## LAMPIRAN-LAMPIRAN

*Lampiran 1* Data Penelitian

### A. Hasil Perhitungan Pertumbuhan Laba

| Bank | Tahun | Laba Bersih Tahun t | Laba Bersih Tahun t-1 | / Laba Bersih Tahun t-1 | Pertumbuhan Laba (Y) |
|---|---|---|---|---|---|
| Bank Aceh Syariah | 2019 | 452,326 | 439,432 | 12,894 | 0.02 |
| | 2020 | 333,158 | 452,326 | -119,168 | -0.26 |
| | 2021 | 392,127 | 333,158 | 58,969 | 0.17 |
| | 2022 | 436,722 | 392,127 | 44,595 | 0.11 |
| | 2023 | 430,201 | 436,722 | -6,521 | -0.01 |
| BCA Syariah | 2019 | 67,193 | 58,367 | 8,826 | 0.15 |
| | 2020 | 73,105 | 67,193 | 5,912 | 0.08 |
| | 2021 | 87,422 | 73,105 | 14,317 | 0.19 |
| | 2022 | 117,582 | 87,422 | 30,160 | 0.34 |
| | 2023 | 153,801 | 117,582 | 36,219 | 0.3 |
| BPD Riau Kepri Syariah | 2019 | 309,023 | 343,321 | -34,298 | -0.09 |
| | 2020 | 463,969 | 309,023 | 154,946 | 0.5 |
| | 2021 | 381,013 | 463,969 | -82,956 | -0.17 |
| | 2022 | 350,899 | 381,013 | -30,114 | -0.07 |
| | 2023 | 283,776 | 350,899 | -67,123 | -0.19 |
| BPD Nusa Tenggara Barat Syariah | 2019 | 163,249 | 38,418 | 124,831 | 3.24 |
| | 2020 | 130,165 | 163,249 | -33,084 | -0.2 |
| | 2021 | 138,349 | 130,165 | 8,184 | 0.06 |
| | 2022 | 180,909 | 138,349 | 42,560 | 0.3 |
| | 2023 | 211,991 | 180,909 | 31,082 | 0.17 |
| Bank Mega Syariah | 2019 | 49,150 | 46,577 | 2,573 | 0.05 |
| | 2020 | 131,727 | 49,150 | 82,577 | 1.68 |
| | 2021 | 537,707 | 131,727 | 405,980 | 3.08 |
| | 2022 | -0.5 | 0.89 | 54.63 | 0.67 |
| | 2023 | 0.02 | 0.79 | 71.85 | 0.67 |
| Bank Panin Dubai Syariah | 2019 | 0 | 2.8 | 95.72 | 0.67 |
| | 2020 | -0.1 | 2.45 | 111.71 | 0.67 |
| | 2021 | -0.41 | 0.94 | 107.56 | 0.67 |
| | 2022 | 0.8 | 1.91 | 97.32 | 0.67 |
| | 2023 | 0.08 | 3.03 | 91.84 | 0.67 |
| Bank Tabungan Pensiunan Nasional | 2019 | 0.44 | 0.26 | 95.27 | 0.5 |
| | 2020 | -0.38 | 0.02 | 97.37 | 0.5 |
| | 2021 | 0.71 | 0.18 | 95.17 | 0.5 |
| | 2022 | 0.21 | 0.34 | 95.68 | 0.5 |
| | 2023 | 0.39 | 0.29 | 93.78 | 0.5 |

