

LAMPIRAN

Lampiran 1: Pedoman Pengisian Rasio Keuangan BUS No.10/SEOJK/2020

Rasio	Formula	Keterangan
Rasio Kinerja		
1. Kewajiban Penyediaan Modal Minimum (KPMM)	$\frac{\text{Modal}}{\text{ATMR}}$	<ul style="list-style-type: none"> Perhitungan modal dan Aset Tertimbang Menurut Risiko (ATMR) sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan mengenai kewajiban penyediaan modal minimum bank umum syariah. Formula rasio sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan mengenai penilaian tingkat kesehatan bank umum syariah dan unit usaha syariah.
6. <i>Non Performing Financing</i> (NPF) <i>net</i>	$\frac{\text{(Pembiayaan bermasalah - CKPN pembiayaan bermasalah)}}{\text{Total pembiayaan}}$	<ul style="list-style-type: none"> Pembiayaan adalah pembiayaan sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan mengenai penilaian kualitas aset bank umum syariah dan unit usaha syariah. Pembiayaan hanya mencakup pembiayaan kepada pihak ketiga bukan bank. Pembiayaan bermasalah yaitu pembiayaan dengan kualitas kurang lancar, diragukan, dan macet. CKPN pembiayaan bermasalah yaitu CKPN yang telah dibentuk untuk pembiayaan dengan kualitas kurang lancar, diragukan, dan macet sesuai dengan standar akuntansi keuangan mengenai instrumen keuangan dan PAPSII. Angka pembiayaan bermasalah dan total pembiayaan yang dihitung berdasarkan nilai tercatat dalam Laporan Posisi Keuangan secara <i>gross</i> (sebelum dikurangi CKPN).

7. <i>Return on Asset</i> (ROA)	$\frac{\text{Laba sebelum pajak}}{\text{Rata-rata total aset}}$	<ul style="list-style-type: none"> Laba sebelum pajak yaitu laba tahun berjalan sebelum pajak yang disetahunkan. Laba setelah pajak yaitu laba bersih tahun berjalan setelah pajak yang disetahunkan. Contoh untuk posisi bulan Juni: (Akumulasi laba per posisi bulan Juni/6) x 12. Angka rata-rata total aset yaitu akumulasi total aset setiap bulan dibagi dengan jumlah bulan. Contoh untuk posisi bulan Juni: Akumulasi total aset posisi bulan Januari sampai dengan bulan Juni/6. Formula rasio sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan mengenai penilaian tingkat kesehatan bank umum syariah dan unit usaha syariah.
14. <i>Financing Deposit to Ratio</i> (FDR)	$\frac{\text{Pembiayaan Dana pihak ketiga}}{\text{Dana pihak ketiga}}$	<ul style="list-style-type: none"> Pembiayaan adalah pembiayaan sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan mengenai penilaian kualitas aset bank umum syariah dan unit usaha syariah. Pembiayaan hanya mencakup pembiayaan kepada pihak ketiga bukan bank. Dana pihak ketiga mencakup giro, tabungan, dan deposito (tidak termasuk penempatan antarbank).

Lampiran 2 : Perhitungan Rasio Bank BTPN Syariah

$$\text{CAR} = (\text{Modal} : \text{ATMR}) \times 100\%$$

Tahun	Tiwulan	Modal	atmr	RASIO
2018	I	2,381,067	8,582,441	27.74%
	II	3,354,251	9,090,009	36.90%
	III	3,633,269	9,154,287	39.69%
	IV	3,876,872	9,473,822	40.92%
2019	I	4,187,950	10,645,101	39.34%
	II	4,500,012	11,420,879	39.40%
	III	4,813,614	11,709,128	41.11%
	IV	5,226,123	11,725,986	44.57%
2020	I	5,623,317	13,250,323	42.44%
	II	5,254,366	12,428,683	42.28%
	III	5,263,350	12,215,131	43.09%
	IV	5,618,766	11,365,610	49.44%
2021	I	6,013,874	11,861,006	50.70%
	II	6,185,881	11,890,453	52.02%
	III	6,504,872	11,831,456	54.98%
	IV	6,819,300	11,737,962	58.10%

$$\text{NPF Gross} = (\text{Kredit Bermasalah} : \text{Total Kredit}) \times 100\%$$

