

## Lampiran

### A. Data Penelitian

Tahun	Bulan	DPK (Miliar rupiah)	FDR (%)	BAGI HASIL (Miliar rupiah)	INFLASI (%)
2013	Jan	148.731	100,63	599	4,57
2013	Feb	150.795	102,17	1194	5,31
2013	Mar	156.964	102,62	1828	5,90
2013	Apr	158.519	103,08	2470	5,57
2013	Mei	163.858	102,08	3121	5,47
2013	Jun	163.966	104,43	3819	5,90
2013	Jul	166.453	104,83	4531	8,61
2013	Ags	170.222	102,53	5239	8,79
2013	Sep	171.701	103,27	5996	8,40
2013	Okt	174.018	103,03	6825	8,32
2013	Nov	176.292	102,58	7668	8,37
2013	Des	183.534	100,32	8545	8,38
2014	Jan	177.930	100,07	898	8,22
2014	Feb	178.154	102,03	1773	7,75
2014	Mar	180.945	102,22	2700	7,32
2014	Apr	185.508	95,50	3657	7,25
2014	Mei	190.783	99,43	6151	7,32
2014	Jun	191.470	100,8	7498	6,70
2014	Jul	194.299	99,89	8951	4,53
2014	Agt	195.959	98,99	10374	3,99
2014	Sep	197.141	99,71	11824	4,53
2014	Okt	207.121	98,99	13220	4,83
2014	Nov	209.644	94,62	14511	6,23
2014	Des	217.858	91,50	16096	8,36
2015	Jan	210.761	93,60	2073	6,96
2015	Feb	210.297	93,94	3983	6,29
2015	Mar	212.988	94,24	6067	6,38
2015	Apr	213.973	94,18	8068	6,79
2015	Mei	215.339	94,69	9995	7,15
2015	Jun	213.477	96,52	12183	7,26
2015	Jul	216.083	94,8	14207	7,26
2015	Agt	216.356	95,15	16481	7,18

2015	Sep	219.313	94,91	18489	6,83
2015	Okt	219.478	94,66	20486	6,25
2015	Nov	220.635	94,78	22445	4,89
2015	Des	231.175	92,14	24529	3,35
2016	Jan	229.094	92,2	2041	4,14
2016	Feb	231.820	91,27	3977	4,42
2016	Mar	232.657	91,76	6027	4,45
2016	Apr	233.808	91,67	7947	3,60
2016	Mei	238.366	91,4	9924	3,33
2016	Jun	241.336	92,06	11807	3,45
2016	Jul	243.184	90,53	13531	3,21
2016	Agt	244.843	90,04	15408	2,79
2016	Sep	263.522	89,18	16404	3,07
2016	Okt	264.678	89,55	18676	3,31
2016	Nov	270.480	88,87	20319	3,57
2016	Des	279.335	88,78	22509	3,02
2017	Jan	277.714	88,03	2021	3,49
2017	Feb	281.084	87,45	3894	3,87
2017	Mar	286.178	87,55	5982	3,61
2017	Apr	291.889	86,43	7968	4,17
2017	Mei	295.606	86,88	10076	4,33
2017	Jun	302.013	87,85	12179	4,37
2017	Jul	307.638	85,92	14395	3,88
2017	Agt	309.006	86,47	16550	3,82
2017	Sep	318.574	85,25	18614	3,72
2017	Okt	319.124	85,92	20859	3,58

Tahun	Bulan	Pembiayaan (milia rrupiah)	NPF (%)	CAR (%)	ROA (%)
2013	Jan	149.672	2,49	15,29	2,52
2013	Feb	154.072	2,72	15,20	2,29
2013	Mar	161.081	2,75	14,30	2,39
2013	Apr	163.407	2,85	14,72	2,29
2013	Mei	167.259	2,92	14,28	2,07
2013	Jun	171.227	2,64	14,30	2,10
2013	Jul	174.486	2,75	15,28	2,02
2013	Ags	174.537	3,01	14,71	2,01
2013	Sep	177.320	2,80	14,19	2,04
2013	Okt	179.284	2,96	14,19	1,94
2013	Nov	180.833	3,08	12,23	1,96
2013	Des	184.122	2,62	14,42	2,00
2014	Jan	181.398	3,01	16,76	0,08
2014	Feb	181.772	3,53	16,71	0,13
2014	Mar	184.964	3,22	16,20	1,16
2014	Apr	187.885	3,48	16,68	1,09
2014	Mei	189.690	4,02	16,85	1,13
2014	Jun	193.136	3,90	16,21	1,12
2014	Jul	194.079	4,31	15,62	1,05
2014	Ags	193.983	4,58	14,73	0,93

