribuan rupiah)	DPK (ribuan rupiah)	ROA (%)
		X1	X2	X3	Y
PT Bank Victoria Syariah	2020	6.574.975	913.923.488	1.379.182.361	0.16
PT Bank Victoria Syariah	2021	1.049.468	542.168.413	1.230.492.312	0.71
PT Bank Victoria Syariah	2022	505.924	469.042.156	794.309.325	0.45
PT Bank Victoria Syariah	2023	49.500.000	716.774.940	1.117.478.911	0.64
PT Bank Victoria Syariah	2024	124.052.980	856.067.517	1.345.870.038	0.82
PT Bank BCA Syariah	2013	201.866.665	532.542.259	1.452.901.903	1
PT Bank BCA Syariah	2014	188.351.931	810.923.609	2.043.998.418	0.8
PT Bank BCA Syariah	2015	198.422.896	1.132.524.319	2.903.406.225	1
PT Bank BCA Syariah	2016	342.362.543	1.287.826.779	3.477.006.796	1.1
PT Bank BCA Syariah	2017	223.321.696	1.807.939.416	4.078.714.442	1.2
PT Bank BCA Syariah	2018	236.055.898	2.390.999.023	5.029.087.738	1.2
PT Bank BCA Syariah	2019	485.784.262	2.904.207.487	4.882.029.387	1.2
PT Bank BCA Syariah	2020	400.514.235	3.178.295.699	5.520.628.072	1.1
PT Bank BCA Syariah	2021	560.183.295	3.766.949.476	5.893.388.647	1.1
PT Bank BCA Syariah	2022	503.043.233	4.838.288.397	6.617.335.545	1.3
PT Bank BCA Syariah	2023	752.838.284	5.584.846.508	7.713.872.168	1.5
PT Bank BCA Syariah	2024	859.812.732	6.488.665.239	9.601.817.632	1.6

2. Data setelah winsorizing

Bank Umum Syariah	Tahun	Variabel Penelitian			
		<i>Mudharabah</i> (ribuan rupiah)	Musyarakah (ribuan rupiah)	DPK (ribuan rupiah)	ROA (%)
		X1	X2	X3	Y
PT Bank Kb Bukopin Syariah	2013	222.108.046	855.805.846	3.031.555.975	0.69

Bank Umum Syariah	Tahun	Variabel Penelitian			
		<i>Mudharabah</i> (ribuan rupiah)	Musyarakah (ribuan rupiah)	DPK (ribuan rupiah)	ROA (%)
		X1	X2	X3	Y
PT Bank Kb Bukopin Syariah	2014	264.504.181	1.169.237.130	3.830.339.148	0.27
PT Bank Kb Bukopin Syariah	2015	307.643.311	1.636.389.276	4.317.831.583	0.79
PT Bank Kb Bukopin Syariah	2016	307.643.311	2.137.001.448	4.906.716.144	0.76
PT Bank Kb Bukopin Syariah	2017	172.789.947	2.497.518.411	4.752.294.789	0.04
PT Bank Kb Bukopin Syariah	2018	104.227.177	2.517.251.585	4.166.194.517	0.04
PT Bank Kb Bukopin Syariah	2019	88.087.564	2.940.375.060	4.478.257.109	0.04
PT Bank Kb Bukopin Syariah	2020	73.511.532	2.689.118.902	1.845.829.107	0.04
PT Bank Kb Bukopin Syariah	2021	307.643.311	2.940.375.060	4.284.645.455	0.04
PT Bank Kb Bukopin Syariah	2022	241.125.924	2.940.375.060	4.690.177.591	0.04
PT Bank Kb Bukopin Syariah	2023	293.318.998	2.940.375.060	5.309.053.313	0.04
PT Bank Kb Bukopin Syariah	2024	280.622.625	2.940.375.060	5.501.372.440	0.2
PT Bank Victoria Syariah	2013	56.080.460	855.805.846	1.047.181.942	0.5
PT Bank Victoria Syariah	2014	56.080.460	855.805.846	1.170.430.313	0.04
PT Bank Victoria Syariah	2015	56.080.460	855.805.846	1.105.405.579	0.04
PT Bank Victoria Syariah	2016	56.080.460	908.936.858	1.198.799.001	0.04
PT Bank Victoria Syariah	2017	63.485.769	855.805.846	1.495.287.572	0.36
PT Bank Victoria Syariah	2018	56.080.460	917.996.216	1.557.719.692	0.32
PT Bank Victoria Syariah	2019	56.080.460	967.731.182	1.687.690.346	0.05
PT Bank Victoria Syariah	2020	56.080.460	913.923.488	1.379.182.361	0.16
PT Bank Victoria Syariah	2021	56.080.460	855.805.846	1.230.492.312	0.71
PT Bank Victoria Syariah	2022	56.080.460	855.805.846	794.309.325	0.45
PT Bank Victoria Syariah	2023	56.080.460	855.805.846	1.117.478.911	0.64
PT Bank Victoria Syariah	2024	124.052.980	856.067.517	1.345.870.038	0.82
PT Bank BCA	2013	201.866.665	855.805.846	1.452.901.903	1

