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LAMPIRAN

Lampiran 1 Objek Data Penelitian

| No. | Sandi | Nama BPRS |
|-----|--------|---------------------------------------|
| 1 | 620002 | PT. BPRS Amanah Rabbaniah |
| 2 | 620004 | PT. BPRS Amanah Ummah |
| 3 | 620005 | PT BPRS Riyal Irsyadi |
| 4 | 620006 | PT. BPRS Bina Amwalul Hasanah |
| 5 | 620007 | PT. BPRS Musyarakah Ummat Indonesia |
| 6 | 620008 | PT. BPRS PNM Mentari |
| 7 | 620009 | PT. BPRS Tulen Amanah |
| 8 | 620010 | PT. BPRS Indo Timur |
| 9 | 620011 | PT. BPRS Baiturridha Pusaka |
| 10 | 620012 | PT. BPRS Harta Insan Karimah |
| 11 | 620013 | PT. BPRS Barkah Gemadana |
| 12 | 620014 | PT. BPRS Manfaatsyariah |
| 13 | 620015 | PT. BPRS Harta Insan Karimah Bekasi |
| 14 | 620017 | PT. BPRS Margirizki Bahagia |
| 15 | 620018 | PT. BPRS Bangun Drajat Warga |
| 16 | 620020 | PT. BPRS Harta Insan Karimah Cibitung |
| 17 | 620021 | PT. BPRS Patuh Beramal |
| 18 | 620022 | PT. BPRS Baktimakmur Indah |
| 19 | 620024 | PT. BPRS Baiturrahman |
| 20 | 620025 | PT. BPRS Tengku Chiek Dipante |
| 21 | 620026 | PT. BPRS Fajar Sejahtera Bali |
| 22 | 620027 | PT. BPRS AlMasoem |
| 23 | 620029 | PT. BPRS Harum Hikmahnugraha |
| 24 | 620030 | PT. BPRS Dana Moneter |
| 25 | 620031 | PT. BPRS Surya Sejati |
| 26 | 620032 | PT. BPRS Amanah Bangsa |
| 27 | 620034 | PT. BPRS Muamalah Cilegon |
| 28 | 620035 | PT. BPRS Daarut Tauhiid |
| 29 | 620036 | PT. BPRS Al Washliyah |
| 30 | 620037 | PT BPRS Al Wadi'ah |
| 31 | 620038 | PT BPRS Attaqwa |
| 32 | 620039 | PT. BPRS Niaga Madani |

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| 33 | 620040 | PT. BPRS Al Falah |
| 34 | 620041 | PT. BPRS Hasanah |
| 35 | 620042 | PT. BPRS Wakalumi |
| 36 | 620043 | PT BPRS Gaido Indonesia |
| 37 | 620044 | PT. BPRS Al Ihsan |
| 38 | 620045 | PT. BPRS Nurul Ikhwan |
| 39 | 620046 | PT. BPRS Hikmah Wakilah |
| 40 | 620047 | PT. BPRS Ikhsanul Amal |
| 41 | 620048 | PT. BPRS Bhakti Haji |
| 42 | 620049 | PT. BPRS Rahmah Hijrah Agung |
| 43 | 620050 | PT. BPRS Amanahsejahtera |
| 44 | 620051 | PT. BPRS Bandar Lampung |
| 45 | 620052 | PT. BPRS Muamalat Harkat |
| 46 | 620053 | PT. BPRS Al Barokah |
| 47 | 620054 | PT. BPRS Harta Insan Karimah Parahyangan |
| 48 | 620055 | PT. BPRS Gebu Prima |
| 49 | 620056 | PT. BPRS Daya Artha Mentari |
| 50 | 620057 | PT. BPRS Mulia Berkah Abadi |
| 51 | 620058 | PT. BPRS Puduarta Insani |
| 52 | 620059 | PT. BPRS Mentari Pasaman Saiyo |
| 53 | 620060 | PT. BPRS Berkah Dana Fadhlillah (Perseroda) |
| 54 | 620061 | PT. BPRS Botani Bina Rahmah |
| 55 | 620062 | PT. BPRS Al Hijrah Amanah |
| 56 | 620063 | PT. BPRS Gala Mitra Abadi |
| 57 | 620064 | PT. BPRS Carana Kiat Andalas |
| 58 | 620065 | PT BPRS Syariah Gowata |
| 59 | 620066 | PT. BPRS Amanah Insani |
| 60 | 620068 | PT. BPRS Rif'atul Ummah |
| 61 | 620069 | PT BPRS Harta Insan Karimah Insan Cita |
| 62 | 620070 | PT. BPRS Asad Alif |
| 63 | 620071 | PT. BPRS Ampek Angkek Candung |
| 64 | 620073 | PT. BPRS Al Maburr Babadan |
| 65 | 620075 | PT. BPRS Berkah Ramadhan |
| 66 | 620076 | PT. BPRS Bangka Belitung |
| 67 | 620077 | PT. BPRS Investama Mega Bakti |

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| 68 | 620079 | PT. BPRS Bumi Rinjani Batu |
| 69 | 620080 | PT. BPRS Cilegon Mandiri |
| 70 | 620081 | PT BPRS Situbondo |
| 71 | 620082 | PT BPRS Tanggamus |
| 72 | 620083 | PT. BPRS Buana Mitra Perwira |
| 73 | 620084 | PT. BPRS Artha Surya Barokah |
| 74 | 620085 | PT BPRS Bhakti Sumekar Perseroda |
| 75 | 620086 | PT. BPRS Suriyah |
| 76 | 620087 | PT. BPRS Bina Amanah Satria |
| 77 | 620088 | PT. BPRS Artha Madani |
| 78 | 620089 | PT. BPRS Khasanah Ummat |
| 79 | 620091 | PT. BPRS Metro Madani |
| 80 | 620098 | PT. BPRS Lantabur Tebuireng |
| 81 | 620099 | PT. BPRS Haji Miskin |
| 82 | 620100 | PT. BPRS Artha Mas Abadi |
| 83 | 620101 | PT BPRS Al Salaam Amal Salman |
| 84 | 620102 | PT BPRS Bina Finansia |
| 85 | 620104 | PT. BPRS Dinar Ashri |
| 86 | 620106 | PT BPRS Bumi Rinjani Kepanjen |
| 87 | 620107 | PT BPRS Dana Hidayatullah |
| 88 | 620108 | PT. BPRS Patriot Bekasi |
| 89 | 620110 | PT. BPRS Arta Leksana |
| 90 | 620111 | PT. BPRS Sindanglaya Kotanopan |
| 91 | 620112 | PT. BPRS Bumi Artha Sampang |
| 92 | 620113 | PT. BPRS Karya Mugi Sentosa |
| 93 | 620115 | PT. BPRS Barokah Dana Sejahtera |
| 94 | 620116 | PT. BPRS Artha Amanah Ummat |
| 95 | 620117 | PT. BPRS Mitra Amal Mulia |
| 96 | 620118 | PT. BPRS Madina Mandiri Sejahtera |
| 97 | 620120 | PT. Bank Pembiayaan Rakyat Syariah Gayo |
| 98 | 620121 | PT. BPRS Syarikat Madani |
| 99 | 620122 | PT. BPRS Dana Mulia |
| 100 | 620123 | PT. BPRS Barakah Nawaitul Ikhlas |
| 101 | 620124 | PT. BPRS Sukowati Sragen |
| 102 | 620125 | PT. BPRS Dana Amanah Surakarta |

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| 103 | 620126 | PT. BPRS Mandiri Mitra Sukses |
| 104 | 620127 | PT BPRS Sarana Prima Mandiri |
| 105 | 620128 | PT. BPRS Danagung Syariah |
| 106 | 620129 | PT. BPRS Rajasa Lampung Tengah (Perseroda) |
| 107 | 620130 | PT. BPRS Tanmiya Artha |
| 108 | 620131 | PT. BPRS Kotabumi (Perseroda) |
| 109 | 620132 | PT. BPRS Al Makmur |
| 110 | 620133 | PT. BPRS Harta Isan Karimah Mitra Cahaya Indonesia |
| 111 | 620134 | PT. BPRS Vitka Central |
| 112 | 620135 | PT. BPRS Annisa Mukti |
| 113 | 620136 | PT. BPRS FORMES |
| 114 | 620137 | PT. BPRS Central Syariah Utama |
| 115 | 620138 | PT. BPRS Hijra Alami |
| 116 | 620139 | PT. BPRS Madinah |
| 117 | 620140 | PT. BPRS Lampung Timur |
| 118 | 620141 | PT. Bank Pembiayaan Rakyat Syariah Adeco |
| 119 | 620142 | PT. BPRS Al Mabur Klaten |
| 120 | 620143 | PT. BPRS Meru Nusantara Mandiri |
| 121 | 620144 | PT. BPRS Kota Juang Perseroda |
| 122 | 620145 | PT. BPRS Amanah Insan Cita |
| 123 | 620146 | PT. BPRS Gunung Slamet |
| 124 | 620147 | PT. BPRS Artha Pamenang |
| 125 | 620148 | PT. BPRS Rahmania Dana Sejahtera |
| 126 | 620149 | PT. BPRS Mitra Harmoni Yogyakarta |
| 127 | 620150 | PT. BPRS Rahma Syariah |
| 128 | 620151 | PT. BPRS Mitra Harmoni Kota Semarang |
| 129 | 620152 | PT. BPRS Serambi Mekah |
| 130 | 620153 | PT. BPRS Mitra Harmoni Kota Malang |
| 131 | 620154 | PT. BPRS Insan Madani |
| 132 | 620155 | PT. BPRS Unawi Barokah |
| 133 | 620156 | PT. BPRS Almadinah Tasikmalaya Perseroda |
| 134 | 620157 | PT. BPRS Way Kanan (Perseroda) |
| 135 | 620158 | PT. BPRS Taman Indah Darussalam |
| 136 | 620159 | PT. BPRS Dharma Kuwera |

| | | |
|-----|--------|--|
| 137 | 620160 | PT BPRS Mojo Artho Kota Mojokerto Perseroda |
| 138 | 620161 | PT. BPRS Mitra Harmoni Kota Bandung |
| 139 | 620162 | PT BPRS Gajahtongga KotoPiliang |
| 140 | 620163 | PT. BPRS Cahaya Hidup |
| 141 | 620164 | PT. BPRS Bahari Berkesan |
| 142 | 620165 | PT. BPRS Magetan (Perseroda) |
| 143 | 620166 | PT. BPRS Bakti Artha Sejahtera Sampang Perseroda |
| 144 | 620167 | PT. BPRS Saka Dana Mulia |
| 145 | 620168 | PT. BPRS Harta Insan Karimah Fajar Nitro |
| 146 | 620169 | PT. BPRS Mitra Agro Usaha |
| 147 | 620170 | PT. BPRS Mitra Amanah |
| 148 | 620171 | PT. BPRS Harta Insan Karimah Surakarta |
| 149 | 620173 | PT. BPRS Aman Syariah |
| 150 | 620174 | PT. BPRS Harta Insan Karimah Bahari |
| 151 | 620175 | PT. BPRS Lampung Barat |
| 152 | 620176 | PT. BPRS Tani Tulang Bawang Barat (Perseroda) |
| 153 | 620177 | PT. BPRS Bogor Tegar Beriman |
| 154 | 620178 | PT. BPRS Unisia Insan Indonesia |
| 155 | 620179 | PT. BPRS Bobato Lestari |
| 156 | 620180 | PT. BPRS Mitra Mentari Sejahtera |
| 157 | 620181 | PT. BPRS Maslahat Dana Syariah Nusantara |
| 158 | 620182 | PT. BPRS Saruma Sejahtera |
| 159 | 620183 | PT. BPRS Kabupaten Ngawi |
| 160 | 620184 | PT. BPRS Fadhillah Kota Bengkulu |
| 161 | 620185 | PT. BPRS Jam Gadang Perseroda |
| 162 | 620186 | PT. BPRS Sungai Puasyariah |
| 163 | 620187 | PT. BPRS Mustaqim Aceh (Perseroda) |