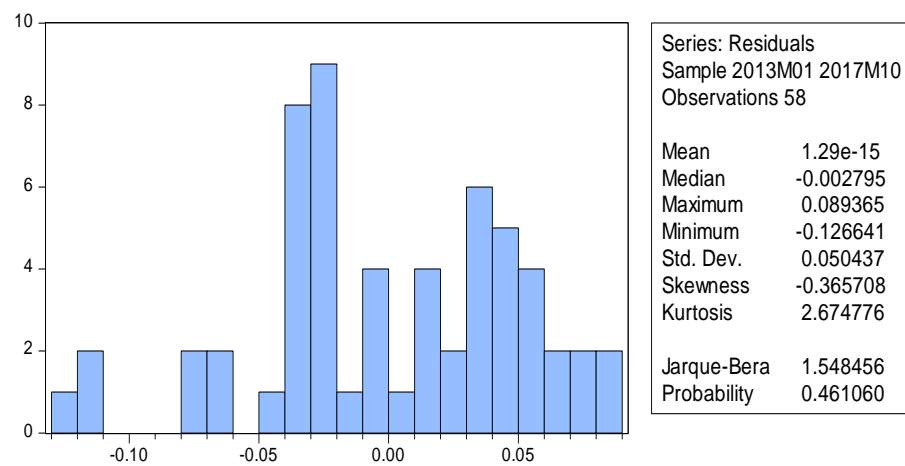
2014	Sep	196.563	4,67	14,54	0,97
2014	Okt	196.491	4,58	15,25	0,92
2014	Nov	198.376	4,86	15,66	0,87
2014	Des	199.330	4,33	16,10	0,80
2015	Jan	197.279	4,87	14,16	1,15
2015	Feb	197.543	5,10	14,38	1,07
2015	Mar	200.712	4,81	14,43	1,13
2015	Apr	201.526	4,62	14,50	1,08
2015	Mei	203.894	4,76	14,37	1,09
2015	Jun	206.056	4,73	14,09	0,89
2015	Jul	204.843	4,89	14,47	0,91
2015	Ags	205.874	4,86	15,05	0,90
2015	Sep	208.143	5,14	15,15	0,93
2015	Okt	207.768	4,74	14,96	0,96
2015	Nov	209.124	4,66	15,31	0,95
2015	Des	212.996	4,34	15,02	0,84
2016	Jan	211.221	4,86	15,11	1,30
2016	Feb	211.571	4,95	15,44	1,24
2016	Mar	213.482	4,89	14,90	1,26
2016	Apr	213.482	4,94	15,43	1,10
2016	Mei	217.858	5,54	14,78	0,70
2016	Jun	222.175	5,05	14,72	1,11

2016	Jul	220.143	4,81	14,86	1,06
2016	Ags	220.452	4,94	14,87	0,98
2016	Sep	235.005	4,31	15,43	1,04
2016	Okt	237.024	4,40	15,27	0,98
2016	Nov	240.381	4,29	15,78	1,13
2016	Des	248.007	4,16	16,63	0,95
2017	Jan	244.466	4,42	16,99	1,47
2017	Feb	245.815	4,43	17,04	1,46
2017	Mar	250.536	4,29	16,98	1,53
2017	Apr	252.290	4,43	16,91	1,50
2017	Mei	256.832	4,35	16,88	1,52
2017	Jun	265.317	3,99	16,42	1,49
2017	Jul	264.335	3,98	17,01	1,43
2017	Ags	267.201	3,96	16,42	1,40
2017	Sep	271.576	3,88	16,16	1,41
2017	Okt	274.205	4,12	16,14	1,22

