

# LAMPIRAN

**Lampiran 1 Daftar BPRS yang dijadikan populasi penelitian**

No	Nama BPR Syariah
1	PT. BPRS Ikhsanul Amal
2	PT. BPRS Gala Mitra Abadi
3	PT. BPRS Asad Alif
4	PT. BPRS Artha Surya Barokah
5	PT. BPRS Artha Mas Abadi
6	PT. BPRS Bina Finansia
7	PT. BPRS Artha Amanah Ummat
8	PT. BPRS Meru Nusantara Mandiri
9	PT. BPRS Mitra Harmoni Kota Semarang
10	PT. BPRS Saka Dana Mulia
11	PT. BPRS Kedung Arto

Sumber : [www.ojk.go.id](http://www.ojk.go.id)

**Lampiran 2 Daftar BPRS yang dijadikan sampel penelitian**

No	Nama BPR Syariah
1	PT. BPRS Ikhsanul Amal
2	PT. BPRS Gala Mitra Abadi
3	PT. BPRS Asad Alif
4	PT. BPRS Artha Surya Barokah
5	PT. BPRS Artha Mas Abadi
6	PT. BPRS Bina Finansia
7	PT. BPRS Artha Amanah Ummat
8	PT. BPRS Meru Nusantara Mandiri
9	PT. BPRS Mitra Harmoni Kota Semarang
10	PT. BPRS Saka Dana Mulia

Sumber : [www.ojk.go.id](http://www.ojk.go.id)

## Lampiran 3 Website Resmi Otoritas Jasa Keuangan

The screenshot shows the official website of the Otoritas Jasa Keuangan (OJK). The browser address bar displays the URL: `ojk.go.id/id/kanal/perbankan/data-dan-statistik/laporan-keuangan-perbankan/Default.aspx#`. The website header includes the OJK logo, navigation links for ENGLISH, TENTANG OJK, FAQ, KONTAK, and LOGIN, and a search bar. A secondary navigation bar contains links for BERANDA, PERBANKAN, PASAR MODAL, IKNB, SYARIAH, KONSUMEN, REGULASI, STATISTIK, BERITA DAN KEGIATAN, RISET, and VISIT OJK. The main content area is titled 'Perbankan / Data dan Statistik / Laporan Keuangan Perbankan'.

Pengumuman terkait Laporan Publikasi Trivulanan Bank Umum, Unit Usaha Syariah, dan Bank Umum Syariah sebagai berikut:

- Terdapat perubahan batas waktu pelaporan publikasi trivulanan sesuai POJK No 37/POJK.03/2019 menjadi 3 bulan setelah periode data, sehingga informasi dimaksud pada website OJK baru tersedia pada bulan ke-4 setelah periode data;
- Sesuai ketentuan di atas, laporan publikasi bulanan posisi Maret, Juni, September, dan Desember sudah tidak wajib dilaporkan sehingga informasi posisi tersebut dapat dilihat pada laporan publikasi trivulanan dengan jadwal ketersediaan sebagaimana di atas;
- Terdapat penyesuaian format laporan publikasi trivulanan sehingga diperlukan penyesuaian pada website OJK yang dijadwalkan selesai pada awal Maret 2021; dan
- Laporan publikasi trivulanan juga dapat diakses pada website masing-masing bank.

The form titled 'Laporan Publikasi Sharia Rural Bank' includes the following fields:

- Periode Pelaporan:** Maret (dropdown), 2023 (dropdown)
- Propinsi:** Pilih Propinsi (dropdown)
- Kota/Kabupaten:** Pilih Kota (dropdown)
- Bank:** (text input field)
- Laporan:**  Laporan Posisi Keuangan Publikasi

At the bottom right of the page, there is a watermark: 'Activate Windows Go to Settings to activate Windows.'

