

**ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI
PROFIT DISTRIBUTION MANAGEMEN
(PT. BANK SYARIAH MANDIRI TBK)**

SKRIPSI

Diajukan Untuk Melengkapi Tugas-tugas dan
Memenuhi Syarat-Syarat Untuk Memperoleh
Gelar Sarjana Ekonomi

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**FAKULTAS EKONOMI
UNIVERSITAS ISLAM SUMATERA UTARA
MEDAN
2019**

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**ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI
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(PT. BANK SYARIAH MANDIRI TBK)**

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UNIVERSITAS ISLAM SUMATERA UTARA
FAKULTAS EKONOMI
MEDAN
2019

KATA PENGANTAR

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

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No.	Tahun	Bulan	Keuangan					
			Modal	Total Pembiayaan	Dana Pihak Ketiga	Total Dana Pihak Ketiga	Total Pembiayaan Bermasalah	Aset Pinjaman
1	2013	Jan	30.496.038.708	3.451.198.098	9.515.351.798	1.982.763.471	551.156.336	15.103.676.243
2		Feb	32.236.969.916	3.097.627.968	10.643.209.791	3.965.725.218	227.056.130	3.973.701.040
3		Mar	45.570.361.508	3.182.970.375	6.481.365.515	3.569.152.697	8.275.723	5.982.118.021
4		Apr	117.843.355.900	3.523.753.074	16.009.911.124	2.855.322.157	93.731.832	12.804.104.876
5		Mei	48.636.767.150	2.402.098.117	7.053.411.083	1.784.487.124	96.324.135	6.649.976.619
6		Jun	35.021.242.546	2.527.047.906	10.190.138.899	2.141.384.549	3.032.457	8.992.093.413
7		Jul	54.473.179.208	2.416.510.706	8.016.486.968	1.795.194.047	33.106.197	9.016.594.504
8		Agu	31.055.030.929	6.804.125.626	4.278.237.793	3.590.567.613	276.927.913	4.098.704.600
9		Sep	33.726.122.607	3.152.985.138	16.212.993.293	3.231.510.851	104.048.510	20.514.914.188
10		Okt	27.498.242.589	2.043.090.421	16.177.927.022	2.585.208.681	49.442.788	12.784.749.673
11		Nov	41.223.273.796	2.706.093.458	14.587.735.600	1.615.674.642	24.896.060	5.380.125.057
12		Des	44.365.884.958	1.710.805.565	13.934.419.834	1.938.809.570	23.609.117	12.297.280.039
13	2014	Jan	42.444.358.474	2.243.658.939	4.967.801.431	1.625.368.690	75.162.574	4.032.346.495
14		Feb	40.099.475.160	2.763.264.929	20.554.458.710	3.250.899.917	9.671.427	17.453.858.299
15		Mar	23.040.547.575	2.782.737.820	17.920.431.901	2.925.809.925	62.611.601	16.758.819.403
16		Apr	41.115.459.896	2.078.495.371	15.580.408.029	2.340.647.940	93.532.292	14.410.586.357
17		Mei	21.138.709.273	1.325.325.630	16.495.832.781	1.462.831.821	41.747.757	14.363.883.303
18		Jun	38.047.710.300	2.926.424.314	12.588.201.781	1.755.398.185	450.669.344	15.804.717.405
19		Jul	27.551.505.429	1.165.661.340	21.782.501.659	1.471.608.812	79.031.839	12.451.716.599
20		Agu	34.151.973.996	2.181.916.315	10.978.476.865	2.943.364.784	11.564.156	9.710.898.517
21		Sep	125.744.277.930	4.217.517.966	11.062.749.219	2.649.028.306	66.215.032	13.887.177.856
22		Okt	44.854.286.906	2.174.958.200	3.390.041.062	2.119.222.645	388.665.030	3.239.614.803
23		Nov	39.757.797.539	1.569.073.463	13.697.945.982	1.324.447.931	5.021.035	12.179.948.817
24		Des	41.102.837.455	1.631.137.093	19.344.032.120	1.589.337.517	290.016.175	17.292.217.943
25	2015	Jan	27.767.557.881	3.524.849.962	6.537.028.171	1.332.394.618	102.925.619	6.358.321.775