## B. Hasil Uji Asumsi Klasik

Pada tahap bagian pertama sisi pendanaan yaitu sebagai berikut:

### 1. UjiNormalitas



### 2. Uji Multikolinearitas

	FDR	LOGBAGI_HASIL	INFLASI
FDR	1.000000	-0.482178	0.679357
LOGBAGI_HASIL	-0.482178	1.000000	0.283569
INFLASI	0.679357	-0.283569	1.000000

## 3. Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	8.053438	Prob. F(2,52)	0.0009
Obs*R-squared	13.71666	Prob. Chi-Square(2)	0.0011

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 03/11/18 Time: 23:31

Sample: 2013M01 2017M10

Included observations: 58

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.022056	0.177725	-0.124099	0.9017
FDR	0.000632	0.001596	0.395981	0.6937
LOGBAGI_HASIL	-0.002923	0.007930	-0.368634	0.7139
INFLASI	-0.002061	0.004646	-0.443671	0.6591
RESID(-1)	0.475352	0.139375	3.410594	0.0013
RESID(-2)	0.051358	0.143564	0.357737	0.7220

R-squared	0.236494	Mean dependent var	1.29E-15
Adjusted R-squared	0.163080	S.D. dependent var	0.050437
S.E. of regression	0.046141	Akaike info criterion	-3.216523
Sum squared resid	0.110709	Schwarz criterion	-3.003374
Log likelihood	99.27917	Hannan-Quinn criter.	-3.133497
F-statistic	3.221375	Durbin-Watson stat	1.839654
Prob(F-statistic)	0.013136		

Hasil uji autokorelasi dilihat sebesar 0.0011 nilai signifikansi dari Prob\* $R < 0,05$  maka model tersebut mengandung autokorelasi. Sehingga dilakukan perbaikan dengan cara model defresiansi tingkat pertama dan mendapatkan hasil sebesar 0.3037 nilai signifikan dari Prob\* $> 0,05$  maka model tersebut normal bebas dari autokorelasi.

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.112931	Prob. F(2,51)	0.3364
Obs*R-squared	2.383694	Prob. Chi-Square(2)	0.3037

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 03/12/18 Time: 00:47

Sample: 2013M02 2017M10

Included observations: 57

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.000127	0.001943	0.065176	0.9483
D(FDR)	-9.61E-05	0.001194	-0.080434	0.9362
D(LOGBAGI_HASIL)	-0.001811	0.003107	-0.582736	0.5626
D(INFLASI)	0.000412	0.002634	0.156483	0.8763
RESID(-1)	-0.227673	0.152736	-1.490631	0.1422
RESID(-2)	-0.026259	0.145856	-0.180034	0.8578

R-squared	0.041819	Mean dependent var	1.22E-19
Adjusted R-squared	-0.052120	S.D. dependent var	0.014035
S.E. of regression	0.014396	Akaike info criterion	-5.544363
Sum squared resid	0.010570	Schwarz criterion	-5.329305
Log likelihood	164.0143	Hannan-Quinn criter.	-5.460784
F-statistic	0.445172	Durbin-Watson stat	1.952450
Prob(F-statistic)	0.814776		



## 4. Uji Heterokedastisitas

Heteroskedasticity Test: Breusch-Pagan-Godfrey

F-statistic	1.822842	Prob. F(3,54)	0.1540
Obs*R-squared	5.333485	Prob. Chi-Square(3)	0.1489
Scaled explained SS	3.871412	Prob. Chi-Square(3)	0.2757

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 03/12/18 Time: 00:52

Sample: 2013M01 2017M10

Included observations: 58

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.025790	0.012245	2.106263	0.0398
FDR	-0.000166	0.000109	-1.529622	0.1319
LOGBAGI_HASIL	-0.001103	0.000546	-2.018305	0.0485
INFLASI	0.000414	0.000315	1.315525	0.1939
R-squared	0.091957	Mean dependent var		0.002500
Adjusted R-squared	0.041510	S.D. dependent var		0.003264
S.E. of regression	0.003195	Akaike info criterion		-8.587900
Sum squared resid	0.000551	Schwarz criterion		-8.445800
Log likelihood	253.0491	Hannan-Quinn criter.		-8.532549
F-statistic	1.822842	Durbin-Watson stat		1.629058
Prob(F-statistic)	0.153951			