Tahun	Triwulan	Total Pembiayaan	Kredit Bermasalah			RASIO
			KL	D	M	
2018	I	6,240,808	63,064	14,470	26,985	1.67%
	II	6,873,251	63,615	23,033	26,991	1.65%
	III	6,965,184	50,516	35,965	22,495	1.56%
	IV	7,277,163	55,637	39,466	5,779	1.39%
2019	I	7,506,984	54,673	31,996	16,751	1.38%
	II	8,538,646	70,037	21,292	23,200	1.34%
	III	8,906,377	63,065	29,970	22,453	1.30%
	IV	8,999,574	71,399	25,081	25,989	1.36%
2020	I	9,165,552	74,681	18,239	37,863	1.43%
	II	8,740,641	72,531	63,000	20,428	1.78%
	III	9,104,215	39,060	72,353	58,949	1.87%
	IV	9,522,866	53,040	5,987	122,919	1.91%
2021	I	9,697,413	71,684	7,537	123,979	2.10%
	II	10,048,263	129,606	16,121	93,585	2.38%
	III	10,212,176	103,832	23,190	116,021	2.38%
	IV	10,443,469	108,918	20,011	118,299	2.37%

Lampiran 2 : Perhitungan Rasio Bank BTPN Syariah

$$\text{NPM} = (\text{Laba Bersih Tahun Berjalan} : \text{Pendapatan Oprasional}) \times 100\%$$

Tahun	Triwulan	Laba Bersih Tahun Berjalan	Pendapatan Oprasional	RASIO
2018	I	211,968	284,624	74.47%
	II	448,768	604,439	74.25%
	III	698,394	941,455	74.18%
	IV	965,311	1,302,549	74.11%
2019	I	288,406	390,096	73.93%
	II	609,774	819,215	74.43%
	III	976,331	1,309,813	74.54%
	IV	1,399,634	1,881,064	74.41%
2020	I	402,297	537,334	74.87%
	II	406,692	544,450	74.70%
	III	506,541	673,468	75.21%
	IV	854,614	1,119,640	76.33%
2021	I	375,145	480,417	78.09%
	II	769,940	992,111	77.61%
	III	1,096,286	1,409,016	77.81%
	IV	1,464,918	1,879,943	77.92%

$$\text{ROA} = (\text{Laba Tahun Berjalan Sebelum Pajak} : \text{Total Asset}) \times 100\%$$

Tahun	Triwulan	Laba tahun berjalan sebelum pajak	Total Aset			Rasio
			Januari/April/Juli/Oktober	Febuari/Mei/Agustus/November	Maret/Juni/September/Desember	
2018	I	1,138,320	8,854,534	8,993,057	9,485,374	12.49%
	II	1,208,480	9,406,139	10,370,284	10,727,072	12.54%
	III	1,252,171	10,861,918	10,961,506	11,305,343	12.39%
	IV	1,299,019	11,359,252	11,663,045	12,039,275	12.37%
2019	I	1,557,512	11,948,165	12,365,995	12,538,207	12.68%
	II	1,635,740	12,830,841	13,495,798	13,942,073	12.73%
	III	1,744,552	14,152,622	14,419,044	14,586,173	13.05%
	IV	1,878,249	15,041,553	15,250,836	15,383,038	13.58%
2020	I	2,153,364	15,725,194	15,844,682	16,003,683	13.58%
	II	1,094,786	16,154,474	15,379,546	15,272,172	6.96%
	III	903,888	15,157,851	15,140,642	15,469,361	5.80%
	IV	1,124,296	15,735,467	16,216,703	16,435,005	7.16%
2021	I	1,921,716	16,635,241	16,817,141	17,296,676	11.36%
	II	1,974,746	17,175,532	17,098,408	17,407,270	11.57%
	III	1,873,636	17,294,771	17,727,128	17,797,629	10.86%
	IV	1,877,386	18,060,379	18,282,211	18,563,656	10.72%