## B. Rekapitulasi Hasil Rasio Keuangan

| Bank | Tahun | Y | NPF (X1) | FDR (X2) | DKI (X3) | DPS (X4) | ROE (X5) | CAR (X6) |
|---|---|---|---|---|---|---|---|---|
| **Bank Aceh Syariah** | 2019 | 0.02 | 0.04 | 68.64 | 0.67 | 2 | 23.44 | 18.9 |
| | 2020 | -0.26 | 0.04 | 70.82 | 0.75 | 3 | 15.72 | 18.6 |
| | 2021 | 0.17 | 0.03 | 68.06 | 0.75 | 3 | 16.88 | 20.02 |
| | 2022 | 0.11 | 0.04 | 75.44 | 0.75 | 3 | 15.08 | 23.52 |
| | 2023 | -0.01 | 0.24 | 76.38 | 0.75 | 3 | 13.02 | 22.7 |
| **BCA Syariah** | 2019 | 0.15 | 0.26 | 91 | 0.67 | 2 | 4 | 38.3 |
| | 2020 | 0.08 | 0.01 | 81.3 | 0.75 | 2 | 3.1 | 45.3 |
| | 2021 | 0.19 | 0.01 | 81.4 | 0.67 | 2 | 3.2 | 41.4 |
| | 2022 | 0.34 | 0.01 | 80 | 0.67 | 2 | 4.1 | 36.7 |
| | 2023 | 0.3 | 0 | 82.3 | 0.67 | 2 | 5.2 | 34.8 |
| **BPD Riau Kepri Syariah** | 2019 | -0.09 | 0.27 | 89.7 | 0.75 | 2 | 10.72 | 121.01 |
| | 2020 | 0.5 | 1.01 | 85.63 | 0.67 | 2 | 15.94 | 20.77 |
| | 2021 | -0.17 | 0.88 | 73.72 | 0.67 | 3 | 12.49 | 21.07 |
| | 2022 | -0.07 | 0.33 | 72.67 | 0.67 | 2 | 18.09 | 22 |
| | 2023 | -0.19 | 0.45 | 85.9 | 0.67 | 2 | 8.98 | 22.11 |
| **BPD Nusa Tenggara Barat Syariah** | 2019 | 3.24 | 0.61 | 81.89 | 0.67 | 2 | 12.05 | 34.47 |
| | 2020 | -0.2 | 0.77 | 86.53 | 0.67 | 2 | 9.54 | 31.46 |
| | 2021 | 0.06 | 0.63 | 90.96 | 0.6 | 3 | 10.04 | 29.53 |
| | 2022 | 0.3 | 0.22 | 89.21 | 0.6 | 3 | 12.38 | 26.36 |
| | 2023 | 0.17 | 0.17 | 94.35 | 0.6 | 2 | 13.58 | 24.47 |
| **Bank Mega Syariah** | 2019 | 0.05 | 1.49 | 94.53 | 0.67 | 2 | 4.27 | 19.96 |
| | 2020 | 1.68 | 1.38 | 63.944 | 0.67 | 2 | 9.76 | 24.15 |
| | 2021 | 3.08 | 0.97 | 62.84 | 0.67 | 2 | 28.48 | 25.59 |
| | 2022 | -0.5 | 0.89 | 54.63 | 0.67 | 2 | 11.73 | 26.99 |
| | 2023 | 0.02 | 0.79 | 71.85 | 0.67 | 2 | 9.76 | 30.86 |
| **Bank Panin Dubai Syariah** | 2019 | 0 | 2.8 | 95.72 | 0.67 | 2 | 1.08 | 14.46 |
| | 2020 | -0.1 | 2.45 | 111.71 | 0.67 | 2 | 0.01 | 31.43 |
| | 2021 | -0.41 | 0.94 | 107.56 | 0.67 | 2 | -31.76 | 25.81 |
| | 2022 | 0.8 | 1.91 | 97.32 | 0.67 | 2 | 11.51 | 22.71 |
| | 2023 | 0.08 | 3.03 | 91.84 | 0.67 | 2 | 10.44 | 20.5 |
| **Bank Tabungan Pensiunan Nasional** | 2019 | 0.44 | 0.26 | 95.27 | 0.5 | 2 | 31.2 | 44.6 |
| | 2020 | -0.38 | 0.02 | 97.37 | 0.5 | 2 | 16.08 | 49.4 |
| | 2021 | 0.71 | 0.18 | 95.17 | 0.5 | 2 | 23.67 | 58.3 |
| | 2022 | 0.21 | 0.34 | 95.68 | 0.5 | 2 | 24.21 | 53.7 |
| | 2023 | 0.39 | 0.29 | 93.78 | 0.5 | 2 | 13.22 | 51.6 |