Lampiran 2 Data Penelitian

1. Data Penelitian

| Tahun | Triwulan | CAR (%) | FDR (%) | CR (%) | Pembiayaan |
|-------|----------|---------|---------|------------|------------|
| 2012 | I | 15,33 | 87,13 | 22,9341721 | 104.239 |
| | II | 16,12 | 98,59 | 20,4257489 | 117.592 |
| | III | 14,98 | 102,1 | 22,1239019 | 130.357 |
| | IV | 14,13 | 100 | 25,1422327 | 147.505 |
| 2013 | I | 24,1 | 119,67 | 29,3388003 | 161.081 |
| | II | 22,4 | 129,63 | 19,0099013 | 171.227 |
| | III | 21,96 | 126,52 | 21,0128767 | 177.32 |
| | IV | 22,08 | 120,93 | 22,7813348 | 184.122 |
| 2014 | I | 23,08 | 123,1 | 20,7745232 | 184.964 |
| | II | 22,21 | 134,64 | 17,147791 | 193.136 |
| | III | 21,8 | 131,7 | 19,6801972 | 196.563 |
| | IV | 22,77 | 124,24 | 25,3200145 | 199.33 |
| 2015 | I | 20,71 | 129,01 | 23,4014388 | 5.216.058 |
| | II | 21,47 | 120,06 | 16,9209696 | 5.561.698 |
| | III | 20,71 | 129,01 | 21,116192 | 5.386.469 |
| | IV | 21,47 | 120,06 | 25,0751128 | 1.288.459 |
| 2016 | I | 22,15 | 121,55 | 24,8794182 | 5.824.326 |
| | II | 20,22 | 129,35 | 19,2932259 | 6.463.835 |
| | III | 20,72 | 118,63 | 25,2527498 | 6.311.486 |
| | IV | 21,73 | 114,4 | 27,8210173 | 1.622.779 |
| 2017 | I | 21,53 | 116,98 | 24,6598877 | 7.041.353 |
| | II | 20,62 | 124,47 | 21,4267368 | 7.520.383 |
| | III | 20,89 | 116,49 | 26,1042868 | 7.429.057 |
| | IV | 20,81 | 111,12 | 28,9542222 | 1.859.199 |
| 2018 | I | 20,6 | 114,08 | 27,4834742 | 7.414.378 |
| | II | 19,96 | 118,91 | 23,5141867 | 8.521.309 |
| | III | 19,78 | 112,15 | 27,0142564 | 8.679.642 |
| | IV | 19,33 | 111,67 | 26,7864102 | 2.144.087 |
| 2019 | I | 20,19 | 115,5 | 22,7801006 | 9.212.297 |
| | II | 19,54 | 120,08 | 19,8384941 | 9.726.104 |

| | | | | | |
|------|-----|-------|--------|------------|------------|
| | III | 19,48 | 116,71 | 22,8919494 | 10.078.094 |
| | IV | 17,99 | 113,59 | 26,3183104 | 9.943.320 |
| 2020 | I | 26,8 | 117,29 | 22,3293309 | 10.678.320 |
| | II | 26,34 | 118,15 | 20,9283962 | 10.503.242 |
| | III | 31,29 | 116,24 | 22,7294874 | 10.600.572 |
| | IV | 28,6 | 108,78 | 28,0318287 | 10.681.499 |
| 2021 | I | 23,98 | 111,34 | 85,1134148 | 10.934.455 |
| | II | 22,05 | 108,43 | 85,3263831 | 11.161.624 |
| | III | 23,44 | 106,2 | 90,440113 | 11.451.878 |
| | IV | 23,79 | 103,38 | 91,8015112 | 11.938.801 |

2. Tranformasi Data Penelitian ke bentuk Logaritma Natural

| Tahun | Triwulan | Ln_CAR | Ln_FDR | Ln_CR | Ln_Pembiayaan |
|-------|----------|--------|--------|-------|---------------|
| 2012 | I | 2,73 | 4,47 | 3,13 | 11,55 |
| | II | 2,78 | 4,59 | 3,02 | 11,67 |
| | III | 2,71 | 4,63 | 3,1 | 11,78 |
| | IV | 2,65 | 4,61 | 3,22 | 11,9 |
| 2013 | I | 3,18 | 4,78 | 3,38 | 11,99 |
| | II | 3,11 | 4,86 | 2,94 | 12,05 |
| | III | 3,09 | 4,84 | 3,05 | 12,09 |
| | IV | 3,09 | 4,8 | 3,13 | 12,12 |
| 2014 | I | 3,14 | 4,81 | 3,03 | 12,13 |
| | II | 3,1 | 4,9 | 2,84 | 12,17 |
| | III | 3,08 | 4,88 | 2,98 | 12,19 |
| | IV | 3,13 | 4,82 | 3,23 | 12,2 |
| 2015 | I | 3,03 | 4,86 | 3,15 | 15,47 |
| | II | 3,07 | 4,79 | 2,83 | 15,53 |
| | III | 3,03 | 4,86 | 3,05 | 15,5 |
| | IV | 3,07 | 4,79 | 3,22 | 14,07 |
| 2016 | I | 3,1 | 4,8 | 3,21 | 15,58 |
| | II | 3,01 | 4,86 | 2,96 | 15,68 |
| | III | 3,03 | 4,78 | 3,23 | 15,66 |
| | IV | 3,08 | 4,74 | 3,33 | 14,3 |

| | | | | | |
|------|-----|------|------|------|-------|
| 2017 | I | 3,07 | 4,76 | 3,21 | 15,77 |
| | II | 3,03 | 4,82 | 3,06 | 15,83 |
| | III | 3,04 | 4,76 | 3,26 | 15,82 |
| | IV | 3,04 | 4,71 | 3,37 | 14,44 |
| 2018 | I | 3,03 | 4,74 | 3,31 | 15,82 |
| | II | 2,99 | 4,78 | 3,16 | 15,96 |
| | III | 2,98 | 4,72 | 3,3 | 15,98 |
| | IV | 2,96 | 4,72 | 3,29 | 14,58 |
| 2019 | I | 3,01 | 4,75 | 3,13 | 16,04 |
| | II | 2,97 | 4,79 | 2,99 | 16,09 |
| | III | 2,97 | 4,76 | 3,13 | 16,13 |
| | IV | 2,89 | 4,73 | 3,27 | 16,11 |
| 2020 | I | 3,29 | 4,76 | 3,11 | 16,18 |
| | II | 3,27 | 4,77 | 3,04 | 16,17 |
| | III | 3,44 | 4,76 | 3,12 | 16,18 |
| | IV | 3,35 | 4,69 | 3,33 | 16,18 |
| 2021 | I | 3,18 | 4,71 | 4,44 | 16,21 |
| | II | 3,09 | 4,69 | 4,45 | 16,23 |
| | III | 3,15 | 4,67 | 4,5 | 16,25 |
| | IV | 3,17 | 4,64 | 4,52 | 16,3 |

Lampiran 3 Output Penelitian

A. Stasioner

1. Variabel CAR

Null Hypothesis: CAR has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=9)

| | t-Statistic | Prob.* |
|---|------------------|---------------|
| Augmented Dickey-Fuller test statistic | -3.124958 | 0.0328 |
| Test critical values: | | |
| 1% level | -3.610453 | |
| 5% level | -2.938987 | |
| 10% level | -2.607932 | |

*MacKinnon (1996) one-sided p-values.

Null Hypothesis: D(CAR) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=9)

| | t-Statistic | Prob.* |
|---|------------------|---------------|
| Augmented Dickey-Fuller test statistic | -7.449828 | 0.0000 |
| Test critical values: | | |
| 1% level | -3.615588 | |
| 5% level | -2.941145 | |
| 10% level | -2.609066 | |

*MacKinnon (1996) one-sided p-values.

Null Hypothesis: D(CAR,2) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=9)

| | t-Statistic | Prob.* |
|---|------------------|---------------|
| Augmented Dickey-Fuller test statistic | -11.48608 | 0.0000 |
| Test critical values: | | |
| 1% level | -3.621023 | |
| 5% level | -2.943427 | |
| 10% level | -2.610263 | |

*MacKinnon (1996) one-sided p-values.

1. Variabel FDR

Null Hypothesis: FDR has a unit root

Exogenous: Constant

Lag Length: 3 (Automatic - based on SIC, maxlag=9)

| | t-Statistic | Prob.* |
|---|------------------|---------------|
| Augmented Dickey-Fuller test statistic | -2.674205 | 0.0883 |
| Test critical values: 1% level | -3.626784 | |
| 5% level | -2.945842 | |
| 10% level | -2.611531 | |

*MacKinnon (1996) one-sided p-values.

Null Hypothesis: D(FDR) has a unit root

Exogenous: Constant

Lag Length: 2 (Automatic - based on SIC, maxlag=9)

| | t-Statistic | Prob.* |
|---|---------------------|-------------------|
| Augmented Dickey-Fuller test statistic | -3.449879... | 0.01552... |
| Test critical values: 1% level | -3.626783579953108 | |
| 5% level | -2.945842297613319 | |
| 10% level | -2.61153098100415 | |

*MacKinnon (1996) one-sided p-values.

Null Hypothesis: D(FDR,2) has a unit root

Exogenous: Constant

Lag Length: 3 (Automatic - based on SIC, maxlag=9)

| | t-Statistic | Prob.* |
|---|------------------|---------------|
| Augmented Dickey-Fuller test statistic | -8.425767 | 0.0000 |
| Test critical values: 1% level | -3.639407 | |
| 5% level | -2.951125 | |
| 10% level | -2.614300 | |

*MacKinnon (1996) one-sided p-values.

2. Variabel CR

Null Hypothesis: CR has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic - based on SIC, maxlag=9)

| | t-Statistic | Prob.* |
|--|-------------|--------|
| Augmented Dickey-Fuller test statistic | -0.566272 | 0.8666 |
| Test critical values: 1% level | -3.610453 | |
| 5% level | -2.938987 | |
| 10% level | -2.607932 | |

*MacKinnon (1996) one-sided p-values.

Null Hypothesis: D(CR) has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic - based on SIC, maxlag=9)

| | t-Statistic | Prob.* |
|--|-------------|--------|
| Augmented Dickey-Fuller test statistic | -5.879080 | 0.0000 |
| Test critical values: 1% level | -3.615588 | |
| 5% level | -2.941145 | |
| 10% level | -2.609066 | |

*MacKinnon (1996) one-sided p-values.

Null Hypothesis: D(CR,2) has a unit root
 Exogenous: Constant
 Lag Length: 2 (Automatic - based on SIC, maxlag=9)

| | t-Statistic | Prob.* |
|--|-------------|--------|
| Augmented Dickey-Fuller test statistic | -8.348803 | 0.0000 |
| Test critical values: 1% level | -3.632900 | |
| 5% level | -2.948404 | |
| 10% level | -2.612874 | |

*MacKinnon (1996) one-sided p-values.

2. Variabel Y

Null Hypothesis: PEMBIAYAAN has a unit root

Exogenous: Constant

Lag Length: 4 (Automatic - based on SIC, maxlag=9)

| | t-Statistic | Prob.* |
|--|-------------|--------|
| Augmented Dickey-Fuller test statistic | -1.619897 | 0.4621 |
| Test critical values: 1% level | -3.632900 | |
| 5% level | -2.948404 | |
| 10% level | -2.612874 | |

*MacKinnon (1996) one-sided p-values.

Null Hypothesis: D(PEMBIAYAAN) has a unit root

Exogenous: Constant

Lag Length: 3 (Automatic - based on SIC, maxlag=9)

| | t-Statistic | Prob.* |
|--|-------------|--------|
| Augmented Dickey-Fuller test statistic | -2.673315 | 0.0888 |
| Test critical values: 1% level | -3.632900 | |
| 5% level | -2.948404 | |
| 10% level | -2.612874 | |

*MacKinnon (1996) one-sided p-values.