Lampiran 2 : Perhitungan Rasio Bank BTPN Syariah

$$\text{FDR} = (\text{Total Kredit} : \text{Dana Pihak Ketiga}) \times 100\%$$

Tahun	Triwulan	Total Kredit	DPK			Rasio
			Giro	Tabungan	Deposito	
2018	I	6,240,808	96,417	1,396,026	5,203,087	93.21%
	II	6,873,251	97,677	1,428,749	5,495,048	97.89%
	III	6,965,184	99,195	1,527,305	5,626,774	96.03%
	IV	7,277,163	100,350	1,633,286	5,878,478	95.60%
2019	I	7,506,984	113,175	1,712,588	5,991,609	96.03%
	II	8,538,646	24,503	1,755,363	7,103,804	96.17%
	III	8,906,377	24,508	1,893,578	7,107,328	98.68%
	IV	8,999,574	25,248	1,975,515	7,445,786	95.27%
2020	I	9,165,552	27,304	2,031,961	7,620,056	94.69%
	II	8,740,641	24,629	1,921,967	7,515,544	92.37%
	III	9,104,215	25,018	1,952,297	7,267,251	98.48%
	IV	9,522,866	50,954	1,973,444	7,756,083	97.37%
2021	I	9,697,413	25,856	2,065,379	8,431,609	92.16%
	II	10,048,263	26,558	2,240,470	8,346,468	94.67%
	III	10,212,176	26,368	2,606,862	8,000,475	96.04%
	IV	10,443,469	40,873	2,764,362	8,188,312	95.00%

Lampiran 3 : Perhitungan Rasio Bank Mega Syariah

$$\text{CAR} = (\text{Modal} : \text{ATMR}) \times 100\%$$

Tahun	Tiwulan	modal	atmr	RASIO
2018	I	1,197,629	5,116,075	23.41%
	II	1,192,709	5,206,328	22.91%
	III	1,152,275	5,389,124	21.38%
	IV	1,174,083	5,716,894	20.54%
2019	I	1,182,972	5,618,770	21.05%
	II	1,201,456	5,874,604	20.45%
	III	1,203,003	5,950,639	20.22%
	IV	1,228,123	6,152,569	19.96%
2020	I	1,228,214	6,341,055	19.37%
	II	1,244,154	6,452,197	19.28%
	III	1,349,891	6,147,356	21.96%
	IV	1,966,086	8,141,737	24.15%
2021	I	1,825,450	8,731,124	20.91%
	II	1,951,029	9,205,682	21.19%
	III	1,888,968	6,562,277	28.79%
	IV	1,914,475	7,482,501	25.59%

$$\text{NPF Gross} = (\text{Kredit Bermasalah} : \text{Total Kredit}) \times 100\%$$

Tahun	Triwulan	Total Pembiayaan	Kredit Bermasalah			RASIO
			KL	D	M	
2018	I	4,626,506	102,590	21,248	7,653	2.84%
	II	4,624,365	83,417	18,326	19,741	2.63%
	III	4,769,660	78,301	18,955	20,029	2.46%
	IV	5,178,618	68,321	16,865	26,126	2.15%
2019	I	5,328,058	51,959	17,515	32,298	1.91%
	II	5,652,730	43,188	21,878	35,462	1.78%
	III	5,717,433	36,831	21,520	41,771	1.75%
	IV	6,080,453	40,043	17,710	46,960	1.72%
2020	I	6,181,500	90,340	21,622	45,608	2.55%
	II	5,791,182	49,965	31,609	50,081	2.27%
	III	5,328,169	18,466	30,751	181,546	4.33%
	IV	4,946,543	21,810	20,509	41,071	1.69%
2021	I	5,207,895	22,582	17,619	36,760	1.48%
	II	5,653,837	14,852	24,689	36,588	1.35%
	III	6,485,066	20,816	22,559	39,381	1.28%
	IV	7,239,515	11,887	31,155	40,551	1.15%

Lampiran 3 : Perhitungan Rasio Bank Mega Syariah

$$\text{NPM} = (\text{Laba Bersih Tahun Berjalan} : \text{Pendapatan Oprasional}) \times 100\%$$

Tahun	Triwulan	Laba Bersih tahun berjalan	Pendapatan Oprasional	RASIO
2018	I	11,258	13,474	83.55%
	II	24,397	27,693	88.10%
	III	36,109	38,787	93.10%
	IV	46,577	50,513	92.21%
2019	I	8,866	10,618	83.50%
	II	16,766	19,590	85.58%
	III	30,343	34,486	87.99%
	IV	49,151	57,926	84.85%
2020	I	16,166	17,520	92.27%
	II	29,381	37,050	79.30%
	III	63,599	80,423	79.08%
	IV	131,727	154,290	85.38%
2021	I	103,869	88,772	117.01%
	II	228,262	187,161	121.96%
	III	342,989	291,275	117.75%
	IV	537,707	702,637	76.53%

$$\text{ROA} = (\text{Laba Tahun Berjalan Sebelum Pajak} : \text{Total Asset}) \times 100\%$$