*Lampiran 2* Hasil Olah Data

## A. Hasil Uji Statistik Deskriptif

| | NPF | FDR | DKI | DPS | ROE | CAR | PL |
|---|---|---|---|---|---|---|---|
| Mean | 1.096000 | 88.11385 | 0.655500 | 2.175000 | 9.040500 | 31.34075 | 0.648500 |
| Median | 0.530000 | 89.45500 | 0.670000 | 2.000000 | 11.11500 | 25.03000 | 0.125000 |
| Maximum | 4.950000 | 196.7300 | 0.750000 | 3.000000 | 31.20000 | 121.0100 | 14.00000 |
| Minimum | 0.000000 | 54.63000 | 0.500000 | 2.000000 | -47.10000 | 14.46000 | -0.500000 |
| Std. Dev. | 1.377346 | 21.51043 | 0.069649 | 0.384808 | 14.02749 | 18.28908 | 2.301094 |
| Skewness | 1.483941 | 3.135349 | -1.089084 | 1.710674 | -2.053392 | 3.157958 | 5.119021 |
| Kurtosis | 4.101249 | 17.47916 | 3.834879 | 3.926407 | 9.087259 | 15.54716 | 29.89185 |
| Jarque-Bera | 16.70179 | 414.9462 | 9.069068 | 20.93976 | 89.86732 | 328.8701 | 1379.981 |
| Probability | 0.000236 | 0.000000 | 0.010732 | 0.000028 | 0.000000 | 0.000000 | 0.000000 |
| Sum | 43.84000 | 3524.554 | 26.22000 | 87.00000 | 361.6200 | 1253.630 | 25.94000 |
| Sum Sq. Dev. | 73.98616 | 18045.25 | 0.189190 | 5.775000 | 7674.051 | 13045.13 | 206.5063 |
| Observations | 40 | 40 | 40 | 40 | 40 | 40 | 40 |

## B. Model Regresi Data Panel

### 1. *Common Effect Model* (CEM)

Dependent Variable: PL
Method: Panel Least Squares
Date: 04/10/25 Time: 10:17
Sample: 2019 2023
Periods included: 5
Cross-sections included: 8
Total panel (balanced) observations: 40

| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|---|---|---|---|---|
| C | -12.31557 | 3.314913 | -3.715203 | 0.0007 |
| NPF | -0.114806 | 0.254638 | -0.450860 | 0.6550 |
| FDR | 0.095786 | 0.015094 | 6.346039 | 0.0000 |
| DKI | 9.330408 | 4.073778 | 2.290358 | 0.0285 |
| DPS | -0.595274 | 0.731285 | -0.814011 | 0.4215 |
| ROE | 0.049675 | 0.019514 | 2.545598 | 0.0158 |
| CAR | -0.019801 | 0.015654 | -1.264963 | 0.2147 |

| | | | |
|---|---|---|---|
| R-squared | 0.641900 | Mean dependent var | 0.648500 |
| Adjusted R-squared | 0.576790 | S.D. dependent var | 2.301094 |
| S.E. of regression | 1.496967 | Akaike info criterion | 3.802387 |
| Sum squared resid | 73.95001 | Schwarz criterion | 4.097941 |
| Log likelihood | -69.04774 | Hannan-Quinn criter. | 3.909250 |
| F-statistic | 9.858817 | Durbin-Watson stat | 1.785644 |
| Prob(F-statistic) | 0.000003 | | |