Null Hypothesis: D(PEMBIAYAAN,2) has a unit root

Exogenous: Constant

Lag Length: 2 (Automatic - based on SIC, maxlag=9)

| | t-Statistic | Prob.* |
|--|-------------|--------|
| Augmented Dickey-Fuller test statistic | -11.55605 | 0.0000 |
| Test critical values: 1% level | -3.632900 | |
| 5% level | -2.948404 | |
| 10% level | -2.612874 | |

*MacKinnon (1996) one-sided p-values.

B. BOUND TEST

| F-Bounds Test | | Null Hypothesis: No levels relationship | | |
|---------------------|----------|---|-------|-------|
| Test Statistic | Value | Signif. | I(0) | I(1) |
| Asymptotic: n=1000 | | | | |
| F-statistic | 2.690702 | 10% | 2.37 | 3.2 |
| k | 3 | 5% | 2.79 | 3.67 |
| | | 2.5% | 3.15 | 4.08 |
| | | 1% | 3.65 | 4.66 |
| Finite Sample: n=40 | | | | |
| Actual Sample Size | 36 | 10% | 2.592 | 3.454 |
| | | 5% | 3.1 | 4.088 |
| | | 1% | 4.31 | 5.544 |
| Finite Sample: n=35 | | | | |
| | | 10% | 2.618 | 3.532 |
| | | 5% | 3.164 | 4.194 |
| | | 1% | 4.428 | 5.816 |

Null Hypothesis: D(PEMBIAYAAN,2) has a unit root

Exogenous: Constant

Lag Length: 2 (Automatic - based on SIC, maxlag=9)

| | t-Statistic | Prob.* |
|---|------------------|---------------|
| Augmented Dickey-Fuller test statistic | -11.55605 | 0.0000 |
| Test critical values: | | |
| 1% level | -3.632900 | |
| 5% level | -2.948404 | |
| 10% level | -2.612874 | |

*MacKinnon (1996) one-sided p-values.

C. BOUND TEST

| F-Bounds Test | | Null Hypothesis: No levels relationship | | |
|---------------------|----------|---|-------|-------|
| Test Statistic | Value | Signif. | I(0) | I(1) |
| Asymptotic: n=1000 | | | | |
| F-statistic | 2.690702 | 10% | 2.37 | 3.2 |
| k | 3 | 5% | 2.79 | 3.67 |
| | | 2.5% | 3.15 | 4.08 |
| | | 1% | 3.65 | 4.66 |
| Finite Sample: n=40 | | | | |
| Actual Sample Size | 36 | 10% | 2.592 | 3.454 |
| | | 5% | 3.1 | 4.088 |
| | | 1% | 4.31 | 5.544 |
| Finite Sample: n=35 | | | | |
| | | 10% | 2.618 | 3.532 |
| | | 5% | 3.164 | 4.194 |
| | | 1% | 4.428 | 5.816 |

D. JANGKA PENDEK

| Conditional Error Correction Regression | | | | |
|---|-------------|------------|-------------|--------|
| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
| C | -11.52284 | 21.49969 | -0.535954 | 0.5967 |
| PEMBIAYAAN(-1)* | -0.128882 | 0.110411 | -1.167293 | 0.2541 |
| CAR** | -0.624516 | 1.026386 | -0.608461 | 0.5484 |
| FDR(-1) | 3.254144 | 3.997394 | 0.814066 | 0.4233 |
| CR** | 0.034752 | 0.383291 | 0.090667 | 0.9285 |
| D(PEMBIAYAAN(-1)) | -0.355712 | 0.163976 | -2.169292 | 0.0398 |
| D(PEMBIAYAAN(-2)) | -0.244210 | 0.160190 | -1.524497 | 0.1399 |
| D(PEMBIAYAAN(-3)) | -0.571116 | 0.142264 | -4.014467 | 0.0005 |
| D(FDR) | 2.131403 | 3.902973 | 0.546097 | 0.5898 |
| D(FDR(-1)) | -5.175483 | 2.412160 | -2.145580 | 0.0418 |
| D(FDR(-2)) | -5.528945 | 2.389059 | -2.314277 | 0.0292 |

* p-value incompatible with t-Bounds distribution.

** Variable interpreted as $Z = Z(-1) + D(Z)$.

E. JANGKA PANJANG

Levels Equation
Case 2: Restricted Constant and No Trend

| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|----------|-------------|------------|-------------|--------|
| CAR | -4.845635 | 8.748417 | -0.553887 | 0.5846 |
| FDR | 25.24900 | 47.58301 | 0.530631 | 0.6004 |
| CR | 0.269642 | 3.034148 | 0.088869 | 0.9299 |
| C | -89.40610 | 224.2727 | -0.398649 | 0.6935 |

EC = PEMBIAYAAN - (-4.8456*CAR + 25.2490*FDR + 0.2696*CR - 89.4061)

F. Uji Autoregressive Distributed Lag (ARDL)

Dependent Variable: LN_PEMBIAYAAN
 Method: ARDL
 Date: 07/03/23 Time: 09:22
 Sample (adjusted): 2013Q1 2021Q4
 Included observations: 36 after adjustments
 Maximum dependent lags: 4 (Automatic selection)
 Model selection method: Akaike info criterion (AIC)
 Dynamic regressors (4 lags, automatic): LN_CAR LN_FDR LN_CR
 Fixed regressors: C
 Number of models evaluated: 500
 Selected Model: ARDL(4, 0, 3, 0)

| Variable | Coefficient | Std. Error | t-Statistic | Prob.* |
|-------------------|-------------|------------|-------------|--------|
| LN_PEMBIAYAAN(-1) | 0.515406 | 0.150065 | 3.434546 | 0.0021 |
| LN_PEMBIAYAAN(-2) | 0.111502 | 0.176235 | 0.632692 | 0.5327 |
| LN_PEMBIAYAAN(-3) | -0.326906 | 0.172818 | -1.891625 | 0.0702 |
| LN_PEMBIAYAAN(-4) | 0.571116 | 0.142264 | 4.014467 | 0.0005 |
| LN_CAR | -0.624516 | 1.026386 | -0.608461 | 0.5484 |
| LN_FDR | 2.131403 | 3.902973 | 0.546097 | 0.5898 |
| LN_FDR(-1) | -4.052742 | 2.959745 | -1.369288 | 0.1831 |
| LN_FDR(-2) | -0.353462 | 3.035805 | -0.116431 | 0.9082 |
| LN_FDR(-3) | 5.528945 | 2.389059 | 2.314277 | 0.0292 |
| LN_CR | 0.034752 | 0.383291 | 0.090667 | 0.9285 |
| C | -11.52284 | 21.49969 | -0.535954 | 0.5967 |

| | | | |
|--------------------|-----------|-----------------------|----------|
| R-squared | 0.880967 | Mean dependent var | 14.91667 |
| Adjusted R-squared | 0.833354 | S.D. dependent var | 1.613789 |
| S.E. of regression | 0.658785 | Akaike info criterion | 2.249629 |
| Sum squared resid | 10.84995 | Schwarz criterion | 2.733482 |
| Log likelihood | -29.49333 | Hannan-Quinn criter. | 2.418507 |
| F-statistic | 18.50264 | Durbin-Watson stat | 1.525539 |
| Prob(F-statistic) | 0.000000 | | |

*Note: p-values and any subsequent tests do not account for model selection.

G. Statistik Deskriptif

Descriptive Statistics

| | N | Minimum | Maximum | Mean | Std. Deviation |
|--------------------|----|---------|----------|------------|----------------|
| Ln_CAR | 40 | 14.13 | 31.29 | 21.4288 | 3.31311 |
| Ln_FDR | 40 | 87.13 | 134.64 | 116.5470 | 9.83032 |
| Ln_CR | 40 | 16.92 | 91.80 | 29.8481 | 19.94813 |
| Ln_Pembiayaan | 40 | 104239 | 11938801 | 5429054.00 | 4382878.081 |
| Valid N (listwise) | 40 | | | | |

H. Asumsi Klasik

1. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N | | 40 |
| Normal Parameters ^{a,b} | Mean | .0E-7 |
| | Std. Deviation | .3597711.3954436 |
| Most Extreme Differences | Absolute | .126 |
| | Positive | .126 |
| | Negative | -.100 |
| Kolmogorov-Smirnov Z | | .798 |
| Asymp. Sig. (2-tailed) | | .547 |

a. Test distribution is Normal.

b. Calculated from data.

2. Multikolinearitas

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|------------|-----------------------------|-------------|---------------------------|-------|------|-------------------------|-------|
| | B | Std. Error | Beta | | | Tolerance | VIF |
| (Constant) | -1492606.757 | 8091561.733 | | -.184 | .855 | | |
| Ln_CAR | 493287.311 | 206582.085 | .373 | 2.388 | .022 | .768 | 1.303 |
| Ln_FDR | -50976.352 | 73559.512 | -.114 | -.693 | .493 | .688 | 1.454 |
| Ln_CR | 76797.888 | 34803.226 | .350 | 2.207 | .034 | .746 | 1.341 |

a. Dependent Variable: Pembiayaan

3. Heteroskedastisitas

Heteroskedasticity Test: Glejser
Null hypothesis: Homoskedasticity

| | | | |
|---------------------|----------|----------------------|--------|
| F-statistic | 2.166557 | Prob. F(10,25) | 0.0570 |
| Obs*R-squared | 16.71383 | Prob. Chi-Square(10) | 0.0809 |
| Scaled explained SS | 14.91924 | Prob. Chi-Square(10) | 0.1350 |

4. Autokorelasi

Runs Test

| | RES_2 |
|-------------------------|------------|
| Test Value ^a | 3249988.69 |
| Cases < Test Value | 20 |
| Cases >= Test Value | 20 |
| Total Cases | 40 |
| Number of Runs | 18 |
| Z | -.801 |
| Asymp. Sig. (2-tailed) | .423 |

a. Median

Lampiran 4 Laporan Keuangan BPRS

Statistik Perbankan Syariah, Desember 2019

Sharia Banking Statistics, December 2019

**Tabel 42. Rasio Keuangan Bank Pembiayaan Rakyat Syariah
(Financial Ratios of Sharia Rural Bank)**

| Rasio | 2019 | | | | | | | | | | | | Ratio | | | |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 2015 | 2016 | 2017 | 2018 | | 2019 | | | | | | Des | Nov | | | |
| | 2015 | 2016 | 2017 | 2018 | 2018 | 2018 | 2019 | 2019 | 2019 | 2019 | 2019 | 2019 | 2019 | 2019 | 2019 | |
| | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ag | Sep | Okt | Nov | Des | 1 | 2 | 3 | |
| 1 CAR | 21,47% | 21,72% | 20,81% | 19,33% | 20,33% | 21,72% | 20,19% | 19,85% | 21,21% | 19,54% | 19,22% | 19,58% | 19,48% | 19,61% | 19,27% | 17,99% |
| 2 ROA | 2,20% | 2,27% | 2,55% | 1,87% | 2,56% | 2,32% | 2,36% | 2,47% | 2,48% | 2,51% | 2,59% | 2,54% | 2,52% | 2,52% | 2,27% | 2,61% |
| 3 ROE | 14,66% | 16,18% | 19,40% | 12,86% | 19,97% | 17,62% | 18,08% | 19,11% | 19,12% | 19,37% | 20,10% | 19,50% | 19,38% | 19,44% | 17,07% | 27,30% |
| 4 NPF | 8,20% | 8,63% | 9,68% | 9,30% | 8,94% | 9,02% | 8,71% | 8,89% | 8,70% | 8,83% | 8,73% | 8,74% | 8,27% | 8,28% | 7,92% | 7,05% |
| 5 FDR | 120,06% | 114,40% | 111,12% | 111,67% | 111,52% | 113,70% | 115,50% | 118,99% | 122,33% | 120,08% | 117,02% | 116,33% | 116,71% | 117,62% | 116,09% | 113,59% |
| 6 BOPO | 88,09% | 87,09% | 85,34% | 87,66% | 81,74% | 90,01% | 87,00% | 85,74% | 86,12% | 85,78% | 85,47% | 85,95% | 85,89% | 85,45% | 85,05% | 84,12% |