## 5. Hasil Pengujian Linier Berganda

Dependent Variable: LOGDPK

Method: Least Squares

Date: 03/12/18 Time: 00:55

Sample: 2013M01 2017M10

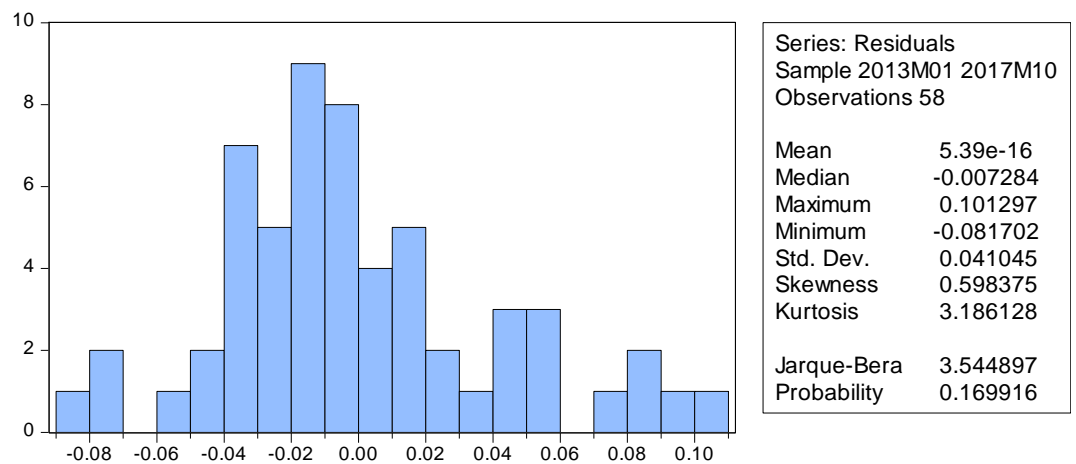
Included observations: 58

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	8.018571	0.198584	40.37872	0.0000
FDR	-0.031080	0.001761	-17.65373	0.0000
LOGBAGI_HASIL	0.036240	0.008863	4.089141	0.0001
INFLASI	-0.001825	0.005101	-0.357817	0.7219
R-squared	0.940709	Mean dependent var		5.381280
Adjusted R-squared	0.937416	S.D. dependent var		0.207135
S.E. of regression	0.051819	Akaike info criterion		-3.015654
Sum squared resid	0.145000	Schwarz criterion		-2.873555
Log likelihood	91.45397	Hannan-Quinn criter.		-2.960303
F-statistic	285.5897	Durbin-Watson stat		0.942584
Prob(F-statistic)	0.000000			

### C. Hasil Uji Asumsi Klasik

Pada tahap bagian kedua sisi pembiayaan bank syariah sebagai berikut:

#### 1. Uji Normalitas



#### 2. Uji Multikolinearitas

	NPF	CAR	ROA
NPF	1.000000	0.048421	-0.672853
CAR	0.048421	1.000000	-0.267973
ROA	-0.672853	-0.267973	1.000000

### 3. Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	40.39972	Prob. F(2,52)	0.0000
Obs*R-squared	35.28906	Prob. Chi-Square(2)	0.0000

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 03/12/18 Time: 13:27

Sample: 2013M01 2017M10

Included observations: 58

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.097885	0.075054	1.304201	0.1979
NPF	0.004618	0.006103	0.756739	0.4526
CAR	-0.008101	0.003990	-2.030483	0.0474
ROA	0.007231	0.010254	0.705208	0.4838
RESID(-1)	0.743963	0.135767	5.479714	0.0000
RESID(-2)	0.164040	0.159569	1.028025	0.3087