## 2. *Fixxed Effect Model* (FEM)

Dependent Variable: PL
Method: Panel Least Squares
Date: 04/10/25 Time: 10:33
Sample: 2019 2023
Periods included: 5
Cross-sections included: 8
Total panel (balanced) observations: 40

| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|---|---|---|---|---|
| C | -16.97538 | 7.627660 | -2.225503 | 0.0349 |
| NPF | -0.508528 | 0.812711 | -0.625719 | 0.5370 |
| FDR | 0.113017 | 0.015503 | 7.290195 | 0.0000 |
| DKI | 14.11360 | 11.57671 | 1.219137 | 0.2337 |
| DPS | -0.338230 | 0.811669 | -0.416710 | 0.6803 |
| ROE | 0.049904 | 0.030211 | 1.651861 | 0.1106 |
| CAR | -0.023742 | 0.018902 | -1.256043 | 0.2203 |

Effects Specification

Cross-section fixed (dummy variables)

| | | | |
|---|---|---|---|
| R-squared | 0.777170 | Mean dependent var | 0.648500 |
| Adjusted R-squared | 0.665756 | S.D. dependent var | 2.301094 |
| S.E. of regression | 1.330352 | Akaike info criterion | 3.677981 |
| Sum squared resid | 46.01572 | Schwarz criterion | 4.269089 |
| Log likelihood | -59.55962 | Hannan-Quinn criter. | 3.891707 |
| F-statistic | 6.975467 | Durbin-Watson stat | 2.313410 |
| Prob(F-statistic) | 0.000014 | | |

## 3. *Random Effect Model* (REM)

Dependent Variable: PL
Method: Panel EGLS (Cross-section random effects)
Date: 04/10/25 Time: 11:18
Sample: 2019 2023
Periods included: 5
Cross-sections included: 8
Total panel (balanced) observations: 40
Swamy and Arora estimator of component variances

| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|---|---|---|---|---|
| C | -12.64754 | 3.071987 | -4.117056 | 0.0002 |
| NPF | -0.138782 | 0.237192 | -0.585103 | 0.5625 |
| FDR | 0.097991 | 0.013556 | 7.228662 | 0.0000 |
| DKI | 9.520958 | 3.843131 | 2.477396 | 0.0185 |
| DPS | -0.573808 | 0.666839 | -0.860490 | 0.3957 |
| ROE | 0.048744 | 0.017541 | 2.778935 | 0.0089 |
| CAR | -0.019779 | 0.014062 | -1.406488 | 0.1689 |

Effects Specification

| | S.D. | Rho |
|---|---|---|
| Cross-section random | 0.268947 | 0.0393 |
| Idiosyncratic random | 1.330352 | 0.9607 |

Weighted Statistics

| | | | |
|---|---|---|---|
| R-squared | 0.652139 | Mean dependent var | 0.590927 |
| Adjusted R-squared | 0.588891 | S.D. dependent var | 2.266331 |
| S.E. of regression | 1.453121 | Sum squared resid | 69.68146 |
| F-statistic | 10.31091 | Durbin-Watson stat | 1.827157 |
| Prob(F-statistic) | 0.000002 | | |

Unweighted Statistics

| | | | |
|---|---|---|---|
| R-squared | 0.641550 | Mean dependent var | 0.648500 |
| Sum squared resid | 74.02208 | Durbin-Watson stat | 1.720013 |

## C. Uji Pemilihan Model

### 1. Uji Chow

Redundant Fixed Effects Tests
Equation: Untitled
Test cross-section fixed effects

| Effects Test | Statistic | d.f. | Prob. |
|---|---|---|---|
| Cross-section F | 2.254793 | (7,26) | 0.0620 |
| Cross-section Chi-square | 18.976247 | 7 | 0.0083 |

### 2. Uji Hausman

Correlated Random Effects - Hausman Test
Equation: Untitled
Test cross-section random effects

| Test Summary | Chi-Sq. Statistic | Chi-Sq. d.f. | Prob. |
|---|---|---|---|
| Cross-section random | 12.371715 | 6 | 0.0542 |