Bank Umum Syariah	Tahun	Variabel Penelitian			
		<i>Mudharabah</i> (ribuan rupiah)	Musyarakah (ribuan rupiah)	DPK (ribuan rupiah)	ROA (%)
		X1	X2	X3	Y
Syariah					
PT Bank BCA Syariah	2014	188.351.931	855.805.846	2.043.998.418	0.8
PT Bank BCA Syariah	2015	198.422.896	1.132.524.319	2.903.406.225	1
PT Bank BCA Syariah	2016	307.643.311	1.287.826.779	3.477.006.796	1
PT Bank BCA Syariah	2017	223.321.696	1.807.939.416	4.078.714.442	1
PT Bank BCA Syariah	2018	236.055.898	2.390.999.023	5.029.087.738	1
PT Bank BCA Syariah	2019	307.643.311	2.904.207.487	4.882.029.387	1
PT Bank BCA Syariah	2020	307.643.311	2.940.375.060	5.520.628.072	1
PT Bank BCA Syariah	2021	307.643.311	2.940.375.060	5.893.388.647	1
PT Bank BCA Syariah	2022	307.643.311	2.940.375.060	6.617.335.545	1
PT Bank BCA Syariah	2023	307.643.311	2.940.375.060	7.713.872.168	1
PT Bank BCA Syariah	2024	307.643.311	2.940.375.060	9.601.817.632	1

Lampiran 2 : Statistika Deskriptif

. summarize Y X1 X2 X3

Variable	Obs	Mean	Std. dev.	Min	Max
Y	36	.5255556	.4071465	.04	1
X1	36	1.84e+08	1.07e+08	5.61e+07	3.08e+08
X2	36	1.80e+09	9.33e+08	8.56e+08	2.94e+09
X3	36	3.48e+09	2.17e+09	7.94e+08	9.60e+09

Lampiran 3 : Hasil Estimasi Pemilihan Model

1. Hasil Estimasi *Common Effect Model*

```
. reg Y X1 X2 X3
```

Source	SS	df	MS	Number of obs	=	36
Model	2.58431309	3	.861437697	F(3, 32)	=	8.57
Residual	3.2175758	32	.100549244	Prob > F	=	0.0003
				R-squared	=	0.4454
				Adj R-squared	=	0.3934
Total	5.80188889	35	.165768254	Root MSE	=	.3171

Y	Coefficient	Std. err.	t	P> t	[95% conf. interval]	
X1	2.33e-09	8.61e-10	2.70	0.011	5.75e-10	4.08e-09
X2	-3.25e-10	1.07e-10	-3.04	0.005	-5.42e-10	-1.07e-10
X3	8.81e-11	6.03e-11	1.46	0.154	-3.47e-11	2.11e-10
_cons	.3742383	.1248325	3.00	0.005	.1199627	.6285138

2. Hasil Estimasi *Fixed Effect Model*

```
. xtreg Y X1 X2 X3, fe
```

Fixed-effects (within) regression	Number of obs	=	36
Group variable: id	Number of groups	=	3
R-squared:	Obs per group:		
Within = 0.3126	min =		12
Between = 0.7640	avg =		12.0
Overall = 0.4321	max =		12
corr(u_i, Xb) = 0.4234	F(3,30)	=	4.55
	Prob > F	=	0.0096

