LAMPIRAN

LAMPIRAN 1

TAHUN	TOTALASET	INF	FDR	DPK	PDB
Jan-15	197,385.00	-0.24	88.85	164,291	731,909.30
Feb-15	197,854.00	-0.36	89.37	163,159	734,883.50
Mar-15	198,553.00	0.17	89.15	165,034	737,872.70
Apr-15	198,151.00	0.36	89.57	164,400	740,876.90
May-15	200,416.00	0.50	90.05	164,375	743,896.30
Jun-15	200,217.00	0.54	92.56	162,817	746,930.60
Jul-15	200,797.00	0.93	90.13	165,378	749,980.00
Aug-15	200,080.00	0.39	90.72	164,561	753,044.50
Sep-15	204,025.00	-0.05	90.82	166,433	756,124.00
Oct-15	201,427.00	-0.08	90.67	165,857	759,218.50
Nov-15	203,848.00	0.21	90.26	167,150	762,328.10
Dec-15	213,423.00	0.96	88.03	174,895	765,452.80
Jan-16	209,613.00	0.51	87.86	173,230	768,592.40
Feb-16	210,592.00	-0.09	87.30	173,834	771,747.20
Mar-16	213,061.00	0.19	87.52	174,779	774,917.00
Apr-16	212,298.00	-0.45	88.11	174,135	778,101.80
May-16	211,358.00	0.24	89.31	174,354	781,301.70
Jun-16	216,118.00	0.66	89.32	177,051	784,516.60
Jul-16	217,479.00	0.69	87.58	178,768	787,746.60
Aug-16	216,766.00	-0.22	87.53	178,934	790,991.60
Sep-16	241,937.00	0.22	86.43	198,976	794,251.70
Oct-16	241,629.00	0.14	86.88	199,462	797,526.80
Nov-16	246,361.00	0.47	86.27	202,332	800,816.90
Dec-16	254,184.00	0.42	85.99	206,407	804,122.10
Jan-17	248,819.00	0.97	84.74	205,783	807,442.40
Feb-17	250,589.00	0.23	83.78	208,429	810,777.70
Mar-17	257,775.00	-0.02	83.53	213,199	814,128.10
Apr-17	261,950.00	0.09	81.36	218,944	817,493.50
May-17	263,738.00	0.39	81.96	220,392	820,873.90
Jun-17	271,830.00	0.69	82.69	224,420	824,269.40
Jul-17	269,938.00	0.22	80.51	228,080	827,679.90
Aug-17	267,944.00	-0.07	81.78	225,440	831,105.50
Sep-17	275,946.00	0.13	80.12	232,349	834,546.20
Oct-17	273,444.00	0.01	80.94	229,957	838,001.80
Nov-17	278,005.00	0.20	80.07	232,756	841,472.60

Dec-17	288,027.00	0.71	79.65	238,393	844,958.40
Jan-18	285,397.00	0.62	77.93	239,393	848,012.69
Feb-18	289,487.00	0.17	78.35	239,258	851,957.86
Mar-18	294,267.00	0.20	77.63	244,820	852,245.95
Apr-18	292,289.00	0.10	78.05	244,779	857,434.49
May-18	292,871.00	0.21	79.65	241,995	868,203.09
Jun-18	294,319.00	0.59	78.68	241,073	878,059.42
Jul-18	292,197.00	0.28	79.45	240,598	887,003.49
Aug-18	291,475.00	-0.05	80.45	239,804	895,035.29
Sep-18	306,121.00	-0.18	78.95	251,483	902,154.82

LAMPIRAN 2

Uji stasioner Total Aset Bank Syariah Tingkat Level

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

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		0.227454	0.9714
Test critical values:	1% level	-3.588509	
	5% level	-2.929734	
	10% level	-2.603064	

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

Uji Stasioner Total Aset Tingkat 1st

Null Hypothesis: D(TOTALASET) has a unit root
Exogenous: Constant
Lag Length: 4 (Automatic - based on SIC, maxlag=9)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-3.834225	0.0056
Test critical values:	1% level	-3.610453	
	5% level	-2.938987	
	10% level	-2.607932	