Tahun	Triwulan	Laba tahun berjalan sebelum pajak	Total Aset			Rasio
			Januari/April/ Juli/Oktober	Febuari/Mei/ Agustus/ November	Maret/Juni/ September/ Desember	
2018	I	60,040	6,653,978	6,582,426	6,637,732	0.91%
	II	65,058	6,586,922	6,634,565	6,644,658	0.98%
	III	64,193	6,916,017	6,652,208	6,628,968	0.96%
	IV	62,270	6,664,880	6,778,504	7,336,342	0.93%
2019	I	47,280	7,301,808	7,351,766	7,327,159	0.65%
	II	44,708	7,351,019	7,202,194	7,511,173	0.61%
	III	53,943	7,556,592	7,483,352	7,507,025	0.73%
	IV	66,201	7,562,831	7,554,153	8,007,676	0.89%
2020	I	86,216	7,796,697	7,907,884	8,173,359	1.08%
	II	78,350	8,495,924	8,435,865	8,622,345	0.95%
	III	113,065	8,715,048	9,231,345	9,524,784	1.32%
	IV	173,322	11,591,553	14,778,667	16,117,927	1.74%
2021	I	532,660	16,256,382	16,659,335	17,355,334	3.18%
	II	585,288	17,394,030	17,902,755	17,926,533	3.39%
	III	586,307	18,537,139	18,736,033	19,131,717	3.30%
	IV	705,856	17,923,920	15,723,526	14,041,751	4.08%

Lampiran 3 : Perhitungan Rasio Bank Mega Syariah

$$\text{FDR} = (\text{Total Kredit} : \text{Dana Pihak Ketiga}) \times 100\%$$

Tahun	Triwulan	Total Kredit	DPK			Rasio
			Giro	Tabungan	Deposito	
2018	I	4,626,506	426,361	569,228	3,885,651	94.78%
	II	4,624,365	481,595	575,491	3,916,246	92.98%
	III	4,769,660	559,809	585,374	3,867,916	95.14%
	IV	5,178,618	588,246	626,086	4,457,875	91.30%
2019	I	5,328,058	489,854	663,376	4,193,610	99.65%
	II	5,652,730	647,752	686,988	4,447,080	97.77%
	III	5,717,433	510,375	750,141	4,503,048	99.20%
	IV	6,080,453	921,999	850,670	4,630,380	94.96%
2020	I	6,181,500	687,593	781,949	4,872,886	97.46%
	II	5,791,182	572,173	741,869	5,580,409	84.00%
	III	5,328,169	689,341	734,185	5,537,667	76.54%
	IV	4,946,543	1,009,270	868,213	5,811,539	64.33%
2021	I	5,207,895	1,049,192	872,112	6,871,777	59.23%
	II	5,653,837	1,154,755	976,844	7,836,227	56.72%
	III	6,485,066	1,219,981	1,045,916	8,237,916	61.74%
	IV	7,239,515	1,323,526	1,288,972	8,782,279	63.53%

Lampiran 4 : Uji Deskriptif

Uji Deskriptif Bank Mega Syariah

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
CAR	16	19.28	28.79	21.9475	2.52585
NPF	16	1.15	4.33	2.0837	.78553
NPM	16	76.53	121.96	91.7600	14.29502
ROA	16	.61	4.08	1.6063	1.16601
FDR	16	56.72	99.65	83.0831	16.41645
Valid N (listwise)	16				

Uji Deskriptif Bank BTPN Syariah

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
CAR	16	27.74	58.10	43.9200	7.56617
NPF	16	1.30	2.38	1.7419	.39027
NPM	16	73.93	78.09	75.4288	1.55132
ROA	16	5.80	13.58	11.2400	2.44226
FDR	16	92.16	98.68	95.6006	1.95162
Valid N (listwise)	16				

Uji Normalitas Data Rasio Keuangan Bank Mega Syariah 2018-2021

One-Sample Kolmogorov-Smirnov Test

		CAR	NPF	NPM	ROA	FDR
N		16	16	16	16	16
Normal Parameters ^{a,b}	Mean	21.9475	2.0838	91.7600	1.6063	83.0831
	Std. Deviation	2.52585	.78553	14.29502	1.16601	16.41645
Most Extreme Differences	Absolute	.214	.151	.275	.299	.254
	Positive	.214	.151	.275	.299	.186
	Negative	-.145	-.117	-.149	-.196	-.254
Test Statistic		.214	.151	.275	.299	.254
Asymp. Sig. (2-tailed)		.049 ^c	.200 ^{c,d}	.002 ^c	.000 ^c	.007 ^c
Exact Sig. (2-tailed)		.400	.811	.146	.091	.213
Point Probability		.000	.000	.000	.000	.000