Y	Coefficient	Std. err.	t	P> t	[95% conf. interval]	
X1	1.64e-09	7.33e-10	2.23	0.033	1.39e-10	3.13e-09
X2	-1.80e-10	8.06e-11	-2.23	0.033	-3.45e-10	-1.54e-11
X3	2.71e-11	4.18e-11	0.65	0.522	-5.83e-11	1.12e-10
_cons	.4539977	.1438343	3.16	0.004	.1602488	.7477466
sigma_u	.31358626					
sigma_e	.21276503					
rho	.68476819	(fraction of variance due to u_i)				

F test that all u_i=0: F(2, 30) = 20.54 Prob > F = 0.0000

3. Hasil Estimate *Random Effect Model*

```
. xtreg Y X1 X2 X3, re
```

```
Random-effects GLS regression           Number of obs   =          36
Group variable: id                     Number of groups =           3

R-squared:                             Obs per group:
    Within = 0.3006                      min =          12
    Between = 0.7335                     avg =         12.0
    Overall = 0.4454                     max =          12

corr(u_i, X) = 0 (assumed)              Wald chi2(1)     =          .
                                          Prob > chi2      =          .
```

Y	Coefficient	Std. err.	z	P> z	[95% conf. interval]	
X1	2.33e-09	8.61e-10	2.70	0.007	6.41e-10	4.02e-09
X2	-3.25e-10	1.07e-10	-3.04	0.002	-5.34e-10	-1.15e-10
X3	8.81e-11	6.03e-11	1.46	0.144	-3.00e-11	2.06e-10
_cons	.3742383	.1248325	3.00	0.003	.129571	.6189055
sigma_u	0					
sigma_e	.21276503					
rho	0	(fraction of variance due to u_i)				

Lampiran 4: Uji Pemilihan Model

1. Hasil Uji Chow

```
F( 2, 30) = 20.54
Prob > F = 0.0000
```

2. Hasil Uji Hausman

Test of H0: Difference in coefficients not systematic

```
chi2(2) = (b-B)'[(V_b-V_B)^(-1)](b-B)
        = 18.49
Prob > chi2 = 0.0001
(V_b-V_B is not positive definite)
```

Lampiran 5: Hasil Uji Asumsi Klasik

1. Hasil Uji Multikolinearitas

```
. vif
```

Variable	VIF	1/VIF
X3	5.94	0.168263
X2	3.45	0.289438
X1	2.95	0.339303
Mean VIF	4.12	

2. Hasil Uji Heteroskedastisitas

=====

*** OLS Glejser Lagrange Multiplier Heteroscedasticity Test**

=====

Ho: No Heteroscedasticity - Ha: Heteroscedasticity

Glejser LM Test = 4.45796
 Degrees of Freedom = 3.0
 P-Value > Chi2(3) = 0.21607

3. Hasil Uji Normalitas

. swilk Res

Shapiro-Wilk W test for normal data

Variable	Obs	W	V	z	Prob>z
Res	36	0.94465	2.018	1.468	0.07100

. sktest Res

Skewness and kurtosis tests for normality

Variable	Obs	Pr(skewness)	Pr(kurtosis)	—— Joint test ——	
				Adj chi2(2)	Prob>chi2
Res	36	0.3562	0.0994	3.83	0.1476

Lampiran 6: Hasil Uji Hipotesis

1. Uji t (Parsial)

Y	Coefficient	Std. err.	t	P> t	[95% conf. interval]	
X1	1.64e-09	7.33e-10	2.23	0.033	1.39e-10	3.13e-09
X2	-1.80e-10	8.06e-11	-2.23	0.033	-3.45e-10	-1.54e-11
X3	2.71e-11	4.18e-11	0.65	0.522	-5.83e-11	1.12e-10
_cons	.4539977	.1438343	3.16	0.004	.1602488	.7477466

2. Uji f (Simultan)

Fixed-effects (within) regression
 Group variable: id

Number of obs = 36
 Number of groups = 3

R-squared:

Within = 0.3126
 Between = 0.7640
 Overall = 0.4321

Obs per group:

min = 12
 avg = 12.0
 max = 12

corr(u_i, Xb) = 0.4234

F(3,30) = 4.55
 Prob > F = 0.0096

3. Uji Koefisien Determinasi

Fixed-effects (within) regression
Group variable: id

R-squared:

Within = 0.3126
Between = 0.7640
Overall = 0.4321

corr(u_i, Xb) = 0.4234

Number of obs = 36
Number of groups = 3

Obs per group:

min = 12
avg = 12.0
max = 12

F(3,30) = 4.55
Prob > F = 0.0096

Lampiran 7 : Tabel t

Titik Persentase Distribusi t (df = 1 – 40)

df	Pr	0.25 0.50	0.10 0.20	0.05 0.10	0.025 0.050	0.01 0.02	0.005 0.010	0.001 0.002
1		1.00000	3.07768	6.31375	12.70620	31.82052	63.65674	318.30884
2		0.81650	1.88562	2.91999	4.30265	6.96456	9.92484	22.32712
3		0.76489	1.63774	2.35336	3.18245	4.54070	5.84091	10.21453
4		0.74070	1.53321	2.13185	2.77645	3.74695	4.60409	7.17318
5		0.72669	1.47588	2.01505	2.57058	3.36493	4.03214	5.89343
6		0.71756	1.43976	1.94318	2.44691	3.14267	3.70743	5.20763
7		0.71114	1.41492	1.89458	2.36462	2.99795	3.49948	4.78529
8		0.70639	1.39682	1.85955	2.30600	2.89646	3.35539	4.50079
9		0.70272	1.38303	1.83311	2.26216	2.82144	3.24984	4.29681
10		0.69981	1.37218	1.81246	2.22814	2.76377	3.16927	4.14370
11		0.69745	1.36343	1.79588	2.20099	2.71808	3.10581	4.02470
12		0.69548	1.35622	1.78229	2.17881	2.68100	3.05454	3.92963
13		0.69383	1.35017	1.77093	2.16037	2.65031	3.01228	3.85198
14		0.69242	1.34503	1.76131	2.14479	2.62449	2.97684	3.78739
15		0.69120	1.34061	1.75305	2.13145	2.60248	2.94671	3.73283
16		0.69013	1.33676	1.74588	2.11991	2.58349	2.92078	3.68615
17		0.68920	1.33338	1.73961	2.10982	2.56693	2.89823	3.64577
18		0.68836	1.33039	1.73406	2.10092	2.55238	2.87844	3.61048
19		0.68762	1.32773	1.72913	2.09302	2.53948	2.86093	3.57940
20		0.68695	1.32534	1.72472	2.08596	2.52798	2.84534	3.55181
21		0.68635	1.32319	1.72074	2.07961	2.51765	2.83136	3.52715
22		0.68581	1.32124	1.71714	2.07387	2.50832	2.81876	3.50499
23		0.68531	1.31946	1.71387	2.06866	2.49987	2.80734	3.48496
24		0.68485	1.31784	1.71088	2.06390	2.49216	2.79694	3.46678
25		0.68443	1.31635	1.70814	2.05954	2.48511	2.78744	3.45019
26		0.68404	1.31497	1.70562	2.05553	2.47863	2.77871	3.43500
27		0.68368	1.31370	1.70329	2.05183	2.47266	2.77068	3.42103
28		0.68335	1.31253	1.70113	2.04841	2.46714	2.76326	3.40816
29		0.68304	1.31143	1.69913	2.04523	2.46202	2.75639	3.39624
30		0.68276	1.31042	1.69726	2.04227	2.45726	2.75000	3.38518
31		0.68249	1.30946	1.69552	2.03951	2.45282	2.74404	3.37490
32		0.68223	1.30857	1.69389	2.03693	2.44868	2.73848	3.36531
33		0.68200	1.30774	1.69236	2.03452	2.44479	2.73328	3.35634
34		0.68177	1.30695	1.69092	2.03224	2.44115	2.72839	3.34793
35		0.68156	1.30621	1.68957	2.03011	2.43772	2.72381	3.34005
36		0.68137	1.30551	1.68830	2.02809	2.43449	2.71948	3.33262
37		0.68118	1.30485	1.68709	2.02619	2.43145	2.71541	3.32563
38		0.68100	1.30423	1.68595	2.02439	2.42857	2.71156	3.31903
39		0.68083	1.30364	1.68488	2.02269	2.42584	2.70791	3.31279
40		0.68067	1.30308	1.68385	2.02108	2.42326	2.70446	3.30688