26		Feb	30.436.611.576	2.249.461.062	21.371.218.197	2.664.922.476	74.457.161	18.039.315.140
27		Mar	27.195.757.676	2.667.534.100	9.588.825.010	2.398.430.228	5.068.315	8.963.211.212
28		Apr	30.220.189.115	2.924.549.883	12.131.027.843	1.918.744.183	2.924.550	9.016.129.672
29		Mei	52.117.094.661	694.310.836	23.060.594.964	1.199.155.156	46.518.826	15.519.643.810
30		Jun	35.983.658.833	1.702.896.254	19.745.867.279	1.438.986.188	83.441.916	10.771.235.087
31		Jul	51.214.278.848	1.097.778.579	20.845.472.074	1.206.350.087	12.075.564	19.049.615.202
32		Agu	27.872.386.373	2.124.247.441	20.813.614.644	2.412.820.810	21.242.474	17.946.445.980
33		Sep	31.201.314.498	2.036.903.327	19.090.776.128	2.171.538.729	52.959.487	19.487.105.107
34		Okt	22.544.899.807	1.520.077.110	26.944.788.413	1.737.230.983	52.594.668	23.257.254.287
35		Nov	20.901.760.582	792.897.722	17.763.464.799	1.085.715.079	24.738.409	19.831.297.287
36		Des	23.254.027.682	1.160.976.848	22.382.119.377	1.302.858.094	80.571.793	18.781.028.286
37	2016	Jan	29.229.310.298	766.417.348	10.007.626.797	1.092.229.369	7.970.740	8.729.300.289
38		Feb	85.368.267.920	2.257.095.617	18.782.913.992	2.184.567.961	34.759.273	17.455.042.067
39		Mar	38.665.201.095	2.153.284.948	13.314.851.823	1.966.111.165	3.229.927	11.855.096.020
40		Apr	34.622.137.508	1.656.409.334	19.427.037.263	1.572.888.932	13.251.275	20.392.860.843
41		Mei	71.328.861.166	635.808.560	29.619.380.007	983.006.432	97.596.614	17.403.477.518
42		Jun	27.535.309.624	2.261.190.036	8.233.183.595	1.179.607.719	49.067.824	8.014.655.766
43		Jul	27.405.197.081	2.148.394.963	14.185.704.460	988.904.471	59.295.701	15.033.533.374
44		Agu	32.690.485.089	2.356.677.182	19.275.926.326	1.977.907.832	5.891.693	19.049.838.616
45		Sep	25.328.861.899	2.953.214.184	17.688.634.678	1.780.117.049	11.812.857	12.391.165.745
46		Okt	43.935.013.628	1.436.625.663	22.831.915.692	1.424.093.639	54.448.113	16.715.086.186
47		Nov	32.622.488.880	985.423.527	24.049.971.845	890.014.024	33.701.485	14.674.019.118
48		Des	40.045.570.182	907.814.304	26.756.350.317	1.068.016.828	6.354.700	29.777.172.055
49	2017	Jan	29.085.976.672	845.303.813	33.230.440.897	895.354.108	22.316.021	30.829.203.013
50		Feb	37.440.459.334	1.760.354.189	23.427.839.311	1.790.797.751	10.386.090	27.091.514.344
51		Mar	30.475.296.196	1.338.692.951	31.200.015.540	1.611.717.976	27.309.336	25.704.688.446
52		Apr	23.977.365.238	2.526.786.974	15.411.356.513	1.289.374.381	80.857.183	29.630.085.750
53		Mei	24.760.430.898	2.502.550.545	18.498.783.265	805.818.697	12.262.498	32.139.414.784
54		Jun	30.526.928.756	1.136.784.552	15.883.320.714	966.982.436	9.094.276	9.431.997.648
55		Jul	76.105.420.462	987.051.835	25.405.146.911	810.653.609	10.956.275	26.225.853.200
56		Agu	32.817.625.643	2.344.365.319	14.526.640.138	1.621.388.284	12.659.573	13.072.328.179
57		Sep	35.089.375.686	813.823.421	32.647.861.536	1.459.249.455	14.892.969	30.256.280.538
58		Okt	70.883.620.279	717.133.552	29.419.412.582	1.167.399.564	159.203.649	25.923.996.447
59		Nov	27.868.128.536	1.169.238.127	16.777.997.449	729.588.248	14.498.553	16.264.085.625
60		Des	28.789.157.242	1.885.927.255	10.060.925.191	875.505.898	50.731.443	15.003.288.617