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Uji Normalitas Data Rasio Keuangan Bank Mega Syariah Sebelum dan Semasa Covid-19

One-Sample Kolmogorov-Smirnov Test

		CAR_SEB	CAR_SEL	NPF_SEB	NPF_SEL	NPM_SEB	NPM_SEL	ROA_SEB	ROA_SEL	FDR_SEB	FDR_SEL
N		8	8	8	8	8	8	8	8	8	8
Normal Parameters ^{a,b}	Mean	21.2400	22.6550	2.1550	2.0125	87.3600	96.1600	.8325	2.3800	95.7225	70.4438
	Std. Deviation	1.27315	3.30246	.43782	1.05782	3.70904	19.49049	.14646	1.23431	2.94229	14.27203
Most Extreme Differences	Absolute	.209	.208	.212	.245	.184	.233	.278	.242	.203	.291
	Positive	.209	.208	.212	.245	.184	.210	.157	.198	.203	.291
	Negative	-.157	-.153	-.160	-.207	-.154	-.233	-.278	-.242	-.132	-.168
Test Statistic		.209	.208	.212	.245	.184	.233	.278	.242	.203	.291
Asymp. Sig. (2-tailed)		.200 ^{c,d}	.200 ^{c,d}	.200 ^{c,d}	.174 ^c	.200 ^{c,d}	.200 ^{c,d}	.070 ^c	.188 ^c	.200 ^{c,d}	.045 ^c
Exact Sig. (2-tailed)		.811	.813	.796	.638	.906	.698	.485	.654	.834	.428
Point Probability		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Uji Normalitas Data Rasio Keuangan Bank BTPN Syariah 2018-2021

One-Sample Kolmogorov-Smirnov Test

		CAR	NPF	NPM	ROA	FDR
N		16	16	16	16	16
Normal Parameters ^{a,b}	Mean	43.9200	1.7419	75.4288	11.2400	95.6006
	Std. Deviation	7.56617	.39027	1.55132	2.44226	1.95162
Most Extreme Differences	Absolute	.169	.163	.266	.241	.145
	Positive	.169	.163	.266	.169	.145
	Negative	-.147	-.134	-.170	-.241	-.129
Test Statistic		.169	.163	.266	.241	.145
Asymp. Sig. (2-tailed)		.200 ^{c,d}	.200 ^{c,d}	.004 ^c	.014 ^c	.200 ^{c,d}
Exact Sig. (2-tailed)		.692	.731	.174	.266	.843
Point Probability		.000	.000	.000	.000	.000

- a. Test distribution is Normal.
 b. Calculated from data.
 c. Lilliefors Significance Correction.
 d. This is a lower bound of the true significance.

Uji Normalitas Data Rasio Keuangan Bank BTPN Syariah Sebelum dan Semasa Covid-19

One-Sample Kolmogorov-Smirnov Test

		CAR_SEB	CAR_SEL	NPF_SEB	NPF_SEL	NPM_SEB	NPM_SEL	ROA_SEB	ROA_SEL	FDR_SEB	FDR_SEL
N		8	8	8	8	8	8	8	8	8	8
Normal Parameters ^{a,b}	Mean	38.7088	49.1313	1.4563	2.0275	74.2900	76.5675	12.7288	9.7512	96.1037	95.0975
	Std. Deviation	4.93434	6.02088	.14706	.34392	.20860	1.46610	.40818	2.74749	1.65450	2.20131
Most Extreme Differences	Absolute	.301	.217	.299	.215	.217	.261	.249	.263	.246	.173
	Positive	.188	.217	.299	.153	.115	.198	.249	.202	.246	.143
	Negative	-.301	-.145	-.156	-.215	-.217	-.261	-.190	-.263	-.182	-.173
Test Statistic		.301	.217	.299	.215	.217	.261	.249	.263	.246	.173
Asymp. Sig. (2-tailed)		.032 ^c	.200 ^{c,d}	.034 ^c	.200 ^{c,d}	.200 ^{c,d}	.114 ^c	.156 ^c	.110 ^c	.168 ^c	.200 ^{c,d}
Exact Sig. (2-tailed)		.387	.773	.395	.781	.771	.559	.619	.553	.632	.939
Point Probability		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000

- a. Test distribution is Normal.
 b. Calculated from data.
 c. Lilliefors Significance Correction.
 d. This is a lower bound of the true significance.