Lampiran 8: Tabel F

Tabel Uji F

$\alpha = 0,05$	$df_1 = (k-1)$							
$df_2 = (n-k-1)$	1	2	3	4	5	6	7	8
1	161.44 ₈	199.500	215.70 ₇	224.583	230.162	233.98 ₆	236.768	238.883
2	18.513	19.000	19.164	19.247	19.296	19.330	19.353	19.371
3	10.128	9.552	9.277	9.117	9.013	8.941	8.887	8.845
4	7.709	6.944	6.591	6.388	6.256	6.163	6.094	6.041
5	6.608	5.786	5.409	5.192	5.050	4.950	4.876	4.818
6	5.987	5.143	4.757	4.534	4.387	4.284	4.207	4.147
7	5.591	4.737	4.347	4.120	3.972	3.866	3.787	3.726
8	5.318	4.459	4.066	3.838	3.687	3.581	3.500	3.438
9	5.117	4.256	3.863	3.633	3.482	3.374	3.293	3.230
10	4.965	4.103	3.708	3.478	3.326	3.217	3.135	3.072
11	4.844	3.982	3.587	3.357	3.204	3.095	3.012	2.948
12	4.747	3.885	3.490	3.259	3.106	2.996	2.913	2.849
13	4.667	3.806	3.411	3.179	3.025	2.915	2.832	2.767
14	4.600	3.739	3.344	3.112	2.958	2.848	2.764	2.699
15	4.543	3.682	3.287	3.056	2.901	2.790	2.707	2.641
16	4.494	3.634	3.239	3.007	2.852	2.741	2.657	2.591
17	4.451	3.592	3.197	2.965	2.810	2.699	2.614	2.548
18	4.414	3.555	3.160	2.928	2.773	2.661	2.577	2.510
19	4.381	3.522	3.127	2.895	2.740	2.628	2.544	2.477
20	4.351	3.493	3.098	2.866	2.711	2.599	2.514	2.447
21	4.325	3.467	3.072	2.840	2.685	2.573	2.488	2.420
22	4.301	3.443	3.049	2.817	2.661	2.549	2.464	2.397
23	4.279	3.422	3.028	2.796	2.640	2.528	2.442	2.375
24	4.260	3.403	3.009	2.776	2.621	2.508	2.423	2.355
25	4.242	3.385	2.991	2.759	2.603	2.490	2.405	2.337
26	4.225	3.369	2.975	2.743	2.587	2.474	2.388	2.321
27	4.210	3.354	2.960	2.728	2.572	2.459	2.373	2.305
28	4.196	3.340	2.947	2.714	2.558	2.445	2.359	2.291
29	4.183	3.328	2.934	2.701	2.545	2.432	2.346	2.278
30	4.171	3.316	2.922	2.690	2.534	2.421	2.334	2.266
31	4.160	3.305	2.911	2.679	2.523	2.409	2.323	2.255
32	4.149	3.295	2.901	2.668	2.512	2.399	2.313	2.244
33	4.139	3.285	2.892	2.659	2.503	2.389	2.303	2.235
34	4.130	3.276	2.883	2.650	2.494	2.380	2.294	2.225
35	4.121	3.267	2.874	2.641	2.485	2.372	2.285	2.217
36	4.113	3.259	2.866	2.634	2.477	2.364	2.277	2.209
37	4.105	3.252	2.859	2.626	2.470	2.356	2.270	2.201
38	4.098	3.245	2.852	2.619	2.463	2.349	2.262	2.194
39	4.091	3.238	2.845	2.612	2.456	2.342	2.255	2.187
40	4.085	3.232	2.839	2.606	2.449	2.336	2.249	2.180
41	4.079	3.226	2.833	2.600	2.443	2.330	2.243	2.174
42	4.073	3.220	2.827	2.594	2.438	2.324	2.237	2.168
43	4.067	3.214	2.822	2.589	2.432	2.318	2.232	2.163
44	4.062	3.209	2.816	2.584	2.427	2.313	2.226	2.157
45	4.057	3.204	2.812	2.579	2.422	2.308	2.221	2.152
46	4.052	3.200	2.807	2.574	2.417	2.304	2.216	2.147
47	4.047	3.195	2.802	2.570	2.413	2.299	2.212	2.143
48	4.043	3.191	2.798	2.565	2.409	2.295	2.207	2.138
49	4.038	3.187	2.794	2.561	2.404	2.290	2.203	2.134
50	4.034	3.183	2.790	2.557	2.400	2.286	2.199	2.130
51	4.030	3.179	2.786	2.553	2.397	2.283	2.195	2.126