Statistik Perbankan Syariah, Desember 2019

Sharia Banking Statistics, December 2019

**Tabel 42. Rasio Keuangan Bank Pembiayaan Rakyat Syariah
(Financial Ratios of Sharia Rural Bank)**

| Rasio | 2019 | | | | | | | | | | | | Ratio | | | |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 2015 | 2016 | 2017 | 2018 | | 2019 | | | | | | Des | Nov | | | |
| | 2015 | 2016 | 2017 | 2018 | 2018 | 2018 | 2019 | 2019 | 2019 | 2019 | 2019 | 2019 | 2019 | 2019 | 2019 | 2019 |
| | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ag | Sep | Okt | Nov | Des | 1 | 2 | 3 | 4 |
| 1 CAR | 21,47% | 21,73% | 20,81% | 19,33% | 20,33% | 21,72% | 20,19% | 19,85% | 21,21% | 19,54% | 19,22% | 19,58% | 19,48% | 19,61% | 19,27% | 17,99% |
| 2 ROA | 2,20% | 2,27% | 2,55% | 1,87% | 2,56% | 2,32% | 2,36% | 2,47% | 2,48% | 2,51% | 2,59% | 2,54% | 2,52% | 2,52% | 2,27% | 2,61% |
| 3 ROE | 14,66% | 16,18% | 19,40% | 12,86% | 19,97% | 17,62% | 18,08% | 19,11% | 19,12% | 19,37% | 20,10% | 19,50% | 19,38% | 19,44% | 17,07% | 27,30% |
| 4 NPF | 8,20% | 8,63% | 9,68% | 9,30% | 8,94% | 9,02% | 8,71% | 8,89% | 8,70% | 8,83% | 8,73% | 8,74% | 8,27% | 8,28% | 7,92% | 7,05% |
| 5 FDR | 120,06% | 114,40% | 111,12% | 111,67% | 111,52% | 113,70% | 115,50% | 118,99% | 122,33% | 120,08% | 117,02% | 116,33% | 116,71% | 117,62% | 116,09% | 113,59% |
| 6 BOPO | 88,09% | 87,09% | 85,34% | 87,66% | 81,74% | 90,01% | 87,00% | 85,74% | 86,12% | 85,78% | 85,47% | 85,95% | 85,89% | 85,45% | 85,05% | 84,12% |

**Tabel 42. Rasio Keuangan Bank Pembiayaan Rakyat Syariah
(Financial Ratios of Sharia Rural Bank)**

| Rasio | 2020 | | | | | | | | | | | | Rasio | | | | |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|
| | 2016 | 2017 | 2018 | 2019 | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Agst | | Sep | Okt | Nov | Des |
| 1 CAR | 21,73% | 20,81% | 19,33% | 17,99% | 23,28% | 29,96% | 26,80% | 25,96% | 24,80% | 26,34% | 31,10% | 32,38% | 31,29% | 31,41% | 33,26% | 28,60% | 1 CAR |
| 2 ROA | 2,27% | 2,55% | 1,87% | 2,61% | 2,23% | 2,70% | 2,73% | 2,62% | 2,56% | 2,22% | 2,39% | 2,45% | 2,56% | 2,39% | 2,30% | 2,01% | 2 ROA |
| 3 ROE | 16,18% | 19,40% | 12,86% | 27,30% | 21,66% | 29,21% | 29,94% | 28,90% | 29,27% | 26,20% | 28,03% | 28,89% | 30,29% | 28,70% | 27,71% | 20,29% | 3 ROE |
| 4 NPF | 8,63% | 9,68% | 9,30% | 7,05% | 7,50% | 8,07% | 8,31% | 8,94% | 9,15% | 9,14% | 9,27% | 9,25% | 8,60% | 8,07% | 8,23% | 7,24% | 4 NPF |
| 5 FDR | 114,40% | 111,12% | 111,67% | 113,59% | 113,27% | 115,73% | 117,29% | 119,72% | 118,81% | 118,15% | 116,99% | 116,89% | 116,24% | 114,46% | 112,33% | 108,78% | 5 FDR |
| 6 BOPO | 87,09% | 85,34% | 87,66% | 84,12% | 83,22% | 84,54% | 85,34% | 86,51% | 86,81% | 86,77% | 87,21% | 87,21% | 89,62% | 92,25% | 88,33% | 87,62% | 6 BOPO |

**Tabel 42. Rasio Keuangan Bank Pembiayaan Rakyat Syariah
(Financial Ratios of Sharia Rural Bank)**

| Rasio / Ratio | 2021 | | | | | | | | | | | | | | |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------|---------|---------|---------|
| | 2018 | 2019 | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Agst | Sep | Okt | Nov | Des |
| 1 CAR | 19,33% | 17,99% | 28,60% | 24,61% | 23,73% | 23,98% | 22,72% | 22,96% | 22,05% | 22,84% | 23,02% | 23,44% ^e | 23,57% | 23,51% | 23,79% |
| 2 ROA | 1,87% | 2,61% | 2,01% | 1,93% | 1,83% | 1,81% | 1,81% | 1,84% | 1,84% | 1,76% | 1,79% | 1,75% ^f | 1,91% | 1,82% | 1,73% |
| 3 ROE | 12,86% | 27,30% | 20,29% | 19,26% | 18,12% | 17,75% | 17,68% | 17,97% | 17,87% | 16,97% | 17,08% | 16,20% ^f | 17,72% | 16,90% | 16,27% |
| 4 NPF | 9,30% | 7,05% | 7,24% | 7,70% | 7,86% | 8,07% | 8,11% | 8,38% | 8,21% | 8,45% | 8,37% | 8,24% ^f | 7,73% | 7,81% | 6,95% |
| 5 FDR | 111,67% | 113,59% | 108,78% | 108,27% | 109,20% | 111,34% | 113,12% | 110,08% | 108,43% | 107,51% | 106,17% | 106,20% | 106,27% | 105,28% | 103,38% |
| 6 BOPO | 87,66% | 84,12% | 87,62% | 90,29% | 90,16% | 89,17% | 89,12% | 88,59% | 88,53% | 89,33% | 88,88% | 85,61% ^e | 87,80% | 88,13% | 87,63% |

Tabul 7. Neraca Gabungan Bank Pembiayaan Rakyat Syariah (Islamic Rural Bank Condensed Balance Sheet)

| Indikator | 2014 | | | | | | | | | | | | Indikator | | | | | | |
|---------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | Jan | Feb | Mar | Apr | Mei | Jun | | Jul | Agus | Sep | OkT | Nov | Des |
| AKTIVA | | | | | | | | | | | | | | | | | | | |
| 1 Kas | 25.150 | 28.938 | 30.760 | 39.628 | 69.371 | 62.770 | 69.121 | 64.546 | 60.270 | 57.625 | 63.542 | 71.283 | 45.946 | 67.477 | 70.077 | 66.011 | 72.032 | 62.005 | 62.005 |
| 2 Perempatan pada Bank Lain | 334.050 | 407.663 | 525.332 | 652.098 | 905.948 | 1.110.431 | 1.111.315 | 1.097.997 | 1.008.882 | 907.774 | 842.347 | 774.367 | 798.335 | 931.611 | 937.112 | 1.031.864 | 1.075.185 | 1.282.328 | 1.282.328 |
| 3 Pembiayaan | 1.256.610 | 1.586.919 | 2.060.437 | 2.675.930 | 3.583.520 | 4.433.492 | 4.422.474 | 4.538.689 | 4.635.162 | 4.726.792 | 4.788.995 | 4.845.333 | 4.850.077 | 4.845.573 | 4.918.284 | 4.947.756 | 4.980.312 | 5.004.969 | 5.004.969 |
| 4 Tagihan Lainnya | (144) | 350 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 Aktiva Intiluhna dalam Peroyessan | 35.339 | 32.413 | 39.172 | 44.705 | 67.446 | 88.885 | 91.360 | 91.013 | 91.369 | 94.300 | 99.112 | 97.004 | 97.923 | 102.636 | 105.788 | 106.146 | 109.213 | 102.766 | 102.766 |
| 6 Peroyahan Proyositan A/P | 40.499 | 46.595 | 59.652 | 75.933 | 95.674 | 133.821 | 135.457 | 142.607 | 143.931 | 144.956 | 142.611 | 138.266 | 140.780 | 143.525 | 143.389 | 144.035 | 143.970 | 156.302 | 156.302 |
| 7 Aktiva Temp dan inventaris | 62.327 | 73.461 | 84.118 | 95.365 | 141.885 | 181.059 | 193.979 | 195.760 | 202.005 | 203.170 | 198.471 | 209.550 | 196.857 | 197.089 | 187.200 | 182.916 | 189.545 | 170.554 | 170.554 |
| 8 Rupa-rupa Aktiva ** | 1.693.332 | 2.123.581 | 2.738.746 | 3.520.417 | 4.698.955 | 5.833.488 | 5.840.487 | 5.898.585 | 5.958.901 | 5.946.018 | 5.936.854 | 5.932.511 | 5.934.073 | 6.082.646 | 6.180.274 | 6.266.436 | 6.362.831 | 6.373.331 | 6.373.331 |
| TOTAL AKTIVA* | | | | | | | | | | | | | | | | | | | |
| PASIVA | | | | | | | | | | | | | | | | | | | |
| 1 Dana Pihak Ketiga | 975.815 | 1.250.603 | 1.603.778 | 2.095.333 | 2.937.802 | 3.666.174 | 3.669.208 | 3.710.588 | 3.765.463 | 3.734.325 | 3.681.411 | 3.598.842 | 3.591.644 | 3.728.381 | 3.752.963 | 3.801.904 | 3.852.613 | 4.028.415 | 4.028.415 |
| 2 Kewajiban kepada Bank Lain | 271.481 | 333.068 | 520.882 | 694.113 | 893.253 | 1.194.225 | 1.100.340 | 1.101.379 | 1.105.993 | 1.120.409 | 1.135.365 | 1.206.663 | 1.228.971 | 1.219.827 | 1.233.267 | 1.253.288 | 1.288.902 | 1.264.885 | 1.264.885 |
| 3 Pinjaman Diterima | 68.268 | 56.744 | 52.170 | 79.523 | 90.953 | 54.792 | 33.113 | 31.850 | 53.626 | 34.591 | 56.351 | 58.889 | 60.742 | 69.287 | 79.343 | 88.854 | 92.211 | 91.755 | 91.755 |
| 4 Kewajiban Lainnya | 19.545 | 18.419 | 18.802 | 23.194 | 34.568 | 50.003 | 52.417 | 62.217 | 53.672 | 48.334 | 48.334 | 51.790 | 47.887 | 44.082 | 42.640 | 44.418 | 52.780 | 53.869 | 53.869 |
| 5 Pinjaman Subordinasi | 3 | 353 | 650 | 700 | 700 | 700 | 700 | 700 | 700 | 700 | 700 | 700 | 700 | 1.200 | 1.200 | 1.200 | 1.200 | 1.200 | 1.200 |
| 6 Rupa-rupa Pasiva** | 35.861 | 33.331 | 34.921 | 48.943 | 77.536 | 93.827 | 91.979 | 99.643 | 102.427 | 109.379 | 110.324 | 131.208 | 121.472 | 124.077 | 122.071 | 123.068 | 120.015 | 128.377 | 128.377 |
| 7 Modal Entor (paid in capital) | 221.601 | 290.942 | 391.000 | 590.216 | 872.202 | 1.135.464 | 1.135.464 | 1.135.464 | 1.135.464 | 1.135.464 | 1.135.464 | 1.135.464 | 1.135.464 | 1.135.464 | 1.135.464 | 1.135.464 | 1.135.464 | 1.135.464 | 1.135.464 |
| 8 Sahibn modal entor | 34.665 | 41.929 | 47.448 | 52.856 | 86.173 | 131.456 | 126.331 | 127.811 | 138.986 | 128.889 | 137.671 | 126.034 | 123.954 | 124.202 | 129.549 | 146.769 | 137.148 | 108.090 | 108.090 |
| 9 Sahibn Premsion kembali Aktiva Temp | - | - | - | - | 384 | - | - | - | - | - | - | - | - | - | 1.000 | - | - | - | - |
| 10 Cadangan | 16.638 | 22.582 | 30.696 | 40.106 | 50.475 | 67.774 | 67.452 | 76.503 | 84.594 | 85.147 | 87.621 | 89.341 | 89.289 | 89.289 | 88.967 | 88.870 | 88.804 | 88.876 | 88.876 |
| a. Cadangan Umum | 11.699 | 14.235 | 11.519 | 10.157 | 10.285 | 14.181 | 15.719 | 14.923 | 16.892 | 18.518 | 18.216 | 20.022 | 20.043 | 20.136 | 20.082 | 20.040 | 19.939 | 19.937 | 19.937 |
| b. Cadangan Tujuan | (14.501) | (22.111) | (24.640) | (26.023) | (23.659) | (34.270) | (87.560) | (55.472) | (19.883) | (4.566) | (12.457) | (27.030) | (30.286) | (30.852) | (31.716) | (30.921) | (31.628) | (32.265) | (32.265) |
| 11 Laba | 29.787 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 |
| a. Tahun-tahun lalu | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Tahun berjalan | 29.787 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 | 32.111 |
| TOTAL PASIVA* | 1.693.332 | 2.123.581 | 2.738.746 | 3.520.417 | 4.698.955 | 5.833.488 | 5.840.487 | 5.898.585 | 5.958.901 | 5.946.018 | 5.936.854 | 5.932.511 | 5.934.073 | 6.082.646 | 6.180.274 | 6.266.436 | 6.362.831 | 6.373.331 | 6.373.331 |

