

LAMPIRAN

Lampiran 1 Populasi

No	Bank Umum Syariah
1.	PT. Bank Aceh Syariah
2.	PT BPD Riau Kepri Syariah
3.	PT. BPD Nusa Tenggara Barat Syariah
4.	PT. Bank Muamalat Indonesia
5.	PT. Bank Victoria Syariah
6.	PT. Bank Jabar Banten Syariah
7.	PT. Bank Syariah Indonesia, Tbk
8.	PT. Bank Mega Syariah
9.	PT. Bank Panin Dubai Syariah, Tbk
10.	PT. Bank Syariah Bukopin
11.	PT. BCA Syariah
12.	PT. Bank Tabungan Pensiunan Nasional Syariah
13.	PT. Bank Aladin Syariah, Tbk
14.	PT Bank Nano Syariah

Lampiran 2 Skor Efisiensi

Model Constant Return to Scale (CRS)				
DMU	2021	2022	2023	2024
BPD Riau Kepri Syariah	0,906	0,976	1	1
Bank Muamalat	0,581	0,602	0,758	0,500
Bank Jabar Banten Syariah	0,900	0,883	0,942	1
Bank Victoria Syariah	0,877	0,767	1	1
Bank Aceh Syariah	0,871	0,906	0,916	0,953
Bank Syariah Indonesia	0,911	0,956	0,955	0,958
Bank Mega Syariah	1	0,939	0,896	0,867
BCA Syariah	0,894	0,941	0,893	0,899
BTPN Syariah	0,989	1	1	0,971
<i>Mean</i>	0,881	0,885	0,929	0,905
Model Variable Return to Scale (VRS)				
DMU	2021	2022	2023	2024
BPD Riau Kepri Syariah	0,907	0,976	1	1
Bank Muamalat	0,606	0,627	0,786	0,525
Bank Jabar Banten Syariah	0,913	0,889	0,947	1
Bank Victoria Syariah	1	1	1	1
Bank Aceh Syariah	0,871	0,906	0,918	0,956
Bank Syariah Indonesia	0,953	1	1	1
Bank Mega Syariah	1	0,940	0,911	0,875
BCA Syariah	0,902	0,969	0,897	0,914
BTPN Syariah	0,991	1	1	0,973
<i>Mean</i>	0,905	0,923	0,940	0,916
Skala Efisiensi				
DMU	2021	2022	2023	2024
BPD Riau Kepri Syariah	0,999	1	1	1
Bank Muamalat	0,960	0,960	0,963	0,952
Bank Jabar Banten Syariah	0,986	0,993	0,995	1
Bank Victoria Syariah	0,877	0,767	1	1
Bank Aceh Syariah	1	1	0,998	0,996
Bank Syariah Indonesia	0,956	0,956	0,955	0,958
Bank Mega Syariah	1	0,998	0,983	0,990
BCA Syariah	0,991	0,971	0,995	0,983
BTPN Syariah	0,998	1	1	0,998

Lampiran 3 Inefisiensi Variabel Aset model CRS

DMU	<i>Proportionate Movement (Asset_Input)</i>	<i>Slack Movement (Asset_Input)</i>	<i>Projection (Asset_Input)</i>
BRKS_2021	0	-647375	30132311
BRKS_2022	0	-2243519	29138837
BRKS_2023	0	0	29344850
BRKS_2024	0	0	30859727
BMuamalat_2021	0	-14196487	44702687
BMuamalat_2022	0	-16453728	44909856
BMuamalat_2023	0	-23939331	43013728
BMuamalat_2024	0	-11134202	48888675
BJBS_2021	0	0	10358849
BJBS_2022	0	0	12445811
BJBS_2023	0	0	13649880
BJBS_2024	0	0	14624228
BVicS_2021	0	0	1660849
BVicS_2022	0	-320057	1790773
BVicS_2023	0	0	3082279
BVicS_2024	0	0	3314469
BAcehS_2021	0	0	28170826
BAcehS_2022	0	0	28767097
BAcehS_2023	0	0	30470307
BAcehS_2024	0	0	31940794
BSI_2021	0	0	265289081
BSI_2022	0	0	305727438
BSI_2023	0	0	353624124
BSI_2024	0	0	408613432
BMegaS_2021	0	0	14041751
BMegaS_2022	0	-1616762	14453812
BMegaS_2023	0	-1129092	13437622
BMegaS_2024	0	-1106620	14887956
BCAS_2021	0	0	10642338
BCAS_2022	0	-755309	11916360
BCAS_2023	0	0	14471734
BCAS_2024	0	0	16641459
BTPNS_2021	0	-99320	18444536
BTPNS_2022	0	0	21161976
BTPNS_2023	0	0	21435366
BTPNS_2024	0	-1072085	20675495