**Lampiran 4 Tabulasi data sebelum diolah**

No	Nama BPRS	Tahun	NPF	DPK	Size	ROA
1	PT. BPRS Ikhsanul Amal	2019	6.22%	18,223,412	23.814	2.09%
		2020	5.05%	17,361,448	23.920	0.70%
		2021	6.61%	18,287,146	23.973	0.71%
		2022	7.00%	20,594,154	24.004	0.75%
2	PT. BPRS Gala Mitra Abadi	2019	3.52%	21,361,481	24.005	1.75%
		2020	2.76%	25,608,776	24.502	61.77%
		2021	2.77%	27,931,083	25.043	4.56%
		2022	2.73%	37,013,775	25.401	3.35%
3	PT. BPRS Asad Alif	2019	2.06%	17,416,873	24.129	2.36%
		2020	1.95%	21,075,368	24.300	1.62%
		2021	1.61%	25,240,217	24.594	1.63%
		2022	3.06%	29,615,075	24.846	1.43%
4	PT. BPRS Artha Surya Barokah	2019	5.44%	115,077,718	25.673	3.00%
		2020	2.00%	119,553,198	25.707	2.11%
		2021	0.26%	156,741,038	25.973	2.53%
		2022	0.34%	176,786,569	26.121	2.62%
5	PT. BPRS Artha Mas Abadi	2019	6.70%	26,129,257	24.319	3.18%
		2020	4.44%	25,411,494	24.410	3.29%
		2021	4.17%	33,509,133	24.543	3.30%
		2022	3.00%	39,551,393	24.685	3.70%
6	PT. BPRS Bina Finansia	2019	11.34%	25,002,441	24.125	5.23%
		2020	9.62%	27,554,694	24.242	0.09%
		2021	3.05%	26,074,173	24.343	1.19%
		2022	3.42%	33,043,030	24.565	1.83%
7	PT. BPRS Artha Amanah Ummat	2019	3.77%	23,121,650	24.362	1.79%
		2020	2.47%	23,055,689	24.340	0.65%
		2021	1.84%	25,232,777	24.417	1.25%
		2022	2.29%	34,811,231	24.856	1.70%
8	PT. BPRS Meru Nusantara Mandiri	2019	4.14%	10,210,108	23.344	0.01%
		2020	5.27%	17,549,770	23.807	3.58%

		2021	3.51%	27,696,749	24.276	2.21%
		2022	4.18%	34,785,704	24.571	2.35%
9	PT. BPRS Mitra Harmoni Kota Semarang	2019	5.63%	18,886,462	24.353	1.41%
		2020	5.71%	18,378,397	24.416	0.05%
		2021	6.73%	19,736,373	24.709	0.10%
		2022	6.39%	25,218,464	24.513	1.33%
10	PT. BPRS Saka Dana Mulia	2019	7.87%	16,426,287	24.072	1.65%
		2020	8.65%	13,246,970	24.200	0.99%
		2021	10.53%	10,339,490	24.324	0.61%
		2022	7.81%	11,538,771	24.360	1.39%

Sumber : [www.ojk.go.id](http://www.ojk.go.id)

**Lampiran 5 Tabulasi data Logaritma Natural (LN)**

No	Nama BPRS	Tahun	NPF	DPK	Size	ROA
1	PT. BPRS Ikhsanul Amal	2019	1.83	23.63	23.81	0.74
		2020	1.62	23.58	23.92	0.56
		2021	1.89	23.63	23.97	0.86
		2022	1.95	23.75	24.00	1.10
2	PT. BPRS Gala Mitra Abadi	2019	1.26	23.78	24.00	1.16
		2020	1.02	17.06	25.04	1.65
		2021	1.02	24.05	25.04	0.58
		2022	1.00	24.33	25.40	-4.61
3	PT. BPRS Asad Alif	2019	0.72	23.58	24.13	0.34
		2020	0.67	23.77	24.30	0.50
		2021	0.48	23.95	24.59	-0.36
		2022	1.12	24.11	24.85	4.12
4	PT. BPRS Artha Surya Barokah	2019	1.69	25.47	25.67	0.48
		2020	0.69	25.51	25.71	0.75
		2021	-1.35	25.78	25.97	1.19
		2022	1.08	25.90	26.12	-2.41
5	PT. BPRS Artha Mas Abadi	2019	1.90	23.99	24.32	-0.43
		2020	1.49	23.96	24.41	1.28
		2021	1.43	24.24	24.54	-3.00
		2022	1.10	24.40	24.69	0.01
6	PT. BPRS Bina Finansia	2019	2.43	23.94	24.12	0.34
		2020	2.26	24.04	24.24	1.52
		2021	1.12	23.98	24.34	0.49
		2022	1.23	24.22	24.56	0.93
7	PT. BPRS Artha Amanah Ummat	2019	1.33	23.86	24.36	1.19
		2020	0.90	23.86	24.34	0.17
		2021	0.61	23.95	24.42	0.22
		2022	0.83	24.27	24.86	0.79
8	PT. BPRS Meru Nusantara Mandiri	2019	1.42	23.05	23.34	-2.30
		2020	1.66	23.59	23.81	-0.49