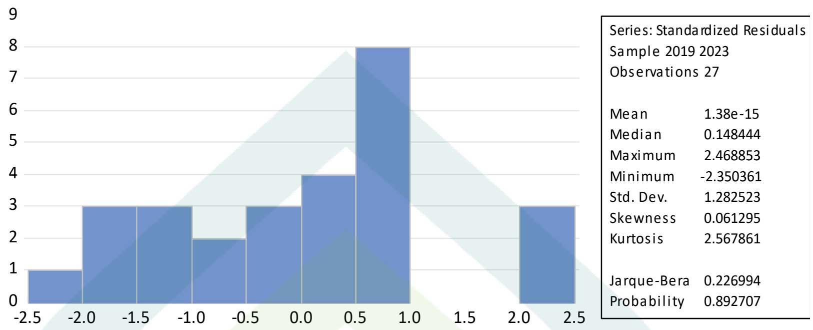
### 3. Uji Lagrange Multiplayer

Lagrange Multiplier Tests for Random Effects
Null hypotheses: No effects
Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided
(all others) alternatives

| | Test Hypothesis | | |
|---|---|---|---|
| | Cross-section | Time | Both |
| Breusch-Pagan | 2.266254<br>(0.1322) | 2.079605<br>(0.1493) | 4.345858<br>(0.0371) |
| Honda | 1.505408<br>(0.0661) | -1.442083<br>(0.9254) | 0.044777<br>(0.4821) |
| King-Wu | 1.505408<br>(0.0661) | -1.442083<br>(0.9254) | -0.242589<br>(0.5958) |
| Standardized Honda | 2.675196<br>(0.0037) | -1.288593<br>(0.9012) | -2.457292<br>(0.9930) |
| Standardized King-Wu | 2.675196<br>(0.0037) | -1.288593<br>(0.9012) | -2.711551<br>(0.9967) |
| Gourieroux, et al. | -- | -- | 2.266254<br>(0.1466) |

## D. Hasil Uji Asumsi Klasik

### 1. Uji Normalitas




### 2. Uji Multikolinearitas

Included observations: 40

| Variable | Coefficient Variance | Uncentered VIF | Centered VIF |
|---|---|---|---|
| C | 10.98865 | 196.1462 | NA |
| NPF | 0.064840 | 3.531054 | 2.140776 |
| FDR | 0.000228 | 33.40775 | 1.834565 |
| DKI | 16.59567 | 128.6857 | 1.401098 |
| DPS | 0.534777 | 46.53537 | 1.378163 |
| ROE | 0.000381 | 1.859625 | 1.304075 |
| CAR | 0.000245 | 5.722554 | 1.426420 |

### 3. Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:
Null hypothesis: No serial correlation at up to 2 lags

| | | | |
|---|---|---|---|
| F-statistic | 0.287518 | Prob. F(2,31) | 0.7521 |
| Obs*R-squared | 0.728470 | Prob. Chi-Square(2) | 0.6947 |

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 04/15/25 Time: 19:36
Sample: 1 40
Included observations: 40
Presample missing value lagged residuals set to zero.

| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|---|---|---|---|---|
| C | -0.144842 | 3.422104 | -0.042326 | 0.9665 |
| NPF | -0.061436 | 0.272646 | -0.225333 | 0.8232 |
| FDR | 0.004251 | 0.016543 | 0.256950 | 0.7989 |
| DKI | -0.254811 | 4.178614 | -0.060980 | 0.9518 |
| DPS | 0.035936 | 0.761251 | 0.047207 | 0.9627 |
| ROE | -0.003760 | 0.020741 | -0.181258 | 0.8573 |
| CAR | -0.000974 | 0.016071 | -0.060588 | 0.9521 |
| RESID(-1) | 0.130475 | 0.208706 | 0.625162 | 0.5364 |
| RESID(-2) | 0.074492 | 0.185648 | 0.401255 | 0.6910 |

| | | | |
|---|---|---|---|
| R-squared | 0.018212 | Mean dependent var | -1.49E-15 |
| Adjusted R-squared | -0.235153 | S.D. dependent var | 1.377009 |
| S.E. of regression | 1.530373 | Akaike info criterion | 3.884007 |
| Sum squared resid | 72.60325 | Schwarz criterion | 4.264005 |
| Log likelihood | -68.68015 | Hannan-Quinn criter. | 4.021403 |
| F-statistic | 0.071880 | Durbin-Watson stat | 1.911106 |
| Prob(F-statistic) | 0.999693 | | |