Total Aset	Aktiva di Klasifikasi	Total Saldo	Laba Setelah Pajak	ATMR
17.882.638.223	25.838.689	2.663.782.399	862.799.524	198.283.736.721
16.094.374.401	31.006.427	2.903.522.815	774.406.992	218.112.110.393
17.703.811.841	27.905.784	2.613.170.533	795.742.594	222.077.785.128
21.244.574.209	30.417.305	2.351.853.480	880.938.269	199.870.006.615
19.120.116.788	30.691.061	2.822.224.176	600.524.529	197.871.306.549
19.292.197.839	27.621.955	3.076.224.352	631.761.976	217.658.437.203
17.362.978.055	33.146.346	2.768.601.917	604.127.677	221.615.863.334
19.099.275.861	29.831.711	2.491.741.725	1.701.031.407	199.454.277.001
22.919.131.033	32.516.565	2.990.090.070	788.246.284	197.459.734.231
20.627.217.930	32.809.214	3.259.198.176	510.772.605	217.205.707.654
20.812.862.891	29.528.293	2.933.278.359	676.523.364	221.154.902.339
18.731.576.602	35.433.951	2.639.950.523	427.701.391	199.039.412.105
20.604.734.262	31.890.556	3.167.940.627	560.914.735	197.049.017.984
24.725.681.114	34.760.706	3.453.055.284	690.816.232	216.753.919.782
22.253.113.003	35.073.553	3.107.749.756	695.684.455	220.694.900.142
22.453.391.020	31.566.197	2.796.974.780	519.623.843	198.625.410.128
20.208.051.918	37.879.437	3.356.369.736	331.331.407	196.639.156.026
22.228.857.110	34.091.493	3.658.443.012	731.606.079	216.303.071.629
26.674.628.532	37.159.727	3.292.598.711	291.415.335	220.235.854.750
24.007.165.679	37.494.165	2.963.338.840	545.479.079	198.212.269.275
24.223.230.170	33.744.748	3.556.006.608	1.054.379.491	196.230.146.582
21.800.907.153	40.493.698	3.876.047.203	543.739.550	215.853.161.240
23.980.997.868	36.444.328	3.488.442.482	392.268.366	219.777.764.172
28.777.197.442	39.724.318	3.139.598.234	407.784.273	197.799.987.755
25.899.477.697	40.081.837	3.767.517.881	881.212.491	195.821.987.877
26.132.572.997	36.073.653	4.106.594.490	562.365.265	215.404.186.665
23.519.315.697	43.288.384	3.695.935.041	666.883.525	219.320.626.422
25.871.247.267	38.959.545	3.326.341.537	731.137.471	197.388.563.780
31.045.496.720	42.465.904	3.991.609.844	173.577.709	195.414.678.142
27.940.947.048	42.848.098	4.350.854.730	425.724.064	214.956.145.956
28.192.415.572	38.563.288	3.915.769.257	274.444.645	218.864.439.519
25.373.174.014	46.275.945	3.524.192.332	531.061.860	196.977.995.567
27.910.491.416	41.648.351	4.229.030.798	509.225.832	195.008.215.612
33.492.589.699	45.396.702	4.609.643.570	380.019.278	214.509.037.173
30.143.330.729	45.805.273	4.148.679.213	198.224.430	218.409.201.485
30.414.620.706	41.224.745	3.733.811.292	290.244.212	196.568.281.337
27.373.158.635	49.469.695	4.480.573.550	191.604.337	194.602.598.523
30.110.474.499	44.522.725	4.883.825.169	564.273.904	214.062.858.375
36.132.569.398	48.529.770	4.395.442.652	538.321.237	217.954.910.346
32.519.312.459	48.966.538	3.955.898.387	414.102.334	196.159.419.311
32.811.986.271	44.069.884	4.747.078.065	158.952.140	194.197.825.118
29.530.787.644	52.883.861	5.174.315.090	565.297.509	213.617.607.630
32.483.866.408	47.595.475	4.656.883.581	537.098.741	217.501.564.132
38.980.639.690	51.879.068	4.191.195.223	589.169.295	195.751.407.719
35.082.575.721	52.345.980	5.029.434.268	738.303.546	193.793.893.642
35.398.318.902	47.111.382	5.482.083.352	359.156.416	213.173.283.006
31.858.487.012	56.533.658	4.933.875.017	246.355.882	217.049.160.879
35.044.335.713	50.880.292	4.440.487.515	226.953.576	195.344.244.791
42.053.202.856	55.459.518	5.328.585.018	211.325.953	193.390.802.343
37.847.882.570	55.958.654	5.808.157.670	440.088.547	212.729.882.578
38.188.513.513	50.362.789	5.227.341.903	334.673.238	216.597.698.624
34.369.662.162	60.435.346	4.704.607.713	631.696.743	194.937.928.762
37.806.628.378	54.391.812	5.645.529.255	625.637.636	192.988.549.474
45.367.954.054	59.287.075	6.153.626.888	284.196.138	212.287.404.422
40.831.158.648	59.820.659	5.538.264.199	246.762.959	216.147.175.411
41.198.639.076	53.838.593	4.984.437.779	586.091.330	194.532.457.870
37.078.775.169	64.606.311	5.981.325.335	203.455.855	192.587.133.291
40.786.652.685	58.145.680	6.519.644.615	179.283.388	211.845.846.621
48.943.983.222	63.378.791	5.867.680.154	292.309.532	215.697.589.286
44.049.584.900	63.949.200	5.280.912.138	471.481.814	194.127.830.358