*) Sal. Jul. 2012 Rupa-rupa Aktiva termasuk Agunan Yang Dimiliki oleh lembaga Rupa-rupa Pasiva termasuk Laba yang Ditahan
 **) Data tidak tersedia

| Indikator | 2019 | | | | | | | | | | | | Indikator | | | | |
|---|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|----------------------|
| | 2015 | 2016 | 2017 | 2018 | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ag | | Sep | Ok | Nov | D |
| AKTIVA | | | | | | | | | | | | | | | | | |
| 1 Kas | 80.990 | 93.656 | 96.883 | 110.317 | 123.329 | 115.215 | 115.618 | 101.293 | 93.312 | 141.648 | 150.257 | 144.520 | 137.989 | 138.477 | 150.448 | 112.646 | J |
| 2 Pemertan pada Bank Lain | 1.601.899 | 2.026.653 | 2.525.357 | 2.681.735 | 2.638.343 | 2.434.197 | 2.265.526 | 1.961.997 | 1.725.502 | 1.928.321 | 2.200.693 | 2.360.539 | 2.417.269 | 2.465.291 | 2.714.288 | 2.864.351 | 2 |
| 3 Pemertan | 5.765.171 | 6.662.556 | 7.763.951 | 9.084.497 | 9.036.594 | 9.189.887 | 9.396.942 | 9.553.486 | 9.736.242 | 9.726.101 | 9.849.585 | 9.942.559 | 10.078.094 | 10.222.181 | 10.335.560 | 9.943.220 | 3 |
| 4 Tagihan lainnya | - | - | - | - | 892 | 1.412 | 1.433 | 1.433 | 1.595 | 671 | 681 | 681 | 3.913 | 763 | 700 | 473 | 4 |
| 5 Aktiva lainnya dalam penyelesaian | - | - | - | 487 | - | - | - | - | - | - | - | - | - | - | - | - | 5 |
| 6 Penyertaan Perusahaan A/P | 126.404 | 151.015 | 168.610 | 252.409 | 185.411 | 188.325 | 190.399 | 188.970 | 192.468 | 194.219 | 200.745 | 217.140 | 202.103 | 202.216 | 201.623 | 186.664 | 6 |
| 7 Aktiva Tetap dan inventaris | 188.247 | 251.845 | 297.797 | 410.657 | 404.124 | 403.367 | 408.573 | 414.052 | 418.397 | 415.766 | 421.965 | 423.566 | 423.516 | 430.688 | 432.398 | 448.015 | 7 |
| 8 Rupa-rupa Aktiva ** | 229.457 | 274.105 | 324.997 | 326.479 | 351.603 | 387.841 | 412.130 | 417.227 | 436.336 | 428.709 | 442.989 | 450.191 | 458.794 | 463.824 | 461.144 | 376.153 | 8 |
| TOTAL AKTIVA* | 7.739.270 | 9.157.801 | 10.840.375 | 12.361.734 | 12.370.123 | 12.343.583 | 12.409.824 | 12.282.518 | 12.218.936 | 12.448.034 | 12.865.415 | 13.104.848 | 13.315.433 | 13.518.527 | 13.892.917 | 13.788.294 | TOTAL AKTIVA* |
| PASIVA | | | | | | | | | | | | | | | | | |
| 1 Dana Pihak Ketiga | 4.801.888 | 5.823.964 | 6.987.280 | 8.134.938 | 8.103.396 | 8.082.299 | 8.135.985 | 8.030.310 | 7.958.806 | 8.099.759 | 8.417.124 | 8.546.771 | 8.635.339 | 8.691.083 | 8.903.003 | 8.731.890 | J |
| 2 Kewajiban kepada Bank Lain | 1.479.977 | 1.654.927 | 1.964.754 | 2.160.484 | 2.122.325 | 2.130.779 | 2.174.552 | 2.146.088 | 2.147.317 | 2.206.320 | 2.274.048 | 2.337.828 | 2.404.992 | 2.522.067 | 2.610.973 | 2.423.048 | 2 |
| 3 Prjanaan Diriman | 120.012 | 129.350 | 115.354 | 123.616 | 122.451 | 119.178 | 116.360 | 130.707 | 125.765 | 136.780 | 139.047 | 131.819 | 155.812 | 144.640 | 156.238 | 291.080 | 3 |
| 4 Kewajiban lainnya | 53.866 | 69.485 | 93.275 | 118.594 | 94.232 | 95.944 | 103.374 | 94.386 | 97.588 | 90.320 | 92.827 | 106.282 | 105.953 | 98.930 | 103.599 | 89.466 | 4 |
| 5 Prjanaan Subordinasi | 1.050 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | - | 5 |
| 6 Rupa-rupa Pasiva ** | 113.437 | 136.720 | 152.555 | 167.408 | 181.014 | 186.842 | 190.656 | 186.755 | 188.861 | 194.767 | 200.768 | 209.445 | 211.963 | 214.458 | 233.170 | 376.443 | 6 |
| 7 Modal direktor (Paid in capital) | 839.553 | 908.335 | 1.062.060 | 1.176.830 | 1.164.621 | 1.165.097 | 1.179.712 | 1.196.250 | 1.218.330 | 1.221.100 | 1.233.300 | 1.243.889 | 1.247.011 | 1.247.874 | 1.250.766 | 1.182.883 | 7 |
| 8 Tambahan modal direktor | 138.477 | 142.328 | 104.469 | 127.968 | 121.138 | 140.548 | 142.200 | 137.862 | 122.137 | 128.474 | 121.866 | 118.659 | 121.925 | 135.432 | 137.961 | 156.567 | 8 |
| 9 Sialah Penilaian kembali Aktiva Tetap | 2.190 | 19.239 | 23.891 | 20.201 | 19.330 | 19.330 | 19.330 | 19.330 | 19.330 | 19.330 | 19.330 | 19.330 | 19.330 | 18.760 | 21.205 | 18.760 | 9 |
| 10 Cadangan | 94.155 | 120.245 | 135.789 | 153.936 | 154.040 | 157.433 | 161.059 | 165.444 | 168.446 | 169.150 | 168.049 | 170.023 | 171.973 | 171.964 | 171.944 | 162.853 | 10 |
| a. Cadangan Umum | 26.929 | 33.265 | 44.567 | 46.176 | 47.415 | 48.036 | 49.292 | 52.129 | 53.735 | 53.969 | 55.471 | 53.885 | 53.775 | 53.577 | 53.496 | 43.089 | a. |
| b. Cadangan Tujuan | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | b. |
| 11 Laba | (69.892) | (39.658) | (57.849) | (42.828) | (212.353) | (171.887) | (84.979) | (44.774) | (21.705) | (17.063) | (12.302) | (11.861) | (12.213) | (16.943) | (16.556) | (20.105) | c. |
| a. Tahun-tahun lalu | 137.719 | 159.003 | 213.179 | 173.671 | 27.257 | 23.699 | 51.777 | 77.732 | 96.366 | 117.602 | 141.932 | 155.605 | 175.577 | 202.588 | 233.455 | 262.108 | d. |
| b. Tahun berjalan | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | e. |
| TOTAL PASIVA* | 7.739.270 | 9.157.801 | 10.840.375 | 12.361.734 | 12.370.123 | 12.343.583 | 12.409.824 | 12.282.518 | 12.218.936 | 12.448.034 | 12.865.415 | 13.104.848 | 13.315.433 | 13.518.527 | 13.892.917 | 13.788.294 | TOTAL PASIVA* |