Lampiran 4 Inefisiensi Variabel Dana Pihak Ketiga (DPK) model CRS

DMU	<i>Proportionate Movement (DPK_Input)</i>	<i>Slack Movement (DPK_Input)</i>	<i>Projection (DPK_Input)</i>
BRKS_2021	0	-1415727	24200006
BRKS_2022	0	-3664858	23402122
BRKS_2023	0	0	23567576
BRKS_2024	0	0	24316478
BMuamalat_2021	0	-17132772	35901836
BMuamalat_2022	0	-18728876	36068218
BMuamalat_2023	0	-23165292	34545390
BMuamalat_2024	0	-12751075	39263706
BJBS_2021	0	0	7936805
BJBS_2022	0	0	9170404
BJBS_2023	0	0	10009241
BJBS_2024	0	0	10197404
BVicS_2021	0	0	1243423
BVicS_2022	0	0	816420
BVicS_2023	0	0	1141239
BVicS_2024	0	0	1371338
BAcehS_2021	0	-2623974	21394035
BAcehS_2022	0	-1183819	21792217
BAcehS_2023	0	-1171172	23296095
BAcehS_2024	0	-1741656	24474609
BSI_2021	0	-29624047	206012514
BSI_2022	0	-26397590	238180705
BSI_2023	0	-47953940	277582050
BSI_2024	0	-10376718	321974317
BMegaS_2021	0	0	11715792
BMegaS_2022	0	-1559716	11992070
BMegaS_2023	0	0	10495335
BMegaS_2024	0	0	9964452
BCAS_2021	0	0	7677862
BCAS_2022	0	0	9481634
BCAS_2023	0	0	10949454
BCAS_2024	0	-135494	13040693
BTPNS_2021	0	-388634	10584826
BTPNS_2022	0	0	12048529
BTPNS_2023	0	0	12142817
BTPNS_2024	0	0	11724433

Lampiran 5 Inefisiensi Variabel Biaya Operasional model CRS

DMU	Proportionate Movement (BiayaO_Input)	Slack Movement (BiayaO_Input)	Projection (BiayaO_Input)
BRKS_2021	0	0	912394
BRKS_2022	0	0	882312
BRKS_2023	0	0	888550
BRKS_2024	0	0	953871
BMuamalat_2021	0	0	1353579
BMuamalat_2022	0	0	1359852
BMuamalat_2023	0	0	1302438
BMuamalat_2024	0	0	1480329
BJBS_2021	0	-81507	389227
BJBS_2022	0	0	530825
BJBS_2023	0	-24119	606700
BJBS_2024	0	0	771676
BVicS_2021	0	0	61088
BVicS_2022	0	0	53780
BVicS_2023	0	0	91868
BVicS_2024	0	0	127812
BAcehS_2021	0	-141161	1246054
BAcehS_2022	0	-239657	1297948
BAcehS_2023	0	-190847	1275036
BAcehS_2024	0	-250963	1311234
BSI_2021	0	-2720524	9613498
BSI_2022	0	-2922677	10721456
BSI_2023	0	-1445059	11426624
BSI_2024	0	-1057310	12630199
BMegaS_2021	0	0	458189
BMegaS_2022	0	0	469130
BMegaS_2023	0	0	556518
BMegaS_2024	0	0	551548
BCAS_2021	0	0	491572
BCAS_2022	0	0	405718
BCAS_2023	0	0	512938
BCAS_2024	0	-3062	548122
BTPNS_2021	0	0	2421512
BTPNS_2022	0	0	2814544
BTPNS_2023	0	0	3941629
BTPNS_2024	0	0	3587343