		2021	1.26	24.04	24.28	-0.29
		2022	1.43	24.27	24.57	1.21
9	PT. BPRS Mitra Harmoni Kota Semarang	2019	1.73	23.66	24.35	0.36
		2020	1.74	23.63	24.42	0.96
		2021	1.91	23.71	24.71	1.31
		2022	1.85	23.95	24.51	0.60
10	PT. BPRS Saka Dana Mulia	2019	2.06	23.52	24.07	0.53
		2020	2.16	23.31	24.20	0.85
		2021	2.35	23.06	24.32	0.29
		2022	2.06	23.17	24.36	0.33

Sumber : [www.ojk.go.id](http://www.ojk.go.id)

**Lampiran 6 Tabel Durbin-Watson (DW),  $\alpha = 0,05$** 

n	k=1		k=2		k=3	
	dL	dU	dL	dU	dL	dU
6	0.6102	1.4002				
7	0.6996	1.3564	0.4672	1.8964		
8	0.7629	1.3324	0.5591	1.7771	0.3674	2.2866
9	0.8243	1.3199	0.6291	1.6993	0.4548	2.1282
10	0.8791	1.3197	0.6972	1.6413	0.5253	2.0163
11	0.9273	1.3241	0.7580	1.6044	0.5948	1.9280
12	0.9708	1.3314	0.8122	1.5794	0.6577	1.8640
13	1.0097	1.3404	0.8612	1.5621	0.7147	1.8159
14	1.0450	1.3503	0.9054	1.5507	0.7667	1.7788
15	1.0770	1.3605	0.9455	1.5432	0.8140	1.7501
16	1.1062	1.3709	0.9820	1.5386	0.8572	1.7277
17	1.1330	1.3812	1.0154	1.5361	0.8968	1.7101
18	1.1576	1.3913	1.0461	1.5353	0.9331	1.6961
19	1.1804	1.4012	1.0743	1.5355	0.9666	1.6851
20	1.2015	1.4107	1.1004	1.5367	0.9976	1.6763
21	1.2212	1.4200	1.1246	1.5385	1.0262	1.6694
22	1.2395	1.4289	1.1471	1.5408	1.0529	1.6640
23	1.2567	1.4375	1.1682	1.5435	1.0778	1.6597
24	1.2728	1.4458	1.1878	1.5464	1.1010	1.6565
25	1.2879	1.4537	1.2063	1.5495	1.1228	1.6540
26	1.3022	1.4614	1.2236	1.5528	1.1432	1.6523
27	1.3157	1.4688	1.2399	1.5562	1.1624	1.6510
28	1.3284	1.4759	1.2553	1.5596	1.1805	1.6503
29	1.3405	1.4828	1.2699	1.5631	1.1976	1.6499
30	1.3520	1.4894	1.2837	1.5666	1.2138	1.6498
31	1.3630	1.4957	1.2969	1.5701	1.2292	1.6500
32	1.3734	1.5019	1.3093	1.5736	1.2437	1.6505
33	1.3834	1.5078	1.3212	1.5770	1.2576	1.6511
34	1.3929	1.5136	1.3325	1.5805	1.2707	1.6519
35	1.4019	1.5191	1.3433	1.5838	1.2833	1.6528
36	1.4107	1.5245	1.3537	1.5872	1.2953	1.6539
37	1.4190	1.5297	1.3635	1.5904	1.3068	1.6550
38	1.4270	1.5348	1.3730	1.5937	1.3177	1.6563
39	1.4347	1.5396	1.3821	1.5969	1.3283	1.6575
40	1.4421	1.5444	1.3908	1.6000	1.3384	1.6589



**Lampiran 7 Tabel Titik Persentase Distribusi t (df = 1 – 40)**

<b>Pr</b>	<b>0.25</b>	<b>0.10</b>	<b>0.05</b>	<b>0.025</b>	<b>0.01</b>	<b>0.005</b>	<b>0.001</b>
<b>df</b>	<b>0.50</b>	<b>0.20</b>	<b>0.10</b>	<b>0.050</b>	<b>0.02</b>	<b>0.010</b>	<b>0.002</b>
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 Analisis Data

### 1. Uji Statistik Deskriptif

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
NPF	35	-1.35	2.43	1.3061	.80897
DPK	35	23.10	25.90	23.9629	.56521
SIZE	35	23.80	26.10	24.4743	.51924
ROA	35	-3.00	1.65	.3963	.94741
Valid N (listwise)	35				

### 2. Uji Asumsi Klasik

#### a. Uji Normalitas

##### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		35
Normal Parameters <sup>a,b</sup>	Mean	0E-7
	Std. Deviation	.85006396
Most Extreme Differences	Absolute	.175
	Positive	.097
	Negative	-.175
Kolmogorov-Smirnov Z		1.033
Asymp. Sig. (2-tailed)		.236

a. Test distribution is Normal.

b. Calculated from data.