* Data not available
 ** Data tidak tersedia
 1. Rupa-rupa aset lancar

| Indikator | Tahun 2020 | | | | | | | | | | | | Indikator | | | | |
|---|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|----------------------------|
| | 2016 | 2017 | 2018 | 2019 | Jan | Feb | Mar | Apr | Mai | Jun | Jul | Agus | | Sep | Okh | Nov | Des |
| AKTIVA | | | | | | | | | | | | | | | | | |
| 1 Kas | 93.656 | 96.882 | 110.317 | 112.646 | 130.736 | 138.821 | 122.047 | 125.892 | 135.308 | 128.076 | 113.675 | 144.412 | 137.622 | 135.991 | 151.489 | 133.094 | 1 |
| 2 Perempatan pada Bank Lain | 2.026.653 | 2.825.327 | 2.681.235 | 2.864.353 | 2.952.422 | 2.743.408 | 2.502.334 | 2.132.202 | 2.127.167 | 2.225.179 | 2.362.032 | 2.362.032 | 2.497.695 | 2.639.971 | 2.941.250 | 3.243.274 | 2 |
| 3 Perbayaan | 6.662.556 | 7.763.931 | 9.084.467 | 9.943.320 | 10.327.603 | 10.526.783 | 10.078.320 | 10.641.998 | 10.530.960 | 10.503.242 | 10.535.541 | 10.525.584 | 10.600.272 | 10.664.753 | 10.689.745 | 10.681.499 | 3 |
| 4 Tagihan Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 4 |
| 5 Aktiva Jeda/Jeda dalam Penyediaan | - | 487 | - | 473 | 501 | 531 | 1.232 | 1.284 | 2.077 | 2.114 | 2.354 | 2.699 | 2.111 | 1.683 | 2.051 | 1.981 | 5 |
| 6 Penyediaan Penyusutan A/P | 151.015 | 168.610 | 252.409 | 186.664 | 193.666 | 216.141 | 220.561 | 225.514 | 219.542 | 215.620 | 221.613 | 223.182 | 213.955 | 217.790 | 221.022 | 198.674 | 6 |
| 7 Aktiva Tetap dan inventaris | 251.845 | 297.797 | 410.657 | 448.015 | 471.744 | 476.833 | 491.277 | 495.939 | 496.402 | 493.581 | 485.379 | 486.787 | 483.036 | 489.622 | 488.512 | 509.753 | 7 |
| 8 Rupa-rupa Aktiva ** | 274.105 | 324.997 | 326.479 | 376.153 | 465.957 | 581.099 | 470.186 | 462.947 | 474.311 | 471.409 | 489.217 | 505.937 | 499.884 | 505.431 | 501.148 | 479.525 | 8 |
| TOTAL AKTIVA* | 9.157.801 | 10.840.376 | 12.361.734 | 13.758.294 | 14.155.296 | 14.151.335 | 14.044.856 | 13.634.847 | 13.546.684 | 13.607.982 | 13.767.111 | 13.802.179 | 14.006.875 | 14.159.661 | 14.554.173 | 14.950.456 | TOTAL AKTIVA* |
| PASIVA | | | | | | | | | | | | | | | | | |
| 1 Dana Pihak Ketiga | 8.523.864 | 6.987.280 | 8.134.928 | 8.731.890 | 9.093.701 | 9.078.262 | 9.102.946 | 8.888.712 | 8.863.759 | 8.859.742 | 9.005.462 | 9.004.956 | 9.116.192 | 9.264.842 | 9.516.669 | 9.819.043 | 1 |
| 2 Kewajiban kepada Bank Lain | 1.654.957 | 1.964.754 | 2.160.484 | 2.423.048 | 2.570.938 | 2.553.363 | 2.502.405 | 2.132.372 | 2.127.235 | 2.225.246 | 2.362.622 | 2.362.097 | 2.397.759 | 2.416.281 | 2.419.196 | 2.313.314 | 2 |
| 3 Pinjaman Diterima | 129.350 | 113.354 | 123.616 | 291.080 | 232.867 | 237.764 | 143.722 | 147.604 | 171.313 | 200.288 | 199.570 | 262.410 | 202.737 | 197.270 | 212.142 | 187.434 | 3 |
| 4 Kewajiban lainnya | 69.485 | 93.275 | 118.594 | 89.466 | 80.601 | 92.527 | 336.646 | 319.641 | 310.839 | 298.604 | 248.266 | 261.703 | 275.283 | 261.929 | 311.736 | 341.742 | 4 |
| 5 Pinjaman Subordinasi | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 5 |
| 6 Rupa-rupa Pasiva ** | 126.720 | 152.555 | 167.408 | 376.445 | 239.592 | 245.483 | 82.014 | 279.162 | 194.597 | 97.304 | 24.716 | 28.817 | 32.360 | 33.790 | 36.746 | 22.279 | 6 |
| 7 Modal disetor (Paid in capital) | 908.335 | 1.062.060 | 1.176.830 | 1.182.883 | 1.238.479 | 1.247.832 | 1.291.057 | 1.318.622 | 1.316.604 | 1.327.828 | 1.352.828 | 1.359.806 | 1.410.259 | 1.419.833 | 1.434.229 | 1.457.329 | 7 |
| 8 Tambahan modal disetor | 142.228 | 104.469 | 127.968 | 156.567 | 166.775 | 146.431 | 147.715 | 127.994 | 124.671 | 129.328 | 116.533 | 113.408 | 77.358 | 79.249 | 119.112 | 69.160 | 8 |
| 9 Salah satu Perbaikan Kembali Aktiva Tetap | 19.239 | 23.891 | 20.391 | 18.760 | 18.760 | 18.760 | 19.204 | 18.760 | 18.760 | 18.760 | 18.760 | 18.760 | 18.760 | 18.760 | 18.760 | 18.760 | 9 |
| 10 Cadangan | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 10 |
| a. Cadangan Umum | 120.245 | 132.789 | 153.926 | 162.853 | 170.490 | 181.267 | 189.392 | 188.413 | 180.092 | 191.795 | 194.770 | 194.793 | 194.429 | 194.618 | 194.530 | 194.728 | a. General Reserve |
| b. Cadangan Khusus | 33.265 | 44.567 | 46.176 | 43.089 | 50.243 | 47.555 | 49.103 | 51.067 | 54.292 | 54.306 | 53.266 | 53.296 | 53.251 | 52.611 | 53.193 | 54.225 | b. Special Purpose Reserve |
| 11 Laba | (9.656) | (87.349) | (42.828) | 20.105 | 265.808 | 231.238 | 109.606 | 83.016 | 80.961 | 65.180 | 59.408 | 55.245 | 56.251 | 47.522 | 44.686 | 42.141 | 11 |
| a. Tahun-tahun lalu | 159.003 | 213.179 | 173.671 | 262.108 | 274.42 | 48.754 | 69.045 | 79.884 | 94.561 | 110.262 | 124.410 | 140.388 | 162.426 | 166.456 | 186.653 | 223.802 | a. Previous years |
| b. Tahun berjalan | (168.659) | (125.830) | (116.499) | (141.903) | (108.574) | (117.653) | (109.341) | (96.932) | (13.595) | (45.082) | (64.942) | (85.172) | (106.176) | (118.931) | (141.967) | (181.661) | b. Current year |
| TOTAL PASIVA* | 9.157.801 | 10.840.376 | 12.361.734 | 13.758.294 | 14.155.296 | 14.151.335 | 14.044.856 | 13.634.847 | 13.546.684 | 13.607.982 | 13.767.111 | 13.802.179 | 14.006.875 | 14.159.661 | 14.554.173 | 14.950.456 | TOTAL PASIVA* |

*: Data tidak tersedia

†: Angka negatif

**: Data not available

††: Provisional figures

| Indikator/Indicator | 2021 | | | | | | | | | | | | |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | 2020 | | | | | | 2021 | | | | | | |
| | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Agus | Sep | Oktober | Nov | Des |
| AKTIVA / AKTIVA | | | | | | | | | | | | | |
| 1 Kas dalam Mata Uang Rupiah / Cash in IDR Currency | 122.977 | 133.091 | 135.483 | 138.418 | 138.427 | 161.522 | 151.118 | 152.865 | 164.082 | 160.305 | 153.596 | 166.344 | 145.389 |
| 2 Kas dalam Mata Uang Asing / Cash in Foreign Currencies | 65 | 109 | 105 | 110 | 118 | 129 | 131 | 137 | 136 | 135 | 131 | 134 | 134 |
| 3 Pemecatan pada Bank Indonesia / Placement of Bank Indonesia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 Pemecatan pada Bank Indonesia / Placement of Bank Indonesia | 2.965.669 | 3.243.179 | 3.347.541 | 3.236.590 | 3.023.513 | 2.779.500 | 3.025.548 | 3.107.539 | 3.306.700 | 3.466.271 | 3.528.302 | 3.723.690 | 4.049.650 |
| 5 Pinjaman / Borrowings | 8.772.288 | 8.816.240 | 8.787.696 | 8.962.711 | 9.057.540 | 8.999.743 | 9.024.982 | 9.035.069 | 9.050.272 | 9.165.378 | 9.210.129 | 9.268.485 | 9.419.942 |
| 6 Pinjaman Bagi Hasil / Shared Revenue Financing | 1.370.177 | 1.812.603 | 1.817.537 | 1.861.999 | 1.922.349 | 1.983.119 | 2.020.203 | 2.070.945 | 2.089.118 | 2.127.317 | 2.170.484 | 2.295.096 | 2.458.060 |
| 7 Penyisihan Penghapusan Aset Produktif / Allowances for carrying assets losses | 40.073 | 52.656 | 54.021 | 56.207 | 59.396 | 64.382 | 65.203 | 68.375 | 73.054 | 76.016 | 81.305 | 87.822 | 105.799 |
| 8 Penyisihan Penghapusan Aset Produktif / Allowances for carrying assets losses | 208.477 | 199.730 | 201.084 | 205.578 | 210.305 | 213.701 | 214.715 | 211.892 | 224.698 | 227.550 | 222.114 | 218.316 | 203.382 |
| 9 Sisa / Balance | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 682 | 682 | 0 | 0 | 0 | 0 |
| 10 Aset yang akan diproses kembali / Assets in Process | 1.183 | 5.208 | 5.440 | 8.682 | 9.386 | 12.206 | 13.188 | 13.462 | 13.430 | 13.186 | 12.196 | 10.262 | 13.561 |
| 11 Termin lainnya /- / Other Current Liabilities | 710 | 3.227 | 3.005 | 4.578 | 4.920 | 6.619 | 7.626 | 7.677 | 8.729 | 8.971 | 7.892 | 9.419 | 11.850 |
| 12 Perencanaan / Inventaris | 85.826 | 135.906 | 139.143 | 137.777 | 136.321 | 141.681 | 144.378 | 145.433 | 148.737 | 151.802 | 154.090 | 157.783 | 154.164 |
| 13 Aset Yang Dambai / Inventaris / Fixed Assets | 80.377 | 96.441 | 93.946 | 113.638 | 114.239 | 112.538 | 111.517 | 116.556 | 110.843 | 111.939 | 106.571 | 103.883 | 103.696 |
| 14 Aset Tetap dan Inventaris / Fixed Assets | 662.067 | 752.466 | 756.319 | 762.401 | 767.766 | 780.638 | 783.157 | 782.399 | 788.061 | 788.947 | 800.128 | 805.859 | 816.955 |
| 15 Aset Tak Berwujud / Intangible Assets | 210.640 | 247.060 | 250.643 | 253.711 | 256.379 | 259.021 | 261.993 | 265.626 | 265.413 | 271.781 | 280.775 | 287.193 | 290.058 |
| 16 Aset Tidak Berwujud / Intangible Assets | 11.459 | 8.942 | 9.143 | 8.495 | 8.463 | 9.270 | 9.699 | 9.671 | 9.832 | 9.955 | 10.287 | 10.750 | 10.991 |
| 17 Akumulasi Amortisasi dan Cadangan / Accumulated Amortization and Reserves for Losses from Value Impairment /- / | 5.071 | 5.478 | 5.609 | 5.096 | 5.162 | 5.718 | 5.859 | 5.935 | 6.142 | 6.307 | 6.477 | 6.653 | 6.977 |
| 18 Aset Lainnya / Other assets | 247.275 | 242.631 | 263.894 | 267.658 | 278.635 | 289.294 | 282.058 | 285.699 | 286.724 | 291.256 | 296.251 | 314.316 | 293.337 |
| TOTAL ASET* | 13.934.139 | 14.943.967 | 14.940.837 | 14.987.780 | 14.936.557 | 14.906.760 | 15.115.748 | 15.347.678 | 15.507.869 | 15.730.714 | 16.231.976 | 16.477.158 | 17.059.911 |
| PASIVA / PASIVA | | | | | | | | | | | | | |
| 1 Liabilitas Segera / Current Liabilities | 93.408 | 147.092 | 136.366 | 140.655 | 88.885 | 88.489 | 88.154 | 83.316 | 85.676 | 85.687 | 90.148 | 98.430 | 126.237 |
| 2 Tabungan Wadiah / Wadiah Savings | 1.916.498 | 1.993.120 | 1.903.936 | 1.840.649 | 1.775.053 | 1.749.373 | 1.880.548 | 1.947.432 | 2.044.218 | 2.037.228 | 2.064.290 | 2.128.917 | 2.296.135 |
| 3 Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Funds | 5.932.215 | 7.364.307 | 7.501.374 | 7.384.477 | 7.625.105 | 7.654.000 | 8.033.237 | 8.190.466 | 8.212.083 | 8.405.133 | 8.578.593 | 8.800.996 | 9.114.050 |
| 4 Liabilitas kepada Bank Indonesia / Liabilities to Bank Indonesia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 Liabilitas kepada Bank Lain / Liabilities to Other Banks | 1.488.492 | 1.625.316 | 1.677.661 | 1.701.931 | 1.723.618 | 1.749.787 | 1.758.790 | 1.792.981 | 1.837.970 | 1.880.535 | 1.939.021 | 2.031.653 | 2.073.880 |
| 6 Pinjaman / Borrowings | 1.063.352 | 1.000.758 | 924.954 | 894.785 | 886.148 | 867.802 | 817.196 | 809.259 | 714.262 | 679.606 | 655.877 | 631.643 | 651.643 |
| 7 Liabilitas Lainnya / Other Current Liabilities | 206.934 | 200.992 | 218.972 | 229.782 | 238.099 | 233.206 | 213.986 | 216.474 | 223.494 | 230.646 | 219.857 | 202.823 | 203.920 |
| 8 Dana Investasi Profit Sharing | 1.343.207 | 543.242 | 513.194 | 540.690 | 526.903 | 512.811 | 352.402 | 268.527 | 268.346 | 263.366 | 251.072 | 255.520 | 233.161 |
| 9 Modal Direksi / Available Capital | 1.231.000 | 1.457.929 | 1.460.833 | 1.463.272 | 1.484.383 | 1.503.199 | 1.511.429 | 1.573.434 | 1.659.295 | 1.668.844 | 1.728.136 | 1.746.144 | 1.758.426 |
| 10 Tambahan Modal Direksi / Additional paid-in capital | 19.059 | 76.853 | 77.101 | 85.762 | 129.995 | 110.627 | 112.995 | 69.865 | 66.304 | 63.949 | 56.899 | 74.668 | 73.578 |
| 11 Sisa / Balance | 18.760 | 18.760 | 18.760 | 18.760 | 18.760 | 18.760 | 18.760 | 16.660 | 18.760 | 18.760 | 18.760 | 18.506 | 16.522 |
| 12 Cadangan / Reserves | 214.898 | 249.061 | 251.338 | 257.778 | 266.972 | 274.827 | 272.490 | 271.006 | 272.210 | 273.122 | 272.502 | 272.700 | 277.463 |
| a. Cadangan Umum / General Reserves | 166.600 | 194.837 | 195.827 | 199.443 | 203.032 | 209.069 | 209.449 | 210.882 | 208.631 | 208.405 | 208.240 | 208.066 | 213.254 |
| b. Cadangan Khusus / Special Reserve | 48.098 | 54.225 | 55.511 | 58.336 | 61.522 | 61.796 | 63.421 | 61.587 | 63.579 | 64.717 | 64.691 | 64.664 | 64.209 |
| 11 Laba (Rugi)/Net Income | 263.112 | 257.738 | 265.147 | 259.238 | 174.727 | 148.279 | 155.773 | 116.617 | 112.126 | 131.631 | 156.798 | 195.979 | 207.005 |
| a. Tahun-tahun lalu / Previous years | 11.068 | 41.862 | 248.448 | 198.409 | 124.028 | 81.949 | 69.960 | 14.132 | 4.562 | 3.929 | 9.937 | 15.960 | 14.469 |
| b. Tahun berjalan / Current year | 252.044 | 215.876 | 16.699 | 30.830 | 50.699 | 66.329 | 85.812 | 102.485 | 107.565 | 127.702 | 146.862 | 180.019 | 191.045 |
| TOTAL LIABILITAS DAN EKUITAS* | 13.934.139 | 14.943.967 | 14.940.837 | 14.987.780 | 14.936.557 | 14.906.760 | 15.115.748 | 15.347.678 | 15.507.869 | 15.730.714 | 16.231.976 | 16.477.158 | 17.059.911 |