Lampiran 6 Inefisiensi Variabel Pembiayaan model CRS

DMU	<i>Proportionate Movement (Pembiayaan output)</i>	<i>Slack Movement (Pembiayaan output)</i>	<i>Projection (Pembiayaan output)</i>
BRKS_2021	1900907	0	20289207
BRKS_2022	472603	0	19620264
BRKS_2023	0	0	19758980
BRKS_2024	0	0	21139417
BMuamalat_2021	12598805	0	30099984
BMuamalat_2022	12046714	0	30239478
BMuamalat_2023	7020588	0	28962744
BMuamalat_2024	16458060	0	32918565
BJBS_2021	699912	0	6999322
BJBS_2022	967988	0	8248443
BJBS_2023	528350	0	9093839
BJBS_2024	0	0	9574576
BVicS_2021	136556	0	1106678
BVicS_2022	187902	0	804821
BVicS_2023	0	0	1197969
BVicS_2024	0	0	1410954
BAcehS_2021	2419728	0	18765572
BAcehS_2022	1792548	0	19126600
BAcehS_2023	1713291	0	20400413
BAcehS_2024	1016507	0	21420837
BSI_2021	15908712	0	179724097
BSI_2022	9119802	0	207626270
BSI_2023	10907546	0	241535128
BSI_2024	11717314	0	279906874
BMegaS_2021	0	0	7239515
BMegaS_2022	471143	0	7698632
BMegaS_2023	867016	0	8307116
BMegaS_2024	1192748	0	8954754
BCAS_2021	741102	0	6989602
BCAS_2022	442557	0	7536287
BCAS_2023	1034701	0	9625319
BCAS_2024	1145220	0	11351857
BTPNS_2021	105802	0	9958245
BTPNS_2022	0	0	11434342
BTPNS_2023	0	0	10338835
BTPNS_2024	279824	587430	10216886

Lampiran 7 Inefisiensi Variabel Pendapatan Operasional model CRS

DMU	<i>Proportionate Movement (PendapatanO_ output)</i>	<i>Slack Movement (PendapatanO_ output)</i>	<i>Projection (PendapatanO_ output)</i>
BRKS_2021	44666	849549	1326283
BRKS_2022	16410	601277	1282555
BRKS_2023	0	0	1291623
BRKS_2024	0	0	1404451
BMuamalat_2021	550860	651535	1967603
BMuamalat_2022	218311	1428721	1976722
BMuamalat_2023	65540	1622884	1893263
BMuamalat_2024	180060	1791703	2151851
BJBS_2021	52432	0	524337
BJBS_2022	72841	0	620698
BJBS_2023	36122	0	621722
BJBS_2024	0	0	631943
BVicS_2021	6398	21908	73761
BVicS_2022	11370	13576	62276
BVicS_2023	0	0	98656
BVicS_2024	0	0	126084
BAcehS_2021	256400	0	1988441
BAcehS_2022	194803	0	2078561
BAcehS_2023	169131	0	2013865
BAcehS_2024	97915	0	2063369
BSI_2021	1304200	0	14733825
BSI_2022	716269	0	16306965
BSI_2023	768950	0	17027525
BSI_2024	760614	426538	18596326
BMegaS_2021	0	0	735264
BMegaS_2022	45707	0	746866
BMegaS_2023	93134	0	892344
BMegaS_2024	107463	0	806794
BCAS_2021	56692	0	534680
BCAS_2022	36708	0	625098
BCAS_2023	79283	0	737535
BCAS_2024	82812	0	820863
BTPNS_2021	459521	0	4325163
BTPNS_2022	0	0	5029350
BTPNS_2023	0	0	5259749
BTPNS_2024	146480	0	5040753