Lampiran 9 : Laporan Pembiayaan Mudharabah Dan Musyarakah

PT BANK VICTORIA SYARIAH			
LAPORAN POSISI KEUANGAN 31 DESEMBER 2014 (Dinyatakan dalam Rupiah penuh, kecuali dinyatakan lain)		STATEMENTS OF FINANCIAL POSITION 31 DECEMBER 2014 (Expressed in full amount of Rupiah, unless otherwise stated)	
	2014	Catatan/ Notes	2013
ASET			
Kas	4,843,814,500	4	4,044,964,550
Giro pada Bank Indonesia	51,604,874,168	2e, 5	47,535,713,336
Giro pada Bank lain Dikurangi: Cadangan kerugian penurunan nilai	6,782,322,509 (70,797,446)	2f, 6 2d	4,914,157,392 (49,141,574)
Jumlah giro pada Bank lain - bersih	6,711,525,063		4,865,015,818
Penempatan pada Bank Indonesia	82,800,000,000	2e, 7	196,000,000,000
Efek-efek Dikurangi: Cadangan kerugian penurunan nilai	188,452,391,272 (442,515,758)	2g, 8 2d	187,692,241,634 (472,857,939)
Jumlah surat - surat berharga - bersih	188,009,875,514		187,219,383,695
Piutang <i>murabahah</i> Dikurangi: Cadangan kerugian penurunan nilai	479,451,019,879 (23,098,335,134)	2h, 9 2d	581,715,763,188 (8,436,754,924)
Jumlah piutang <i>murabahah</i> - bersih	456,352,684,745		573,279,008,264
Pembiayaan <i>musyarakah</i> Dikurangi: Cadangan kerugian penurunan nilai	582,129,072,986 (10,626,633,411)	2j, 10 2d	271,777,563,847 (2,550,505,172)
Jumlah pembiayaan <i>musyarakah</i> - bersih	571,502,439,575		269,227,058,675
Pembiayaan <i>mudharabah</i> Dikurangi: Cadangan kerugian penurunan nilai	14,055,957,668 (153,785,286)	2j, 11 2d	5,884,618,647 (58,791,092)
Jumlah pembiayaan <i>mudharabah</i> - bersih	13,902,172,382		5,825,827,555
Pendapatan bagi hasil yang akan diterima	9,024,665,306	12	8,867,597,810

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes form an integral part of these financial statements.

Lampiran 10 : Laporan Dana Pihak Ketiga Tahun 2013-2014

PT BANK VICTORIA SYARIAH				
LAPORAN POSISI KEUANGAN 31 DESEMBER 2014 (Dinyatakan dalam Rupiah penuh, kecuali dinyatakan lain)			STATEMENTS OF FINANCIAL POSITION 31 DECEMBER 2014 (Expressed in full amount of Rupiah, unless otherwise stated)	
	2014	Catatan/ Notes	2013	
LIABILITAS, DANA SYIRKAH TEMPORER, DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUNDS, AND SHAREHOLDERS' EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	4,225,200,704	2p, 17	2,546,984,285	Obligations due immediately
Simpanan giro wadiah	15,256,358,552	2q, 18	36,616,869,358	Wadiah demand deposit
Simpanan dari bank lain	50,000,000,000	2q, 19	70,000,000,000	Deposit from other Banks
Bagi hasil yang belum dibagikan	5,077,432,170	20	4,056,455,425	Undistributed revenue sharing
Pendapatan ditangguhkan	332,936,040		121,213,439	Deferred income
Utang pajak		2w, 21a		Taxes payable
- Utang pajak kini			227,752,098	Current taxes payable -
- Utang pajak lainnya	1,843,278,723		1,253,161,671	Other taxes payable -
Liabilitas lain-lain	1,097,102,640		115,676,171	Other liabilities
Liabilitas imbalan kerja jangka panjang	6,405,416,368	2v, 23	4,696,391,898	Long term employment benefit liabilities
JUMLAH LIABILITAS	84,237,725,197		119,634,604,345	TOTAL LIABILITIES
DANA SYIRKAH TEMPORER				TEMPORARY SYIRKAH FUNDS
Bukan Bank				Non-Bank
Tabungan mudharabah	65,225,438,851	2r, 24a	31,751,529,012	Mudharabah saving deposits
Deposito mudharabah	1,047,105,374,700	2r, 24b	947,423,107,336	Mudharabah deposits
Giro mudharabah	4,499,500,000	2r, 24c	-	Mudharabah demand deposits
Bank				Bank
Deposito mudharabah	53,600,000,000	2r, 24b	68,007,306,402	Mudharabah deposits
JUMLAH DANA SYIRKAH TEMPORER	1,170,430,313,551		1,047,181,942,750	TOTAL TEMPORARY SYIRKAH FUNDS
EKUITAS				SHAREHOLDERS' EQUITY
Modal Saham				Share capital
Nilai nominal Rp1,000 (nilai penuh) per saham, Modal dasar - 320,000,000 saham, Modal ditempatkan dan disetor penuh - 110,000,000 saham	110,000,000,000	25	110,000,000,000	Nominal value Rp 1,000 (full amount) per share, Authorised - 320,000,000 shares, issued and fully paid capital - 110,000,000 shares
Uang muka setoran modal	50,000,000,000	22	-	Capital paid-up in advance
Kerugian yang belum direalisasi atas perubahan nilai wajar efek-efek yang tersedia untuk dijual - setelah pajak tangguhan	-		(27,665,972)	Unrealised loss from changes in fair value of available-for-sale marketable securities - net deferred tax
Saldo laba				Retained Earnings
- Sudah ditentukan penggunaannya	9,156,165,256	26	9,156,165,256	Appropriated -
- Belum ditentukan penggunaannya	16,159,128,184		37,453,264,030	Unappropriated -
JUMLAH EKUITAS - BERSIH	185,315,293,440		156,581,763,314	TOTAL SHAREHOLDER'S EQUITY - NET
JUMLAH LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS	1,439,983,332,188		1,323,398,210,409	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS, AND SHAREHOLDER'S EQUITY