**Tabel 19. Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah
 (Financing Composition of Islamic Rural Bank)**

| Akad | 2014 | | | | | | | | | | | | Total | | | | | | |
|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|--------------|
| | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | Jan | Feb | Mar | Apr | Mei | Jun | | Juli | Agus | Sep | Oktober | Nov | Des |
| Akad Mudharabah | 42.852 | 52.781 | 65.471 | 75.807 | 99.361 | 106.851 | 100.689 | 105.018 | 109.039 | 111.776 | 111.637 | 117.505 | 120.765 | 126.617 | 123.717 | 123.691 | 124.847 | 122.467 | Mudharabah |
| Akad Musyarakah | 113.379 | 144.969 | 217.954 | 246.796 | 321.131 | 426.528 | 394.772 | 412.607 | 431.663 | 469.876 | 494.356 | 505.405 | 516.556 | 531.182 | 556.451 | 562.979 | 567.939 | 567.658 | Musyarakah |
| Akad Murabahah | 1.011.743 | 1.269.900 | 1.021.526 | 2.154.494 | 2.854.646 | 3.546.361 | 3.569.175 | 3.650.853 | 3.718.012 | 3.769.009 | 3.810.577 | 3.857.695 | 3.865.210 | 3.854.672 | 3.899.660 | 3.918.522 | 3.940.199 | 3.965.543 | Murahabah |
| Akad Salam | 38 | 105 | 45 | 20 | 197 | 26 | 26 | 26 | 26 | 21 | 21 | 21 | 21 | 21 | 20 | 20 | 20 | 16 | Salam |
| Akad Istinah | 24.083 | 32.766 | 27.598 | 25.673 | 20.751 | 17.614 | 17.333 | 16.865 | 16.469 | 16.226 | 15.936 | 14.910 | 14.574 | 14.159 | 13.851 | 13.528 | 13.237 | 12.881 | Istinah |
| Akad Qardh | 5.518 | 7.803 | 13.499 | 13.815 | 13.522 | 8.318 | 7.873 | 7.595 | 7.617 | 5.383 | 5.325 | 5.156 | 5.436 | 5.250 | 5.514 | 5.391 | 5.365 | 5.179 | Qardh |
| Multijasa | 17.988 | 28.578 | 51.344 | 89.230 | 162.245 | 234.469 | 236.783 | 244.245 | 251.948 | 252.762 | 246.905 | 235.956 | 229.075 | 225.055 | 228.177 | 230.977 | 232.499 | 233.456 | Multijasa |
| Total | 1.256.610 | 1.556.919 | 2.060.437 | 2.675.930 | 3.553.520 | 4.433.492 | 4.422.674 | 4.538.689 | 4.635.162 | 4.726.792 | 4.788.995 | 4.845.333 | 4.850.077 | 4.848.573 | 4.918.284 | 4.947.756 | 4.980.312 | 5.004.909 | Total |

**Tabel 22. Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah
 (Financing Composition of Sharia Rural Bank)**

| Akad | 2019 | | | | | | | | | | | | Total | | | | | |
|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------|
| | 2015 | 2016 | 2017 | 2018 | 2018 | Jan | Feb | Mar | Apr | Mei | Jun | Juli | | Agus | Sep | Oktober | Nov | Des |
| Akad Mudharabah | 168.516 | 156.256 | 124.497 | 180.956 | 179.662 | 171.802 | 177.796 | 186.294 | 203.112 | 204.416 | 196.307 | 215.405 | 212.723 | 227.805 | 232.575 | 240.696 | 240.696 | Mudharabah |
| Akad Musyarakah | 652.316 | 774.949 | 776.696 | 837.915 | 806.428 | 845.489 | 858.292 | 882.586 | 918.301 | 911.848 | 943.654 | 928.133 | 969.700 | 1.030.663 | 1.084.182 | 1.121.004 | 1.121.004 | Musyarakah |
| Akad Murabahah | 4.491.697 | 5.055.764 | 5.904.751 | 6.940.379 | 6.301.676 | 6.998.501 | 7.154.381 | 7.263.563 | 7.392.992 | 7.376.154 | 7.454.207 | 7.534.097 | 7.615.697 | 7.681.113 | 7.735.914 | 7.857.774 | 7.857.774 | Murahabah |
| Akad Salam | 15 | 14 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | Salam |
| Akad Istinah | 11.135 | 9.423 | 21.426 | 35.387 | 35.812 | 36.366 | 37.022 | 38.082 | 40.577 | 43.273 | 48.166 | 49.193 | 52.070 | 55.581 | 63.221 | 67.178 | 67.178 | Istinah |
| Akad Qardh | 6.175 | 6.763 | 22.316 | 46.579 | 47.548 | 51.758 | 53.305 | 55.225 | 56.851 | 56.447 | 59.261 | 56.636 | 53.961 | 50.287 | 49.273 | 41.508 | 41.508 | Qardh |
| Multijasa | 123.588 | 145.865 | 189.866 | 185.360 | 185.534 | 191.398 | 205.160 | 216.122 | 198.366 | 207.512 | 211.732 | 210.433 | 209.117 | 206.009 | 202.572 | 176.856 | 176.856 | Multijasa |
| Total | 5.765.171 | 6.662.556 | 7.763.951 | 9.084.467 | 9.036.594 | 9.189.887 | 9.396.942 | 9.555.456 | 9.736.242 | 9.726.103 | 9.849.585 | 9.942.559 | 10.076.094 | 10.222.181 | 10.335.563 | 10.433.320 | 10.433.320 | Total |

**Tabel 32. Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah
(Financing Composition of Sharia Rural Bank)**

| Akad | 2020 | | | | | | | | | | | | Contract | | | | |
|-----------------|------------------|------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|------------------------|
| | 2016 | 2017 | 2018 | 2019 | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Agst | | Sep | Oktr | Nov | Des |
| Akad Mudharabah | 156.336 | 124.497 | 180.956 | 240.606 | 220.848 | 196.986 | 249.179 | 269.051 | 271.469 | 287.233 | 296.092 | 280.980 | 292.974 | 282.345 | 270.025 | 260.651 | Mudharabah |
| Akad Musyarakah | 774.949 | 776.696 | 837.915 | 1.121.004 | 1.135.809 | 1.073.291 | 1.198.255 | 1.214.672 | 1.242.807 | 1.263.835 | 1.289.090 | 1.327.792 | 1.382.823 | 1.417.554 | 1.501.961 | 1.551.953 | Musyarakah |
| Akad Murabahah | 5.053.764 | 5.904.751 | 6.940.379 | 7.457.774 | 7.711.400 | 7.854.630 | 7.912.797 | 7.849.489 | 7.742.816 | 7.684.870 | 7.689.836 | 7.655.257 | 7.671.138 | 7.666.360 | 7.691.765 | 7.648.501 | Murabahah |
| Akad Salam | 14 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | Salam |
| Akad Istisna | 9.423 | 21.426 | 35.387 | 67.178 | 67.238 | 68.496 | 69.105 | 70.186 | 70.275 | 70.056 | 69.582 | 69.335 | 71.122 | 72.675 | 71.573 | 72.426 | Istisna |
| Akad Ijarah | 6.763 | 22.316 | 46.579 | 41.508 | 48.961 | 48.392 | 49.860 | 48.854 | 49.224 | 48.624 | 47.214 | 47.620 | 46.991 | 49.102 | 49.781 | 53.318 | Ijarah |
| Akad Qardh | 145.865 | 189.866 | 185.360 | 176.856 | 201.370 | 213.439 | 229.017 | 236.239 | 226.109 | 231.027 | 228.700 | 234.522 | 229.581 | 219.978 | 220.925 | 222.678 | Qardh |
| Multijasa | 515.923 | 724.398 | 857.890 | 838.394 | 941.925 | 971.551 | 970.107 | 953.506 | 928.260 | 917.597 | 915.029 | 910.077 | 905.942 | 896.739 | 883.715 | 871.973 | Mult Purpose Financing |
| Total | 6.662.556 | 7.763.951 | 9.084.467 | 9.943.320 | 10.327.603 | 10.426.783 | 10.678.320 | 10.641.998 | 10.530.960 | 10.503.242 | 10.535.541 | 10.525.584 | 10.600.572 | 10.604.753 | 10.689.745 | 10.681.499 | Total |

**Tabel 32.
Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah
(Financing Composition of Sharia Rural Bank)
Nominal dalam Juta Rupiah (in Million IDR)**

| Akad / Contract | 2021 | | | | | | | | | | | | Total | | | |
|-------------------------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-----|
| | 2018 | 2019 | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Agst | Sep | | Oktr | Nov | Des |
| Akad Mudharabah / Mudharabah | 180.956 | 240.606 | 260.651 | 247.115 | 253.643 | 248.860 | 253.986 | 253.795 | 254.493 | 247.053 | 226.209 | 225.419 | 223.519 | 230.024 | 230.283 | |
| Akad Musyarakah / Musyarakah | 837.915 | 1.121.004 | 1.551.953 | 1.570.422 | 1.608.356 | 1.673.489 | 1.729.133 | 1.766.408 | 1.816.452 | 1.842.065 | 1.901.108 | 1.985.065 | 2.071.578 | 2.109.105 | 2.227.777 | |
| Akad Murabahah / Murabahah | 6.940.379 | 7.457.774 | 7.648.501 | 7.614.010 | 7.655.097 | 7.739.459 | 7.847.593 | 7.806.594 | 7.821.667 | 7.812.856 | 7.820.354 | 7.929.721 | 7.973.986 | 8.006.168 | 8.141.604 | |
| Akad Salam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Akad Lainnya / Others | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Akad Istisna | 35.387 | 67.178 | 72.426 | 73.595 | 73.358 | 73.595 | 74.765 | 74.619 | 77.391 | 81.291 | 85.580 | 87.435 | 92.096 | 97.024 | 102.388 | |
| Akad Ijarah / Ijarah | 46.579 | 41.508 | 53.318 | 54.603 | 56.870 | 60.060 | 65.131 | 66.007 | 66.622 | 69.263 | 74.097 | 77.115 | 82.470 | 89.107 | 107.106 | |
| Akad Qardh | 185.360 | 176.856 | 222.678 | 226.715 | 235.377 | 245.101 | 246.382 | 238.585 | 244.956 | 245.642 | 243.713 | 233.392 | 248.416 | 250.353 | 254.553 | |
| Multijasa / Multi Purpose Financing | 857.890 | 838.394 | 871.973 | 872.615 | 882.169 | 893.893 | 888.052 | 879.140 | 880.044 | 894.392 | 899.583 | 913.731 | 904.466 | 913.655 | 920.090 | |
| Total | 9.084.467 | 9.943.320 | 10.681.499 | 10.659.164 | 10.764.870 | 10.934.455 | 11.105.042 | 11.085.149 | 11.161.624 | 11.192.562 | 11.280.644 | 11.451.878 | 11.596.530 | 11.695.436 | 11.983.801 | |