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

Uji Stasioner Inflasi Tingkat Level

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

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-6.142763	0.0000
Test critical values:	1% level	-3.596616	
	5% level	-2.933158	
	10% level	-2.604867	

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

Uji Stasioner Tingkat 1St

Null Hypothesis: D(INF) has a unit root
Exogenous: Constant
Lag Length: 4 (Automatic - based on SIC, maxlag=9)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-7.077460	0.0000
Test critical values:	1% level	-3.610453	
	5% level	-2.938987	
	10% level	-2.607932	

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

Uji Stasioner PDB Tingkat Level

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

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		2.571134	1.0000
Test critical values:	1% level	-3.632900	
	5% level	-2.948404	
	10% level	-2.612874	

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

Uji Stasioner PDB tingakt 1St

Null Hypothesis: D(GDP) has a unit root
Exogenous: Constant
Lag Length: 8 (Automatic - based on SIC, maxlag=9)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-4.161515	0.0025
Test critical values:	1% level	-3.632900	
	5% level	-2.948404	
	10% level	-2.612874	

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

Uji Stasioner FDR Tingkat Level

Null Hypothesis: FDR has a unit root
Exogenous: Constant
Lag Length: 1 (Automatic - based on SIC, maxlag=9)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-0.323462	0.9128
Test critical values:	1% level	-3.592462	
	5% level	-2.931404	
	10% level	-2.603944	

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

Uji Stasioner FDR Tingkat 1[St]

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

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-8.771636	0.0000
Test critical values:	1% level	-3.592462	
	5% level	-2.931404	
	10% level	-2.603944	

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

Uji Stasioner DPK tingakt Level

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

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		0.263735	0.9736
Test critical values:	1% level	-3.588509	
	5% level	-2.929734	
	10% level	-2.603064	

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

Uji Stasioner DPK Tingkat 1^{St}

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

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-7.179819	0.0000
Test critical values:	1% level	-3.592462	
	5% level	-2.931404	
	10% level	-2.603944	

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

LAMPIRAN 3

Estimasi Jangka Panjang

Dependent Variable: LOG(TOTALASET)
Method: Least Squares
Date: 02/13/19 Time: 15:51
Sample: 2015M01 2018M09
Included observations: 45

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.482863	0.556315	-2.665511	0.0110
INF	0.003512	0.003330	1.054563	0.2980
LOG(GDP)	0.063386	0.047530	1.333598	0.1899
FDR	0.328750	0.118685	2.769935	0.0085
LOG(DPK)	1.043555	0.043149	24.18502	0.0000

R-squared	0.997854	Mean dependent var	12.39133
Adjusted R-squared	0.997640	S.D. dependent var	0.151631
S.E. of regression	0.007366	Akaike info criterion	-6.879318
Sum squared resid	0.002171	Schwarz criterion	-6.678578
Log likelihood	159.7847	Hannan-Quinn criter.	-6.804484
F-statistic	4650.673	Durbin-Watson stat	1.074136
Prob(F-statistic)	0.000000		

LAMPIRAN 4

Uji ECT Tingkat Level

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

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-3.833041	0.0052
Test critical values:	1% level	-3.588509	
	5% level	-2.929734	
	10% level	-2.603064	

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

LAMPIRAN 5

Esttimasi Jangka Pendek(ECM)

