Lampiran 1: Data Tabulasi Variabel *Capital Buffer* (BUFF), *Non Performing Financing* (NPF), Biaya Operasional Pendapatan Operasional (BOPO), Net Imbalan (NI), Dana Pihak Ketiga (DPK), *Gross Domestic Bruto Growth* (GDPG) dan inflasi (INF)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| BANK | YEAR | CAR | BUFF | NPF | BOPO | NI | DPK | ln\_DPK |
| BNIS | 2014 | 16,26 | 8,26 | 1,04 | 89,8 | 8,01 | 16246000 | 16,60 |
| BNIS | 2015 | 15,48 | 7,48 | 1,46 | 89,63 | 7,63 | 19323000 | 16,78 |
| BNIS | 2016 | 14,92 | 6,92 | 1,64 | 86,88 | 7,72 | 24233000 | 17,00 |
| BNIS | 2017 | 20,14 | 12,14 | 1,5 | 87,62 | 7,58 | 29379000 | 17,20 |
| BNIS | 2018 | 19,31 | 11,31 | 1,52 | 85,37 | 7,16 | 35497000 | 17,38 |
| BMI | 2014 | 13,91 | 5,91 | 4,85 | 97,33 | 3,36 | 51206000 | 17,75 |
| BMI | 2015 | 12 | 4,00 | 4,2 | 97,36 | 4,09 | 45078000 | 17,62 |
| BMI | 2016 | 12,74 | 4,74 | 1,4 | 97,76 | 3,21 | 41920000 | 17,55 |
| BMI | 2017 | 13,62 | 5,62 | 2,75 | 97,68 | 2,48 | 48686000 | 17,70 |
| BMI | 2018 | 12,34 | 4,34 | 2,58 | 98,24 | 2,22 | 45636000 | 17,64 |
| BRIS | 2014 | 12,89 | 4,89 | 3,65 | 99,77 | 6,04 | 16947388 | 16,65 |
| BRIS | 2015 | 13,94 | 5,94 | 3,89 | 93,79 | 6,38 | 20123658 | 16,82 |
| BRIS | 2016 | 20,63 | 12,63 | 3,19 | 91,33 | 6,37 | 22019067 | 16,91 |
| BRIS | 2017 | 20,05 | 12,05 | 4,75 | 95,34 | 5,84 | 26359084 | 17,09 |
| BRIS | 2018 | 29,72 | 21,72 | 4,97 | 95,32 | 5,36 | 28874575 | 17,18 |
| BSM | 2014 | 14,12 | 6,12 | 4,29 | 100,6 | 6,22 | 59810009 | 17,91 |
| BSM | 2015 | 12,85 | 4,86 | 4,05 | 94,78 | 6,54 | 62102378 | 17,94 |
| BSM | 2016 | 14,01 | 3,51 | 3,13 | 94,12 | 6,75 | 69943279 | 18,06 |
| BSM | 2017 | 15,89 | 5,39 | 2,71 | 94,44 | 7,35 | 77896821 | 18,17 |
| BSM | 2018 | 16,26 | 5,76 | 1,56 | 90,68 | 6,56 | 87464524 | 18,29 |
| BPDS | 2014 | 25,69 | 17,69 | 0,29 | 82,58 | 4,38 | 5076082 | 15,44 |
| BPDS | 2015 | 20,3 | 12,30 | 1,94 | 89,29 | 3,82 | 5929057 | 15,60 |
| BPDS | 2016 | 18,17 | 10,17 | 1,86 | 96,17 | 3,49 | 6899200 | 15,75 |
| BPDS | 2017 | 11,51 | 3,51 | 4,83 | 217,4 | 3,13 | 7537792 | 15,84 |
| BPDS | 2018 | 23,15 | 15,15 | 3,84 | 99,57 | 2,36 | 6907639 | 15,75 |
| BCAS | 2014 | 29,6 | 21,60 | 0,1 | 92,9 | 4,2 | 2339506 | 14,67 |
| BANK | YEAR | CAR | BUFF | NPF | BOPO | NI | DPK | ln\_DPK |
| BCAS | 2015 | 34,3 | 26,30 | 0,52 | 92,5 | 4,9 | 3255154 | 15,00 |
| BCAS | 2016 | 36,7 | 28,70 | 0,21 | 92,2 | 4,8 | 3842271 | 15,16 |
| BCAS | 2017 | 29,4 | 21,40 | 0,04 | 87,2 | 4,3 | 4736403 | 15,37 |
| BCAS | 2018 | 24,3 | 16,30 | 0,28 | 87,4 | 4,4 | 5506106 | 15,52 |
| BJBS | 2014 | 15,78 | 7,78 | 3,87 | 91,01 | 8,34 | 4622231 | 15,35 |
| BJBS | 2015 | 22,53 | 14,53 | 4,45 | 98,78 | 5,68 | 4702474 | 15,36 |
| BJBS | 2016 | 18,25 | 10,25 | 4,94 | 122,77 | 5,16 | 5453389 | 15,51 |
| BJBS | 2017 | 16,25 | 8,25 | 2,85 | 134,63 | 4,68 | 5977833 | 15,60 |
| BJBS | 2018 | 16,43 | 8,43 | 1,96 | 94,63 | 5,36 | 5182147 | 15,46 |
| BSB | 2014 | 14,8 | 6,80 | 3,34 | 96,77 | 2,75 | 3994957 | 15,20 |
| BSB | 2015 | 16,31 | 8,31 | 2,74 | 91,99 | 3,14 | 4756304 | 15,37 |
| BSB | 2016 | 15,15 | 7,15 | 4,66 | 109,62 | 3,31 | 5442607 | 15,51 |
| BSB | 2017 | 19,2 | 11,20 | 4,18 | 99,2 | 2,44 | 5498424 | 15,52 |
| BSB | 2018 | 19,31 | 11,31 | 3,65 | 99,45 | 3,17 | 4543665 | 15,33 |
| BMS | 2014 | 19,26 | 11,26 | 1,81 | 97,61 | 8,33 | 5881056 | 15,59 |
| BMS | 2015 | 18,74 | 10,74 | 3,16 | 99,51 | 9,34 | 4354545 | 15,29 |
| BMS | 2016 | 23,53 | 15,53 | 2,81 | 88,16 | 7,56 | 4973126 | 15,42 |
| BMS | 2017 | 22,19 | 14,19 | 2,75 | 89,16 | 6,03 | 5103099 | 15,45 |
| BMS | 2018 | 20,54 | 12,54 | 1,96 | 93,84 | 5,52 | 5723208 | 15,56 |
| MBS | 2014 | 52,13 | 44,13 | 4,29 | 69,62 | 6,65 | 1043046 | 13,86 |
| MBS | 2015 | 38,4 | 30,40 | 4,93 | 192,6 | 6,54 | 938982 | 13,75 |
| MBS | 2016 | 55,06 | 47,06 | 4,6 | 160,28 | 4,99 | 714716 | 13,48 |
| MBS | 2017 | 75,83 | 67,83 | 0 | 83,36 | 8,79 | 561510 | 13,24 |
| MBS | 2018 | 163,07 | 155,1 | 0 | 199,97 | 18,28 | 17 | 2,83 |
| BVS | 2014 | 15,27 | 7,27 | 4,75 | 143,31 | 3,34 | 1132086 | 13,94 |
| BVS | 2015 | 16,14 | 8,14 | 4,82 | 119,19 | 2,8 | 1151057 | 13,96 |
| BVS | 2016 | 15,98 | 7,98 | 4,35 | 131,34 | 2,63 | 1235931 | 14,03 |
| BVS | 2017 | 19,29 | 11,29 | 4,08 | 96,02 | 2,85 | 1532758 | 14,24 |
| BVS | 2018 | 22,07 | 14,07 | 3,46 | 96,38 | 2,91 | 1599141 | 14,28 |
| BTPNS | 2014 | 32,8 | 24,80 | 0,87 | 87,8 | 33,29 | 2707504 | 14,81 |
| BANK | YEAR | CAR | BUFF | NPF | BOPO | NI | DPK | ln\_DPK |
| BTPNS | 2015 | 19,9 | 11,90 | 1,25 | 85,8 | 34,31 | 3809967 | 15,15 |
| BTPNS | 2016 | 23,8 | 15,80 | 0,2 | 75,1 | 35,78 | 5387564 | 15,50 |
| BTPNS | 2017 | 28,9 | 20,9 | 0,05 | 68,8 | 35,96 | 6545879 | 15,69 |
| BTPNS | 2018 | 40,9 | 32,9 | 0,02 | 63,4 | 32,42 | 7612114 | 15,85 |