R-squared	0.608432	Mean dependent var	5.39E-16
Adjusted R-squared	0.570781	S.D. dependent var	0.041045
S.E. of regression	0.026891	Akaike info criterion	-4.296378
Sum squared resid	0.037602	Schwarz criterion	-4.083228
Log likelihood	130.5950	Hannan-Quinn criter.	-4.213352
F-statistic	16.15989	Durbin-Watson stat	1.676282
Prob(F-statistic)	0.000000		

Hasil uji autokorelasi dilihat sebesar 0.0000 nilai signifikansi dari Prob\*  $R < 0,05$  maka model tersebut mengandung autokorelasi. Sehingga dilakukan perbaikan dengan cara model defresiansi tingkat pertama dan mendapatkan hasil sebesar 0.2092 nilai signifikan dari Prob\*  $> 0,05$  maka model tersebut normal bebas dari autokorelasi.

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.481004	Prob. F(2,51)	0.2370
Obs*R-squared	3.128765	Prob. Chi-Square(2)	0.2092

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 03/12/18 Time: 13:30

Sample: 2013M02 2017M10

Included observations: 57

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-4.05E-05	0.000892	-0.045401	0.9640
D(NPF)	9.19E-05	0.003510	0.026177	0.9792
D(CAR)	-3.38E-06	0.001446	-0.002338	0.9981
D(ROA)	-0.000330	0.003149	-0.104911	0.9169
RESID(-1)	-0.204000	0.141371	-1.443013	0.1551
RESID(-2)	-0.160389	0.145325	-1.103656	0.2749
R-squared	0.054891	Mean dependent var		3.20E-19
Adjusted R-squared	-0.037767	S.D. dependent var		0.006562
S.E. of regression	0.006685	Akaike info criterion		-7.078610
Sum squared resid	0.002279	Schwarz criterion		-6.863552
Log likelihood	207.7404	Hannan-Quinn criter.		-6.995031
F-statistic	0.592402	Durbin-Watson stat		1.913919
Prob(F-statistic)	0.705763			

## 4. Uji Heterokedastisitas

## Heteroskedasticity Test: Breusch-Pagan-Godfrey

F-statistic	2.376181	Prob. F(3,54)	0.0801
Obs*R-squared	6.763706	Prob. Chi-Square(3)	0.0798
Scaled explained SS	6.408580	Prob. Chi-Square(3)	0.0933

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 03/12/18 Time: 13:32

Sample: 2013M01 2017M10

Included observations: 58

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.004275	0.006525	-0.655140	0.5152
NPF	-0.000519	0.000528	-0.983480	0.3298
CAR	0.000454	0.000328	1.381918	0.1727
ROA	0.000850	0.000875	0.971794	0.3355
R-squared	0.116616	Mean dependent var		0.001656
Adjusted R-squared	0.067539	S.D. dependent var		0.002469
S.E. of regression	0.002385	Akaike info criterion		-9.173165
Sum squared resid	0.000307	Schwarz criterion		-9.031065
Log likelihood	270.0218	Hannan-Quinn criter.		-9.117814
F-statistic	2.376181	Durbin-Watson stat		0.845591
Prob(F-statistic)	0.080074			

## 5. Hasil Pengujian Linier Berganda

Dependent Variable: PEMBIAYAAN

Method: Least Squares

Date: 03/12/18 Time: 13:35

Sample (adjusted): 2013M01 2017M10

Included observations: 58 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	4.516837	0.115401	39.14034	0.0000
NPF	0.054942	0.009340	5.882584	0.0000
CAR	0.034463	0.005807	5.934481	0.0000
ROA	0.032191	0.015472	2.080510	0.0422
R-squared	0.585262	Mean dependent var		5.313621
Adjusted R-squared	0.562221	S.D. dependent var		0.063735
S.E. of regression	0.042170	Akaike info criterion		-3.427747
Sum squared resid	0.096028	Schwarz criterion		-3.285647
Log likelihood	103.4047	Hannan-Quinn criter.		-3.372396
F-statistic	25.40088	Durbin-Watson stat		0.400953
Prob(F-statistic)	0.000000			