Rasio											
PP	BB	ROA	Ave-ROIAH	CAR (X1)	EDPK (X2)	RP (X3)	PPNI (X4)	PDPK (X5)	PPAP (X6)	UB (X7)	PDM (Y)
4	9	4,82%	3,69%	15,38%	174,06%	15,97%	84,46%	53,21%	0,97%	5,00	1,13%
4	11	4,81%	3,94%	14,78%	78,11%	7,33%	24,69%	66,13%	1,07%	7,00	0,87%
4	6	4,49%	3,19%	20,52%	89,18%	0,26%	33,79%	36,61%	1,07%	2,00	1,30%
4	7	4,15%	1,79%	58,96%	123,41%	2,66%	60,27%	75,36%	1,29%	3,00	2,36%
4	8	3,14%	2,42%	24,58%	134,61%	4,01%	34,78%	36,89%	1,09%	4,00	0,72%
4	9	3,27%	2,32%	16,09%	118,01%	0,12%	46,61%	52,82%	0,90%	5,00	0,95%
4	7	3,48%	2,42%	24,58%	134,61%	1,37%	51,93%	46,17%	1,20%	3,00	1,06%
4	9	8,91%	7,97%	15,57%	189,50%	4,07%	21,46%	22,40%	1,20%	5,00	0,94%
4	5	3,44%	2,75%	17,08%	97,57%	3,30%	89,51%	70,74%	1,09%	1,00	0,69%
4	7	2,48%	2,31%	12,66%	79,03%	2,42%	61,98%	78,43%	1,01%	3,00	0,17%
4	6	3,25%	1,57%	18,64%	167,49%	0,92%	25,85%	70,09%	1,01%	2,00	1,68%
4	9	2,28%	1,41%	22,29%	88,24%	1,38%	65,65%	74,39%	1,34%	5,00	0,87%
4	8	2,72%	1,60%	21,54%	138,04%	3,35%	19,57%	24,11%	1,01%	4,00	1,12%
4	9	2,79%	0,90%	18,50%	85,00%	0,35%	70,59%	83,13%	1,01%	5,00	1,89%
4	9	3,13%	2,11%	10,44%	95,11%	2,25%	75,31%	80,53%	1,13%	5,00	1,02%
4	11	2,31%	1,47%	20,70%	88,80%	4,50%	64,18%	69,39%	1,13%	7,00	0,84%
4	9	1,64%	0,89%	10,75%	90,60%	3,15%	71,08%	81,63%	1,13%	5,00	0,75%
4	10	3,29%	2,28%	17,59%	166,71%	15,40%	71,10%	56,63%	0,93%	6,00	1,01%
4	12	1,09%	0,34%	12,51%	79,21%	6,78%	46,68%	81,66%	1,13%	8,00	0,75%
4	7	2,27%	0,97%	17,23%	74,13%	0,53%	40,45%	45,73%	1,27%	3,00	1,30%
4	8	4,35%	2,46%	64,08%	159,21%	1,57%	57,33%	45,67%	0,95%	4,00	1,89%
4	9	2,49%	1,53%	20,78%	102,63%	17,87%	14,86%	15,55%	1,04%	5,00	0,96%
4	10	1,64%	0,64%	18,09%	118,47%	0,32%	50,79%	57,12%	1,04%	6,00	1,00%
4	8	1,42%	0,36%	20,78%	102,63%	17,78%	60,09%	67,22%	1,27%	4,00	1,06%
4	10	3,40%	0,14%	14,18%	264,55%	2,92%	24,55%	25,24%	1,06%	6,00	3,26%
4	6	2,15%	1,46%	14,13%	84,41%	3,31%	69,03%	81,78%	0,88%	2,00	0,69%
4	8	2,84%	2,61%	12,40%	111,22%	0,19%	38,11%	40,77%	1,17%	4,00	0,23%
4	7	2,83%	1,79%	15,31%	152,42%	0,10%	34,85%	46,89%	1,17%	3,00	1,04%
4	10	0,56%	-0,33%	26,67%	57,90%	6,70%	49,99%	74,28%	1,06%	6,00	0,89%