Lampiran 8 Inefisiensi Variabel Aset model VRS

DMU	<i>Proportionate Movement (Asset_Input)</i>	<i>Slack Movement (Asset_Input)</i>	<i>Projection (Asset_Input)</i>
BRKS_2021	0	-881863	29897823
BRKS_2022	0	-2246208	29136148
BRKS_2023	0	0	29344850
BRKS_2024	0	0	30859727
BMuamalat_2021	0	-16181785	42717389
BMuamalat_2022	0	-18460101	42903483
BMuamalat_2023	0	-25752809	41200250
BMuamalat_2024	0	-13545346	46477531
BJBS_2021	0	0	10358849
BJBS_2022	0	0	12445811
BJBS_2023	0	0	13649880
BJBS_2024	0	0	14624228
BVicS_2021	0	0	1660849
BVicS_2022	0	0	2110830
BVicS_2023	0	0	3082279
BVicS_2024	0	0	3314469
BAcehS_2021	0	0	28170826
BAcehS_2022	0	0	28767097
BAcehS_2023	0	0	30470307
BAcehS_2024	0	0	31940794
BSI_2021	0	0	265289081
BSI_2022	0	0	305727438
BSI_2023	0	0	353624124
BSI_2024	0	0	408613432
BMegaS_2021	0	0	14041751
BMegaS_2022	0	-1626283	14444291
BMegaS_2023	0	-633218	13933496
BMegaS_2024	0	-2056435	13938141
BCAS_2021	0	0	10642338
BCAS_2022	0	-160084	12511585
BCAS_2023	0	0	14471734
BCAS_2024	0	0	16641459
BTPNS_2021	0	-6580	18537276
BTPNS_2022	0	0	21161976
BTPNS_2023	0	0	21435366
BTPNS_2024	0	-1047694	20699886

Lampiran 9 Inefisiensi Variabel Dana Pihak Ketiga (DPK) model VRS

DMU	<i>Proportionate Movement (DPK_Input)</i>	<i>Slack Movement (DPK_Input)</i>	<i>Projection (DPK_Input)</i>
BRKS_2021	0	-1774787	23840946
BRKS_2022	0	-3667699	23399281
BRKS_2023	0	0	23567576
BRKS_2024	0	0	24316478
BMuamalat_2021	0	-19048947	33985661
BMuamalat_2022	0	-20659685	34137409
BMuamalat_2023	0	-24962153	32748529
BMuamalat_2024	0	-14962959	37051822
BJBS_2021	0	0	7936805
BJBS_2022	0	0	9170404
BJBS_2023	0	0	10009241
BJBS_2024	0	0	10197404
BVicS_2021	0	0	1243423
BVicS_2022	0	0	816420
BVicS_2023	0	0	1141239
BVicS_2024	0	0	1371338
BAcehS_2021	0	-2626665	21391344
BAcehS_2022	0	-1184505	21791531
BAcehS_2023	0	-1140873	23326394
BAcehS_2024	0	-1672407	24543858
BSI_2021	0	-6946169	228690392
BSI_2022	0	0	264578294
BSI_2023	0	0	325535990
BSI_2024	0	0	332351035
BMegaS_2021	0	0	11715792
BMegaS_2022	0	-1568695	11983091
BMegaS_2023	0	0	10495335
BMegaS_2024	0	0	9964452
BCAS_2021	0	0	7677862
BCAS_2022	0	0	9481634
BCAS_2023	0	0	10949454
BCAS_2024	0	-127480	13048707
BTPNS_2021	0	-435397	10538063
BTPNS_2022	0	0	12048529
BTPNS_2023	0	0	12142817
BTPNS_2024	0	0	11724433

Lampiran 10 Inefisiensi Variabel Biaya Operasional model VRS

DMU	<i>Proportionate Movement (BiayaO_Input)</i>	<i>Slack Movement (BiayaO_Input)</i>	<i>Projection (BiayaO_Input)</i>
BRKS_2021	0	0	912394
BRKS_2022	0	0	882312
BRKS_2023	0	0	888550
BRKS_2024	0	0	953871
BMuamalat_2021	0	0	1353579
BMuamalat_2022	0	0	1359852
BMuamalat_2023	0	0	1302438
BMuamalat_2024	0	0	1480329
BJBS_2021	0	-82624	388110
BJBS_2022	0	0	530825
BJBS_2023	0	-24551	606268
BJBS_2024	0	0	771676
BVicS_2021	0	0	61088
BVicS_2022	0	0	53780
BVicS_2023	0	0	91868
BVicS_2024	0	0	127812
BAcehS_2021	0	-140617	1246598
BAcehS_2022	0	-239519	1298086
BAcehS_2023	0	-187706	1278177
BAcehS_2024	0	-243670	1318527
BSI_2021	0	-213789	12120233
BSI_2022	0	0	13644133
BSI_2023	0	0	12871683
BSI_2024	0	0	13687509
BMegaS_2021	0	0	458189
BMegaS_2022	0	0	469130
BMegaS_2023	0	0	556518
BMegaS_2024	0	0	551548
BCAS_2021	0	0	491572
BCAS_2022	0	0	405718
BCAS_2023	0	0	512938
BCAS_2024	0	0	551184
BTPNS_2021	0	0	2421512
BTPNS_2022	0	0	2814544
BTPNS_2023	0	0	3941629
BTPNS_2024	0	0	3587343