Uji Beda Kinerja Keuangan CAMEL Bank Mega Syariah Sebelum dan Selama Covid-19

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	CAR_SEB	21.2400	8	1.27315	.45013
	CAR_SEL	22.6550	8	3.30246	1.16760
Pair 2	NPF_SEB	2.1550	8	.43782	.15479
	NPF_SEL	2.0125	8	1.05782	.37400
Pair 3	NPM_SEB	87.3600	8	3.70904	1.31134
	NPM_SEL	96.1600	8	19.49049	6.89093
Pair 4	ROA_SEB	.8325	8	.14646	.05178
	ROA_SEL	2.3800	8	1.23431	.43639
Pair 5	FDR_SEB	95.7225	8	2.94229	1.04026
	FDR_SEL	70.4438	8	14.27203	5.04593

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	CAR_SEB & CAR_SEL	8	-.762	.028
Pair 2	NPF_SEB & NPF_SEL	8	.694	.056
Pair 3	NPM_SEB & NPM_SEL	8	-.418	.303
Pair 4	ROA_SEB & ROA_SEL	8	-.693	.057
Pair 5	FDR_SEB & FDR_SEL	8	-.464	.247

Paired Samples Test

		Paired Differences				t	df	Sig. (2-tailed)	
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower				Upper
Pair 1	CAR_SEB - CAR_SEL	-1.41500	4.35165	1.53854	-5.05307	2.22307	-.920	7	.388
Pair 2	NPF_SEB - NPF_SEL	.14250	.81726	.28894	-.54074	.82574	.493	7	.637
Pair 3	NPM_SEB - NPM_SEL	-8.80000	21.30886	7.53382	-26.61465	9.01465	-	7	.281
Pair 4	ROA_SEB - ROA_SEL	-1.54750	1.33992	.47373	-2.66770	-.42730	-	7	.014
Pair 5	FDR_SEB - FDR_SEL	25.27875	15.85207	5.60455	12.02609	38.53141	4.510	7	.003

Uji Beda Kinerja Keuangan CAMEL Bank BTPN Syariah Sebelum dan Selama Covid-19

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	CAR_SEB	38.7088	8	4.93434	1.74455
	CAR_SEL	49.1313	8	6.02088	2.12870
Pair 2	NPF_SEB	1.4563	8	.14706	.05199
	NPF_SEL	2.0275	8	.34392	.12159
Pair 3	NPM_SEB	74.2900	8	.20860	.07375
	NPM_SEL	76.5675	8	1.46610	.51834
Pair 4	ROA_SEB	12.7288	8	.40818	.14431
	ROA_SEL	9.7512	8	2.74749	.97139
Pair 5	FDR_SEB	96.1037	8	1.65450	.58495
	FDR_SEL	95.0975	8	2.20131	.77828

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	CAR_SEB & CAR_SEL	8	.722	.043
Pair 2	NPF_SEB & NPF_SEL	8	-.900	.002
Pair 3	NPM_SEB & NPM_SEL	8	.015	.972
Pair 4	ROA_SEB & ROA_SEL	8	.380	.353
Pair 5	FDR_SEB & FDR_SEL	8	-.093	.827

Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 CAR_SEB - CAR_SEL	-10.42250	4.20728	1.48750	-13.93988	-6.90512	7.007	7	.000
Pair 2 NPF_SEB - NPF_SEL	-.57125	.48061	.16992	-.97305	-.16945	3.362	7	.012
Pair 3 NPM_SEB - NPM_SEL	-2.27750	1.47778	.52247	-3.51295	-1.04205	4.359	7	.003
Pair 4 ROA_SEB - ROA_SEL	2.97750	2.61961	.92617	.78745	5.16755	3.215	7	.015
Pair 5 FDR_SEB - FDR_SEL	1.00625	2.87397	1.01610	-1.39645	3.40895	.990	7	.355

Lampiran 8 : Uji Independent t-Test

Uji Beda Kinerja Keuangan CAMEL Bank BTPN Syariah dan Bank Mega Syariah Periode 2018 – 2021