4	9	1,52%	0,54%	16,74%	118,34%	4,90%	38,55%	70,67%	0,98%	5,00	0,98%
4	10	0,97%	-1,70%	23,40%	91,00%	1,10%	67,57%	73,94%	0,98%	6,00	2,67%
4	10	2,09%	1,19%	14,15%	88,04%	1,00%	70,73%	82,03%	1,31%	6,00	0,90%
4	12	1,82%	1,00%	16,00%	93,80%	2,60%	69,82%	68,40%	0,98%	8,00	0,82%
4	10	1,13%	0,36%	10,51%	87,50%	3,46%	69,44%	80,45%	0,98%	6,00	0,77%
4	11	0,66%	-0,33%	9,57%	73,03%	3,12%	65,79%	58,93%	1,10%	7,00	0,99%
4	13	0,95%	0,04%	11,83%	89,11%	6,94%	61,75%	73,59%	1,10%	9,00	0,91%
4	8	0,70%	0,08%	15,02%	70,17%	1,04%	31,89%	36,56%	1,10%	4,00	0,62%
4	9	1,87%	0,81%	39,88%	103,32%	1,54%	57,97%	62,38%	0,91%	5,00	1,06%
4	10	1,49%	0,34%	17,74%	109,52%	0,15%	32,81%	36,85%	1,10%	6,00	1,15%
4	11	1,27%	0,69%	17,65%	105,31%	0,80%	62,71%	59,74%	1,24%	7,00	0,58%
4	9	0,48%	0,26%	36,73%	64,68%	15,35%	53,04%	90,27%	0,93%	5,00	0,22%
4	11	1,91%	0,77%	12,89%	191,69%	2,17%	27,14%	27,88%	1,02%	7,00	1,14%
4	7	1,65%	0,88%	12,60%	217,25%	2,76%	46,28%	43,67%	1,02%	3,00	0,77%
4	9	1,51%	1,30%	16,70%	119,15%	0,25%	48,87%	49,45%	1,24%	5,00	0,21%
4	8	2,10%	1,33%	13,07%	165,90%	0,40%	35,32%	50,42%	1,04%	4,00	0,77%
4	11	1,01%	0,12%	20,61%	100,88%	3,79%	47,22%	64,50%	0,86%	7,00	0,89%
4	10	0,77%	-0,24%	15,03%	110,72%	3,42%	46,06%	75,49%	1,15%	6,00	1,01%
4	11	0,65%	-2,45%	20,50%	85,00%	0,70%	84,97%	76,35%	1,15%	7,00	3,10%
4	11	0,50%	-0,17%	15,04%	94,41%	2,64%	73,31%	79,02%	1,04%	7,00	0,67%
4	13	1,16%	0,19%	17,60%	98,30%	0,59%	71,58%	61,90%	0,96%	9,00	0,97%
4	11	0,88%	0,31%	14,07%	83,06%	2,04%	67,31%	81,70%	0,96%	7,00	0,57%
4	12	1,84%	1,08%	12,30%	195,97%	3,20%	86,21%	44,84%	1,28%	8,00	0,76%
4	14	1,65%	-0,38%	12,83%	310,56%	0,49%	85,01%	48,93%	0,96%	10,00	2,03%
4	9	0,63%	-0,16%	14,38%	117,56%	0,80%	20,79%	35,01%	0,96%	5,00	0,79%
4	10	0,60%	-0,43%	35,21%	121,76%	1,11%	64,23%	62,22%	1,08%	6,00	1,03%
4	11	1,42%	0,27%	16,87%	144,59%	0,54%	31,73%	35,26%	1,08%	7,00	1,15%
4	12	0,55%	-1,19%	18,22%	55,77%	1,83%	81,60%	88,05%	1,08%	8,00	1,74%
4	10	0,44%	-0,04%	33,46%	61,43%	22,20%	63,56%	72,13%	0,89%	6,00	0,48%
4	12	0,60%	-0,67%	12,92%	160,26%	1,24%	33,23%	34,28%	1,08%	8,00	1,27%
4	8	1,07%	0,01%	14,83%	215,41%	2,69%	34,06%	22,84%	1,21%	4,00	1,06%