#### b. Uji Autokorelasi

##### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.435 <sup>a</sup>	.189	.111	.89326	2.365

a. Predictors: (Constant), SIZE, NPF, DPK

b. Dependent Variable: ROA

#### c. Uji Heterokedasitas

##### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4.560	9.209		-.495	.624
	NPF	.140	.247	.183	.567	.575
	DPK	-.547	.442	-.500	-1.239	.225
	SIZE	.738	.386	.619	1.911	.065

a. Dependent Variable: ABS\_RES

## d. Uji Multikolonieritas

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-13.913	13.501		-1.031	.311		
NPF	.167	.362	.143	.461	.648	.272	3.675
DPK	1.469	.647	.877	2.270	.030	.174	5.744
SIZE	-.863	.566	-.473	-1.524	.138	.270	3.708

a. Dependent Variable: ROA

## 3. Analisis Regresi Linear Berganda

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-12.198	13.641		-.894	.378
	NPF	.115	.366	.098	.314	.756
	DPK	1.356	.654	.809	2.073	.047
	SIZE	-.819	.572	-.449	-1.432	.162

a. Dependent Variable: ROA

## 4. Uji Hipotesis

a. Uji R<sup>2</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.435 <sup>a</sup>	.189	.111	.89326




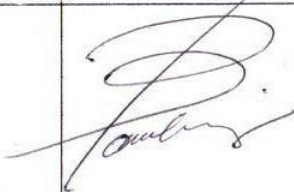
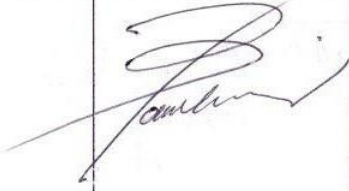
a. Predictors: (Constant), SIZE, NPF, DPK


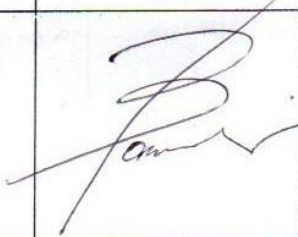

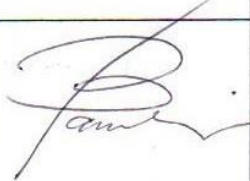
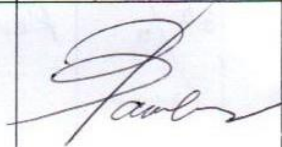
## b. Uji t



Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-12.201	13.546		-.901	.375
	NPF	.081	.363	.069	.223	.825
	DPK	1.338	.650	.798	2.060	.048
	SIZE	-.800	.568	-.438	-1.408	.169

a. Dependent Variable: ROA

## Lampiran 9 Buku Bimbingan

NO	HARI/ TANGGAL	KETERANGAN KONSULTASI	TANDA TANGAN
			PEMBIMBING SKRIPSI
1.	27/9 /2023	Pengajian judul	
2.	14/10 /2023	Konsultasi Bab I	
3.	14/10 /2023	Revisi Bab I	
4.	22/11 /2023	Konsultasi Bab II	
5.	22/11 /2023	Revisi Bab II	

NO	HARI/ TANGGAL	KETERANGAN KONSULTASI	TANDA TANGAN
			PEMBIMBING SKRIPSI
6.	4/12 /2023	Konsultasi Bab III	
7.	4/12 /2023	Revisi Bab III	
8.	17/12 /2023	Tabulasi Data	
9.	17/12 /2023	Olah Data	
10.	27/12 /2023	ACC Olah Data	

NO	HARI/ TANGGAL	KETERANGAN KONSULTASI	TANDA TANGAN
			PEMBIMBING SKRIPSI
11.	14 / 1 / 2024	Konsultasi Bab I <sub>1</sub> dan I <sub>2</sub>	
12.	18 / 1 / 2024	Revisi Bab I <sub>1</sub> dan I <sub>2</sub>	
13.	23 / 1 / 2024	Review dan ACC Skripsi	