Lampiran 11 Inefisiensi Variabel Pembiayaan model VRS

DMU	<i>Proportionate Movement (Pembiayaan output)</i>	<i>Slack Movement (Pembiayaan output)</i>	<i>Projection (Pembiayaan output)</i>
BRKS_2021	1874578	0	20262878
BRKS_2022	469675	0	19617336
BRKS_2023	0	0	19758980
BRKS_2024	0	0	21139417
BMuamalat_2021	11393125	0	28894304
BMuamalat_2022	10823244	0	29016008
BMuamalat_2023	5959942	0	27902098
BMuamalat_2024	14892923	0	31353428
BJBS_2021	600810	0	6900220
BJBS_2022	912467	0	8192922
BJBS_2023	483576	0	9049065
BJBS_2024	0	0	9574576
BVicS_2021	0	0	970122
BVicS_2022	0	0	616919
BVicS_2023	0	0	1197969
BVicS_2024	0	0	1410954
BAcehS_2021	2413673	0	18759517
BAcehS_2022	1790996	0	19125048
BAcehS_2023	1678908	0	20366030
BAcehS_2024	937567	0	21341897
BSI_2021	8089897	0	171905282
BSI_2022	0	0	198506468
BSI_2023	0	0	230627582
BSI_2024	0	0	268189560
BMegaS_2021	0	0	7239515
BMegaS_2022	458372	0	7685861
BMegaS_2023	722580	0	8162680
BMegaS_2024	1107309	0	8869315
BCAS_2021	680874	0	6929374
BCAS_2022	224074	0	7317804
BCAS_2023	985336	0	9575954
BCAS_2024	955335	0	11161972
BTPNS_2021	90115	0	9942558
BTPNS_2022	0	0	11434342
BTPNS_2023	0	0	10338835
BTPNS_2024	260937	595549	10206118

Lampiran 12 Inefisiensi Variabel Pendapatan Operasional model VRS

DMU	<i>Proportionate Movement (PendapatanO_ output)</i>	<i>Slack Movement (PendapatanO_ output)</i>	<i>Projection (PendapatanO_ output)</i>
BRKS_2021	44047	856693	1332808
BRKS_2022	16309	601052	1282228
BRKS_2023	0	0	1291623
BRKS_2024	0	0	1404451
BMuamalat_2021	498144	643486	1906838
BMuamalat_2022	196139	1388893	1914723
BMuamalat_2023	55638	1582082	1842560
BMuamalat_2024	162937	1723125	2066148
BJBS_2021	45008	0	516913
BJBS_2022	68663	0	616520
BJBS_2023	33061	0	618661
BJBS_2024	0	0	631943
BVicS_2021	0	0	45454
BVicS_2022	0	0	37330
BVicS_2023	0	0	98656
BVicS_2024	0	0	126084
BAcehS_2021	255758	0	1987799
BAcehS_2022	194634	0	2078392
BAcehS_2023	165737	0	2010471
BAcehS_2024	90311	0	2055765
BSI_2021	663212	0	14092837
BSI_2022	0	0	15590696
BSI_2023	0	0	16258575
BSI_2024	0	0	17409174
BMegaS_2021	0	0	735264
BMegaS_2022	44468	0	745627
BMegaS_2023	77619	0	876829
BMegaS_2024	99765	0	799096
BCAS_2021	52084	0	530072
BCAS_2022	18586	0	606976
BCAS_2023	75501	0	733753
BCAS_2024	69081	0	807132
BTPNS_2021	39140	0	4318350
BTPNS_2022	0	0	5029350
BTPNS_2023	0	0	5259749
BTPNS_2024	136593	0	5030866