Modal	29.085.976.672	37.440.459.334	30.475.296.196	23.977.365.238	24.760.430.898	30.526.928.756	76.105.420.462	32.817.625.643	35.089.375.686	70.883.620.279	27.868.128.536	28.789.157.242
Total Pembiayaan	845.303.813	1.760.354.189	1.338.692.951	2.526.786.974	2.502.550.545	1.136.784.552	987.051.835	2.344.365.319	813.823.421	717.133.552	1.169.238.127	1.885.927.255
Dana Pihak Ketiga	33.230.440.897	23.427.839.311	31.200.015.540	15.411.356.513	18.498.783.265	15.883.320.714	25.405.146.911	14.526.640.138	32.647.861.536	29.419.412.582	16.777.997.449	10.060.925.191
Total Dana Pihak Ketiga	895.354.108	1.790.797.751	1.611.717.976	1.289.374.381	805.818.697	966.982.436	810.653.609	1.621.388.284	1.459.249.455	1.167.399.564	729.588.248	875.505.898
Total Pembiayaan Bermasalah	22.316.021	10.386.090	27.309.336	80.857.183	12.262.498	9.094.276	10.956.275	12.659.573	14.892.969	159.203.649	14.498.553	50.731.443
Aset Pinjaman	30.829.203.013	27.091.514.344	25.704.688.446	29.630.085.750	32.139.414.784	9.431.997.648	26.225.853.200	13.072.328.179	30.256.280.538	25.923.996.447	16.264.085.625	15.003.288.617
Total Aset	42.053.202.856	37.847.882.570	38.188.513.513	34.369.662.162	37.806.628.378	45.367.954.054	40.831.158.648	41.198.639.076	37.078.775.169	40.786.652.685	48.943.983.222	44.049.584.900
Aktiva di Klasifikasi	55.459.518	55.958.654	50.362.789	60.435.346	54.391.812	59.287.075	59.820.659	53.838.593	64.606.311	58.145.680	63.378.791	63.949.200
Total Saldo	5.328.585.018	5.808.157.670	5.227.341.903	4.704.607.713	5.645.529.255	6.153.626.888	5.538.264.199	4.984.437.779	5.981.325.335	6.519.644.615	5.867.680.154	5.280.912.138
Laba Setelah Pajak	211.325.953	440.088.547	334.673.238	631.696.743	625.637.636	284.196.138	246.762.959	586.091.330	203.455.855	179.283.388	292.309.532	471.481.814