Group Statistics

	BANK	N	Mean	Std. Deviation	Std. Error Mean
CAR	BTPNS	16	43.9200	7.56617	1.89154
	MEGAS	16	21.9475	2.52585	.63146
NPF	BTPNS	16	1.7419	.39027	.09757
	MEGAS	16	2.0838	.78553	.19638
NPM	BTPNS	16	75.4288	1.55132	.38783
	MEGAS	16	91.7600	14.29502	3.57375
ROA	BTPNS	16	11.2400	2.44226	.61056
	MEGAS	16	1.6063	1.16601	.29150
FDR	BTPNS	16	95.6006	1.95162	.48790
	MEGAS	16	83.0831	16.41645	4.10411

Lampiran 8 : Uji Independent t-Test

Independent Samples Test

	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	10.075	.003	11.018	30	.000	21.97250	1.99416	17.89988	26.04512
Equal variances not assumed			11.018	18.302	.000	21.97250	1.99416	17.78788	26.15712
NPF Equal variances assumed	3.520	.070	-1.559	30	.129	-.34188	.21929	-.78971	.10596
Equal variances not assumed			-1.559	21.980	.133	-.34188	.21929	-.79667	.11292
NPM Equal variances assumed	15.190	.001	-4.543	30	.000	-16.33125	3.59474	-23.67268	-8.98982
Equal variances not assumed			-4.543	15.353	.000	-16.33125	3.59474	-23.97792	-8.68458
ROA Equal variances assumed	4.515	.042	14.239	30	.000	9.63375	.67658	8.25199	11.01551
Equal variances not assumed			14.239	21.500	.000	9.63375	.67658	8.22871	11.03879
FDR Equal variances assumed	60.587	.000	3.029	30	.005	12.51750	4.13301	4.07676	20.95824
Equal variances not assumed			3.029	15.424	.008	12.51750	4.13301	3.72923	21.30577

The Exact Method

By default, SPSS calculates significance levels for the statistics in the Crosstabs and Non-parametric Tests procedures using the **asymptotic method**. This means that p values are estimated based on the assumption that the data, given a sufficiently large sample size, conform to a particular distribution. However, when the data set is small, sparse, contains many ties, is unbalanced, or is poorly distributed, the asymptotic method may fail to produce reliable results. In these situations, it is preferable to calculate a significance level based on the exact distribution of the test statistic. This enables you to obtain an accurate p value without relying on assumptions that may not be met by your data.

The following example demonstrates the necessity of calculating the p value for small data sets. This example is discussed in detail in Chapter 2.

Figure 1.1 shows results from an entrance examination for fire fighters in a small township. This data set compares the exam results based on the race of the applicant.

When to Use Exact Tests

Calculating exact results can be computationally intensive, time-consuming, and can sometimes exceed the memory limits of your machine. In general, exact tests can be performed quickly with sample sizes of less than 30. Table 1.1 and Table 1.2 provide a guideline for the conditions under which exact results can be obtained quickly. In Table 1.2, r indicates rows, and c indicates columns in a contingency table.

Table 1.1 Sample sizes (N) at which the exact p values for nonparametric tests are computed quickly

One-sample inference

Chi-square goodness-of-fit test	$N \leq 30$
Binomial test and confidence interval	$N \leq 100,000$
Runs test	$N \leq 20$
One-sample Kolmogorov-Smirnov test	$N \leq 30$

Two-related-sample inference

Sign test	$N \leq 50$
Wilcoxon signed-rank test	$N \leq 50$
McNemar test	$N \leq 100,000$
Marginal homogeneity test	$N \leq 50$

Two-independent-sample inference

Mann-Whitney test	$N \leq 30$
Kolmogorov-Smirnov test	$N \leq 30$
Wald-Wolfowitz runs test	$N \leq 30$

K-related-sample inference

Friedman's test	$N \leq 30$
Kendall's W	$N \leq 30$
Cochran's Q test	$N \leq 30$

K-independent-sample inference

Median test	$N \leq 50$
Kruskal-Wallis test	$N \leq 15, K \leq 4$
Jonckheere-Terpstra test	$N \leq 20, K \leq 4$
Two-sample median test	$N \leq 100,000$