BNIS = BNI Syariah

BMI = Bank Muamalat Indonesia

BRIS = BRI Syariah

BSM = Bank Syariah Mandiri

BPDS = Bank Panin Dubai Syariah

BCAS = BCA Syariah

BJBS = Bank Jabar Banten Syariah

BSB = Bank Syariah Bukopin

BMS = Bank Mega Syariah

MBS = Maybank Syariah

BVS = Bank Victoria Syariah

BTPNS = Bank Tabungan Pensiunan Nasional Syariah

Lampiran 2: Data Variabel Makroekonomi

|  |  |  |
| --- | --- | --- |
| YEAR | GDPG | INF |
| 2014 | 5,01 | 8,36 |
| 2015 | 4,88 | 3,35 |
| 2016 | 5,03 | 3,02 |
| 2017 | 5,07 | 3,61 |
| 2018 | 5,17 | 3,13 |

GDPG = Grost Domestic Bruto Growth

INF = Inflasi

Lampiran 3: Hasil Deskriptif Variabel



Lampiran 4: Hasil Uji Regresi Data Panel Menggunakan CEM



Lampiran 5: Hasil Uji Regresi Data Panel Menggunakan FEM



Lampiran 6: Hasil Uji Regresi Data Panel Menggunakan REM



Lampiran 7: Hasil Uji Chow



Lampiran 8: Hasil Uji Hausman



Lampiran 9: Grafik Uji Normalitas



Lampiran 10: Uji Multikolinearitas



Lampiran 11: Hasil Uji *Generalize Least Square* (GLS)



Lampiran 12: Hasil Uji *Robbustnes Test* 1 (4 variabel)



Lampiran 13: Hasil Uji *Robbustnes Test* 2 (hanya variabel mikroekonomi)