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes form an integral part of these financial statements.

Lampiran 11: Laporan Rasio Keuangan

PT BANK VICTORIA SYARIAH
Catatan atas Laporan Keuangan
31 Desember 2022, 2021 dan 2020
Untuk Tahun-tahun yang Berakhir
31 Desember 2022, 2021 dan 2020
(Angka-angka Disajikan dalam Rupiah,
kecuali Dinyatakan Lain)

PT BANK VICTORIA SYARIAH
Notes to Financial Statements
December 31, 2022, 2021 and 2020
For the Year Ended
December 31, 2022, 2021 and 2020
(Figures are Presented in Rupiah,
unless Otherwise Stated)

40. Perjanjian dan Ikatan

40. Agreements and Commitments

Perjanjian Sewa - Bank sebagai Lessee

Lease Agreements - Bank as Lessees

Pihak dalam perjanjian/ Counterparties	Item yang disewa/ Leased items	Periode perjanjian/ Period of agreement
Pihak ketiga/ Third parties		
Rony Hartono Ng In Soen	Sewa bangunan/Building lease	September 2022 - Februari 2023/ September 2022 - February 2023
Lina	Sewa bangunan/Building lease	Juni 2022 - November 2022/ June 2022 - November 2022

Perjanjian sewa pada tanggal 31 Desember 2022 tersebut di atas tidak diperpanjang masa sewanya.

The lease agreement on December 31, 2022 stated above was not extended.

41. Informasi Lainnya

41. Other Information

Bank telah menghitung beberapa rasio pada tanggal 31 Desember 2022, 2021 dan 2020 (tidak diaudit) sebagai berikut:

Bank has calculated certain ratios as of December 31, 2022, 2021 and 2020 (unaudited) as follow:

	2022	2021	2020	
Non Performing Finance (NPF)				Non Performing Finance (NPF)
NPF secara bruto	1,81%	9,54%	4,73%	NPF gross
NPF secara neto	1,36%	3,72%	2,96%	NPF net
Plutang dan pembiayaan terhadap jumlah dana pihak ketiga	78,40%	66,26%	74,05%	Receivables and financing to total deposits
Return On Assets (ROA)	0,45%	0,71%	0,16%	Return On Assets (ROA)
Return On Equity (ROE)	1,54%	1,79%	(0,09)%	Return On Equity (ROE)

Pada tanggal 31 Desember 2022, 2021 dan 2020 tidak terdapat pembiayaan kepada pihak berelasi dan pihak ketiga yang melampaui Batas Maksimum Pemberian Pembiayaan (BMPP).