**PROGRAM STUDI S1 PERBANKAN SYARIAH
FAKULTAS EKONOMI DAN BISNIS ISLAM
UIN RADEN FATAH PALEMBANG**

DAFTAR KONSULTASI

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 NIM : 1810603004
 Fakultas/Jurusan : Ekonomi dan Bisnis Islam/ S1 Perbankan Syariah
 Pembimbing I : Emi Yulia Siska S.E., M.Si
 Judul Skripsi : Analisis Perbandingan Kinerja Keuangan Bank BTPN Syariah Dan Bank Mega Syariah Pada Periode Tahun 2018 – 2021

No.	Hari/tanggal	Konsultasi	Paraf
1	Jumat, 13 Mei 2022	<p>Beberapa catatan saya:</p> <ol style="list-style-type: none"> 1. Perhatian spasinya, seharusnya pengetikan skripsi 2 spasi, dan perhatikan ukuran kertasnya kiri kanan atas dan bawah (lihat buku pedoman) 2. Semua pengetikan didalam tabel 1 spasi 3. Populasi penelitian seharusnya bukan begitu, populasinya seharusnya semua bank umum syariah yang terdaftar di bursa, sedangkan sampelnya adalah 2 bank yang di pilih dg kriteria atau bagaimana cara anggie memilih disebutkan 	
2	Selasa, 17 Mei 2022	<p>Silahkan untuk dilanjutkan terlebih dahulu dengan konsultasi dg pembimbing ke 2 dahulu, baru nanti ke saya. saat memasukkan bab 4 dan 5 jangan lupa kirimkan data mentahnya yg bentuk excel dan hasil pengolahan spss nya juga</p>	
3	Senin, 20 Juni 2022	<p>Ada beberapa catatan saya:</p> <ol style="list-style-type: none"> 1. kenapa dari BAB 1 s.d 4 tidak ada sama sekali kajian syariahnya, tolong tambahkan kajian dari segi syariahnya di BAB 2 dan BAB 4 2. Kesimpulan itu harus sesuai dengan permasalahan di BAB 1, jika di BAB 1 masalahnya ada 3 maka di kesimpulan masalahnya harus terjawab 3 juga 	
4	Kamis, 23 Juni 2022	<p>Silahkan daftar ujian munaqosah</p>	

**FAKULTAS EKONOMI DAN
BISNIS ISLAM
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KARTU BIMBINGAN SKRIPSI

Nama : anggje budi pratiwi
 NIM : 1810603004
 Judul : ANALISIS KINERJA KEUANGAN BANK BTPN SYARIAH DAN BANK MEGA SYARIAH PADA PERIODE TAHUN 2018-2021
 Dosen Pembimbing : ERDAH LITRIANI SE

No	Tanggal	Topik	Catatan Pembimbing
1	2022-03-22 10:41:07	Assalamualaikum wr.wb berikut saya lampirkan BAB 1 Skripsi saya. mohon bimbingannya bu	penulisan times new roman font 12 (1,5 spasi). cantumkan sumber gambar/diagram. dilatar belakang belum dijelaskan mengapa harus bank BTPN dan bank mega syariah (alasanya di deskripsikan)
2	2022-03-30 21:10:53	BAB 1 (REVISI)	acc bab 1 dan lanjutkan bab 2
3	2022-04-11 14:03:48	BAB II	penegmbangan hipotesis berasal dari pengembangan teori ata penelitian sebelumnya (tambahkan analisis sebelum hipotesis)
4	2022-04-18 14:16:04	BAB II (REVISI)	acc bab II, lanjut bab III
5	2022-04-26 14:50:43	BAB III	tentukan jenis penelitian ini kuantitatif atau kualitatif, populasi (kalau sudah menggunakan footnote tidak perlu menggunakan body text) silahkan diperbaiki dan lanjutkan ke bab 4
6	2022-06-09 21:12:22	Bimbingan BAB III dan IV	tambahkan pembahasan di bab 4 yang poin nya disesuaikan dengan rumusan masalah
7	2022-06-13 09:59:24	Assalamualaikum,wr.wb izin mengupload bab IV (Revisi) dan bab V. saya sudah memasukkan pembahasan poin rumusan masalah sesuai petunjuk ibu, namun bentuknya tidak dalam sub judul baru. jadi setelah menjelaskan ada atau tidak perbedaan signifikan tiap-tiap kinerja rasio keuangan, satu halaman saya khususkan menjawab rumusan masalah disertai penelitian terdahulu yang melatarbelakanginya. maaf jika saya masih keliru, bu.	acc bab 4 dan 5, acc ujian munaqosyah

DAFTAR RIWAYAT HIDUP



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