Lampiran 5 Tabel Distribusi f

| Titik Persentase Distribusi F untuk Probabilita = 0,05 | | | | | | | | | | | | | | | |
|--|-------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| df untuk penyebut (N2) | df untuk pembilang (N1) | | | | | | | | | | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 1 | 161 | 199 | 216 | 225 | 230 | 234 | 237 | 239 | 241 | 242 | 243 | 244 | 245 | 245 | 246 |
| 2 | 18.51 | 19.00 | 19.16 | 19.25 | 19.30 | 19.33 | 19.35 | 19.37 | 19.38 | 19.40 | 19.40 | 19.41 | 19.42 | 19.42 | 19.43 |
| 3 | 10.13 | 9.55 | 9.28 | 9.12 | 9.01 | 8.94 | 8.89 | 8.85 | 8.81 | 8.79 | 8.76 | 8.74 | 8.73 | 8.71 | 8.70 |
| 4 | 7.71 | 6.94 | 6.59 | 6.39 | 6.26 | 6.16 | 6.09 | 6.04 | 6.00 | 5.96 | 5.94 | 5.91 | 5.89 | 5.87 | 5.86 |
| 5 | 6.61 | 5.79 | 5.41 | 5.19 | 5.05 | 4.95 | 4.88 | 4.82 | 4.77 | 4.74 | 4.70 | 4.68 | 4.66 | 4.64 | 4.62 |
| 6 | 5.99 | 5.14 | 4.76 | 4.53 | 4.39 | 4.28 | 4.21 | 4.15 | 4.10 | 4.06 | 4.03 | 4.00 | 3.98 | 3.96 | 3.94 |
| 7 | 5.59 | 4.74 | 4.35 | 4.12 | 3.97 | 3.87 | 3.79 | 3.73 | 3.68 | 3.64 | 3.60 | 3.57 | 3.55 | 3.53 | 3.51 |
| 8 | 5.32 | 4.46 | 4.07 | 3.84 | 3.69 | 3.58 | 3.50 | 3.44 | 3.39 | 3.35 | 3.31 | 3.28 | 3.26 | 3.24 | 3.22 |
| 9 | 5.12 | 4.26 | 3.86 | 3.63 | 3.48 | 3.37 | 3.29 | 3.23 | 3.18 | 3.14 | 3.10 | 3.07 | 3.05 | 3.03 | 3.01 |
| 10 | 4.96 | 4.10 | 3.71 | 3.48 | 3.33 | 3.22 | 3.14 | 3.07 | 3.02 | 2.98 | 2.94 | 2.91 | 2.89 | 2.86 | 2.85 |
| 11 | 4.84 | 3.98 | 3.59 | 3.36 | 3.20 | 3.09 | 3.01 | 2.95 | 2.90 | 2.85 | 2.82 | 2.79 | 2.76 | 2.74 | 2.72 |
| 12 | 4.75 | 3.89 | 3.49 | 3.26 | 3.11 | 3.00 | 2.91 | 2.85 | 2.80 | 2.75 | 2.72 | 2.69 | 2.66 | 2.64 | 2.62 |
| 13 | 4.67 | 3.81 | 3.41 | 3.18 | 3.03 | 2.92 | 2.83 | 2.77 | 2.71 | 2.67 | 2.63 | 2.60 | 2.58 | 2.55 | 2.53 |
| 14 | 4.60 | 3.74 | 3.34 | 3.11 | 2.96 | 2.85 | 2.76 | 2.70 | 2.65 | 2.60 | 2.57 | 2.53 | 2.51 | 2.48 | 2.46 |
| 15 | 4.54 | 3.68 | 3.29 | 3.06 | 2.90 | 2.79 | 2.71 | 2.64 | 2.59 | 2.54 | 2.51 | 2.48 | 2.45 | 2.42 | 2.40 |
| 16 | 4.49 | 3.63 | 3.24 | 3.01 | 2.85 | 2.74 | 2.66 | 2.59 | 2.54 | 2.49 | 2.46 | 2.42 | 2.40 | 2.37 | 2.35 |
| 17 | 4.45 | 3.59 | 3.20 | 2.96 | 2.81 | 2.70 | 2.61 | 2.55 | 2.49 | 2.45 | 2.41 | 2.38 | 2.35 | 2.33 | 2.31 |
| 18 | 4.41 | 3.55 | 3.16 | 2.93 | 2.77 | 2.66 | 2.58 | 2.51 | 2.46 | 2.41 | 2.37 | 2.34 | 2.31 | 2.29 | 2.27 |
| 19 | 4.38 | 3.52 | 3.13 | 2.90 | 2.74 | 2.63 | 2.54 | 2.48 | 2.42 | 2.38 | 2.34 | 2.31 | 2.28 | 2.26 | 2.23 |
| 20 | 4.35 | 3.49 | 3.10 | 2.87 | 2.71 | 2.60 | 2.51 | 2.45 | 2.39 | 2.35 | 2.31 | 2.28 | 2.25 | 2.22 | 2.20 |
| 21 | 4.32 | 3.47 | 3.07 | 2.84 | 2.68 | 2.57 | 2.49 | 2.42 | 2.37 | 2.32 | 2.28 | 2.25 | 2.22 | 2.20 | 2.18 |
| 22 | 4.30 | 3.44 | 3.05 | 2.82 | 2.66 | 2.55 | 2.46 | 2.40 | 2.34 | 2.30 | 2.26 | 2.23 | 2.20 | 2.17 | 2.15 |
| 23 | 4.28 | 3.42 | 3.03 | 2.80 | 2.64 | 2.53 | 2.44 | 2.37 | 2.32 | 2.27 | 2.24 | 2.20 | 2.18 | 2.15 | 2.13 |
| 24 | 4.26 | 3.40 | 3.01 | 2.78 | 2.62 | 2.51 | 2.42 | 2.36 | 2.30 | 2.25 | 2.22 | 2.18 | 2.15 | 2.13 | 2.11 |
| 25 | 4.24 | 3.39 | 2.99 | 2.76 | 2.60 | 2.49 | 2.40 | 2.34 | 2.28 | 2.24 | 2.20 | 2.16 | 2.14 | 2.11 | 2.09 |
| 26 | 4.23 | 3.37 | 2.98 | 2.74 | 2.59 | 2.47 | 2.39 | 2.32 | 2.27 | 2.22 | 2.18 | 2.15 | 2.12 | 2.09 | 2.07 |
| 27 | 4.21 | 3.35 | 2.96 | 2.73 | 2.57 | 2.46 | 2.37 | 2.31 | 2.25 | 2.20 | 2.17 | 2.13 | 2.10 | 2.08 | 2.06 |
| 28 | 4.20 | 3.34 | 2.95 | 2.71 | 2.56 | 2.45 | 2.36 | 2.29 | 2.24 | 2.19 | 2.15 | 2.12 | 2.09 | 2.06 | 2.04 |
| 29 | 4.18 | 3.33 | 2.93 | 2.70 | 2.55 | 2.43 | 2.35 | 2.28 | 2.22 | 2.18 | 2.14 | 2.10 | 2.08 | 2.05 | 2.03 |
| 30 | 4.17 | 3.32 | 2.92 | 2.69 | 2.53 | 2.42 | 2.33 | 2.27 | 2.21 | 2.16 | 2.13 | 2.09 | 2.06 | 2.04 | 2.01 |
| 31 | 4.16 | 3.30 | 2.91 | 2.68 | 2.52 | 2.41 | 2.32 | 2.25 | 2.20 | 2.15 | 2.11 | 2.08 | 2.05 | 2.03 | 2.00 |
| 32 | 4.15 | 3.29 | 2.90 | 2.67 | 2.51 | 2.40 | 2.31 | 2.24 | 2.19 | 2.14 | 2.10 | 2.07 | 2.04 | 2.01 | 1.99 |
| 33 | 4.14 | 3.28 | 2.89 | 2.66 | 2.50 | 2.39 | 2.30 | 2.23 | 2.18 | 2.13 | 2.09 | 2.06 | 2.03 | 2.00 | 1.98 |
| 34 | 4.13 | 3.28 | 2.88 | 2.65 | 2.49 | 2.38 | 2.29 | 2.23 | 2.17 | 2.12 | 2.08 | 2.05 | 2.02 | 1.99 | 1.97 |
| 35 | 4.12 | 3.27 | 2.87 | 2.64 | 2.48 | 2.37 | 2.29 | 2.22 | 2.16 | 2.11 | 2.07 | 2.04 | 2.01 | 1.99 | 1.96 |
| 36 | 4.11 | 3.26 | 2.87 | 2.63 | 2.48 | 2.36 | 2.28 | 2.21 | 2.15 | 2.11 | 2.07 | 2.03 | 2.00 | 1.98 | 1.95 |
| 37 | 4.11 | 3.25 | 2.86 | 2.63 | 2.47 | 2.36 | 2.27 | 2.20 | 2.14 | 2.10 | 2.06 | 2.02 | 2.00 | 1.97 | 1.95 |
| 38 | 4.10 | 3.24 | 2.85 | 2.62 | 2.46 | 2.35 | 2.26 | 2.19 | 2.14 | 2.09 | 2.05 | 2.02 | 1.99 | 1.96 | 1.94 |
| 39 | 4.09 | 3.24 | 2.85 | 2.61 | 2.46 | 2.34 | 2.26 | 2.19 | 2.13 | 2.08 | 2.04 | 2.01 | 1.98 | 1.95 | 1.93 |
| 40 | 4.08 | 3.23 | 2.84 | 2.61 | 2.45 | 2.34 | 2.25 | 2.18 | 2.12 | 2.08 | 2.04 | 2.00 | 1.97 | 1.95 | 1.92 |
| 41 | 4.08 | 3.23 | 2.83 | 2.60 | 2.44 | 2.33 | 2.24 | 2.17 | 2.12 | 2.07 | 2.03 | 2.00 | 1.97 | 1.94 | 1.92 |
| 42 | 4.07 | 3.22 | 2.83 | 2.59 | 2.44 | 2.32 | 2.24 | 2.17 | 2.11 | 2.06 | 2.03 | 1.99 | 1.96 | 1.94 | 1.91 |
| 43 | 4.07 | 3.21 | 2.82 | 2.59 | 2.43 | 2.32 | 2.23 | 2.16 | 2.11 | 2.06 | 2.02 | 1.99 | 1.96 | 1.93 | 1.91 |
| 44 | 4.06 | 3.21 | 2.82 | 2.58 | 2.43 | 2.31 | 2.23 | 2.16 | 2.10 | 2.05 | 2.01 | 1.98 | 1.95 | 1.92 | 1.90 |
| 45 | 4.06 | 3.20 | 2.81 | 2.58 | 2.42 | 2.31 | 2.22 | 2.15 | 2.10 | 2.05 | 2.01 | 1.97 | 1.94 | 1.92 | 1.89 |