## E. Persamaan Regresi Data Panel

Estimation Command:
=========================
LS Y C X1 X2 X3 X4 X5 X6

Estimation Equation:
=========================
Y = C(1) + C(2)*X1 + C(3)*X2 + C(4)*X3 + C(5)*X4 + C(6)*X5 + C(7)*X6

Substituted Coefficients:
=========================
Y = -12.3155748057 - 0.114805887179*X1 + 0.0957855296174*X2 + 9.3304080167*X3 - 0.595273818086*X4 + 0.0496753664985*X5 - 0.0198011145968*X6

*Lampiran 3* Riwayat Hidup Penulis

## DAFTAR RIWAYAT HIDUP

### A. Identitas Diri

| | | |
|---|---|---|
| 1. Nama | : | Nila Anggraini |
| 2. Tempat Tanggal lahir | : | Pekalongan, 24 Maret 1999 |
| 3. Jenis Kelamin | : | Perempuan |
| 4. Agama | : | Islam |
| 5. Alamat | : | Desa Tangkil Tengah RT05/RW03, Kec. Kedungwuni, Kab. Pekalongan |
| 6. Email | : | anggraininila547@gmail.com |
| 7. Nomor *Handphone* | : | 085602736403 |
| 8. Nama Ayah | : | Asmudi |
| 9. Pekerjaan | : | Wiraswasta |
| 10. Nama Ibu | : | Uswatun Khasanah (Almh.) |

### B. Riwayat Hidup

| | | |
|---|---|---|
| 1. SD | : | SD Muhammadiyah Tangkil Tengah (2006-2011) |
| 2. SMP | : | SMP Muhammadiyah Bligo (2011-2014) |
| 3. SMA | : | SMA Muhammadiyah 02 Pekalongan (2014-2017) |

Pekalongan, 20 Desember 2024

Nila Anggraini

KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI
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## LEMBAR PERNYATAAN PERSETUJUAN PUBLIKASI KARYA ILMIAH UNTUK KEPENTINGAN AKADEMIS

Sebagai sivitas akademika UIN K.H. Abdurrahman Wahid Pekalongan, yang bertanda tangan di bawah ini, saya:

| | |
|---|---|
| Nama | : Nila Anggraini |
| NIM | : 4220148 |
| Jurusan/Prodi | : Perbankan Syariah/Fakultas Ekonomi Dan Bisnis Islam |
| E-mail address | : nilaanggraini@mhs.uingusdur.ac.id |
| No. Hp | : 085602736403 |

Demi pengembangan ilmu pengetahuan, menyetujui untuk memberikan kepada Perpustakaan UIN K.H. Abdurrahman Wahid Pekalongan, Hak Bebas Royalti Non-Eksklusif atas karya ilmiah :

☐ Tugas Akhir ☐ Skripsi ☐ Tesis ☐ Desertasi ☐ Lain-lain (……………………)

yang berjudul :

Analisis Pertumbuhan Laba Bank Umum Syariah Di Indonesia Tahun 2019-2023 Menggunakan Pendekatan *Risk Based Bank Rating* (R-BBR)

beserta perangkat yang diperlukan (bila ada). Dengan Hak Bebas Royalti Non-Ekslusif ini Perpustakaan UIN K.H. Abdurrahman Wahid Pekalongan berhak menyimpan, mengalih-media/format-kan, mengelolanya dalam bentuk pangkalan data (database), mendistribusikannya, dan menampilkan/mempublikasikannya di Internet atau media lain secara ***fulltext*** untuk kepentingan akademis tanpa perlu meminta ijin dari saya selama tetap mencantumkan nama saya sebagai penulis/pencipta dan atau penerbit yang bersangkutan.

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Demikian pernyataan ini yang saya buat dengan sebenarnya.

Pekalongan, 21 April 2025

10000 METERAI TEMPEL 22614AMX235387103

(Nila Anggraini)

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