As of December 31, 2022, 2021, and 2020 there is no financing granted and related to third parties which has exceeded the Bank's Maximum Financing Limit (MFL).

42. Rekonsiliasi Liabilitas yang Berasal dari Aktivitas Pendanaan

42. Reconciliation of Liabilities Arising from Financing Activities

Tabel berikut menjelaskan perubahan pada liabilitas Bank yang timbul dari aktivitas pendanaan, yang meliputi perubahan terkait kas dan nonkas:

The table below details changes in Bank liabilities arising from financing activities, including both cash and non-cash changes:

	1 Januari/ January 1, 2022	Arus kas pendanaan/ Financing cash flows	Perubahan Nonkas Pergerakan valuta asing/ Non-cash Changes Changes in foreign exchange	31 Desember/ December 31, 2022	
Liabilitas sewa	3.772.307.075	(2.174.070.046)	-	1.598.237.029	Lease liabilities

BIODATA PENULIS



Penulis bernama lengkap Anggih Puspita Sari, lahir di cilacap pada tanggal 23 september 2003. Penulis berkebangsaan indonesia dan beragama islam. Saat ini penulis bertempat tinggal di Jalan Rambutan Rt.04 Rw.05, Desa Karangandri, Kecamatan Kesugihan, Kabupaten Cilacap, Provinsi Jawa Tengah. Alamat email : anggih.212311003@students.unugha.id. Akun Instagram : anggihsari23, No Hp (0888663009).

Penulis menyelesaikan pendidikan dasar di SD Negeri Karangandri 03 lulus pada tahun 2015, SMP Negeri 3 Kesugihan lulus pada tahun 2018, MAN 1 Cilacap lulus pada tahun 2021. Setelah itu penulis melanjutkan pendidikan ke jenjang yang lebih tinggi di Universitas Nahdlatul Ulama Al Ghazali Cilacap pada jurusan ekonomi pembangunan. Selama mengikuti perkuliahan di Fakultas Ekonomi Universitas Nahdlatul Ulama Al Ghazali Cilacap. Penulis aktif mengikuti program Kampus Merdeka, pada tahun 2022 penulis mengikuti Pertukaran Mahasiswa Merdeka 2 selama satu semester di Universitas Malikussaleh yang berada di Lhokseumawe provinsi Aceh, pada tahun 2023 penulis mengikuti Studi Independen Kemah Budaya Kaum Muda dari kemendikbud dan ristek di Kepulauan Belitung Timur.

27 Rev Rev Rev anggih puspita sari - 212311003 - Skripsi
Sari.docx



ORIGINALITY REPORT

27 %

SIMILARITY INDEX

24 %

INTERNET SOURCES

20 %

PUBLICATIONS

11 %

STUDENT PAPERS

PRIMARY SOURCES

1

etheses.uin-malang.ac.id

Internet Source

4 %

2

eprints.iain-surakarta.ac.id

Internet Source

1 %

3

eprints.binadarma.ac.id

Internet Source

1 %

4

repository.radenintan.ac.id

Internet Source

1 %

5

www.researchgate.net

Internet Source

1 %

6

openjournal.unpam.ac.id

Internet Source

1 %

7

repository.ibs.ac.id

Internet Source

1 %

8

wisuda.unissula.ac.id

Internet Source

1 %

9

e-repository.perpus.iainsalatiga.ac.id

Internet Source

1 %

Submitted to Universitas Negeri Jakarta

Financing Income on the Profitability of PT.
Bank Muamalat Indonesia Tbk (Period 2006-
2019)", Perisai : Islamic Banking and Finance
Journal, 2021

Publication

82 Ula Aulia Rahmawati, Mohammad Balafif, Susi
Tri Wahyuni. "Analisis Pengaruh CAR, NPF,
FDR, BOPO, dan NOM Terhadap Kinerja
Keuangan (ROA) Pada Bank Umum Syariah
Periode 2015-2019", Bharanomics, 2021

<1 %

Publication

83 Dita Elvania Lestari, Vicky Oktavia. "PERAN
CAR, NPF DAN BOPO TERHADAP
PROFITABILITAS PADA BANK UMUM SYARIAH
DI INDONESIA", Journal of Economic, Bussines
and Accounting (COSTING), 2025

<1 %

Publication

Exclude quotes On

Exclude bibliography On

Exclude matches < 5 words