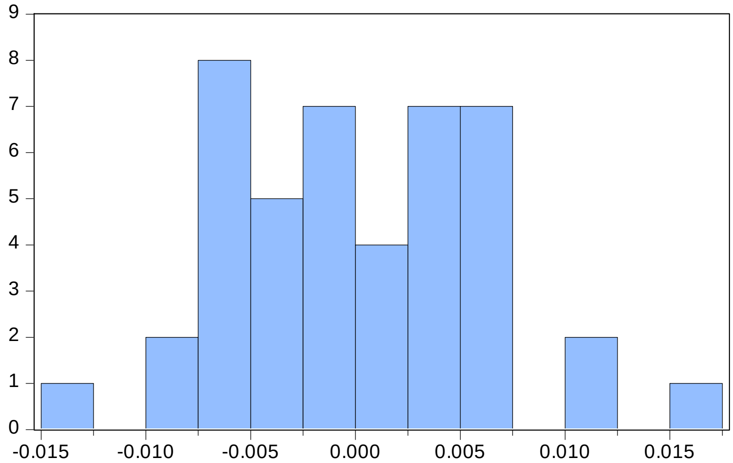
Dependent Variable: D(LOG(TOTALASET))
Method: Least Squares
Date: 02/13/19 Time: 21:29
Sample (adjusted): 2015M02 2018M09
Included observations: 44 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-9.59E-05	0.001239	-0.077416	0.9387
D(INF)	0.002332	0.002619	0.890312	0.3789
D(LOG(GDP))	0.031298	0.105846	0.295690	0.7691
D(FDR)	0.497361	0.106139	4.685934	0.0000
D(LOG(DPK))	1.127584	0.060045	18.77886	0.0000
ECT(-1)	-0.495988	0.146933	-3.375609	0.0017

R-squared	0.925001	Mean dependent var	0.009973
Adjusted R-squared	0.915132	S.D. dependent var	0.022241
S.E. of regression	0.006479	Akaike info criterion	-7.114294
Sum squared resid	0.001595	Schwarz criterion	-6.870995
Log likelihood	162.5145	Hannan-Quinn criter.	-7.024067
F-statistic	93.73414	Durbin-Watson stat	1.896591
Prob(F-statistic)	0.000000		

LAMPIRAN 6

Uji Normalitas



Series: Residuals
Sample 2015M02 2018M09
Observations 44

Mean	-5.96e-05
Median	-0.000813
Maximum	0.015026
Minimum	-0.014009
Std. Dev.	0.006091
Skewness	0.217547
Kurtosis	2.865796
Jarque-Bera	0.380082
Probability	0.826925

LAMPIRAN 7

Uji Linearitas

Ramsey RESET Test
Equation: UNTITLED
Specification: D(LOG(TOTALASET)) D(INF) D(LOG(GDP)) D(FDR) D(LOG(DPK)) ECT(-1)
Omitted Variables: Squares of fitted values

	Value	df	Probability
t-statistic	1.396253	38	0.1707
F-statistic	1.949522	(1, 38)	0.1707
Likelihood ratio	2.201344	1	0.1379

F-test summary:

	Sum of Sq.	df	Mean Squares
Test SSR	7.79E-05	1	7.79E-05
Restricted SSR	0.001596	39	4.09E-05
Unrestricted SSR	0.001518	38	3.99E-05
Unrestricted SSR	0.001518	38	3.99E-05

LR test summary:

	Value	df
Restricted LogL	162.5110	39
Unrestricted LogL	163.6117	38

Unrestricted Test Equation:
Dependent Variable: D(LOG(TOTALASET))
Method: Least Squares
Date: 02/13/19 Time: 15:54
Sample: 2015M02 2018M09
Included observations: 44

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(INF)	0.002097	0.002543	0.824655	0.4147
D(LOG(GDP))	-0.011799	0.095575	-0.123455	0.9024
D(FDR)	0.587858	0.122187	4.811111	0.0000
D(LOG(DPK))	1.266605	0.114593	11.05309	0.0000
ECT(-1)	-0.472552	0.143558	-3.291709	0.0022
FITTED^2	-1.415530	1.013806	-1.396253	0.1707

R-squared	0.928649	Mean dependent var	0.009973
Adjusted R-squared	0.919261	S.D. dependent var	0.022241
S.E. of regression	0.006320	Akaike info criterion	-7.164167
Sum squared resid	0.001518	Schwarz criterion	-6.920868
Log likelihood	163.6117	Hannan-Quinn criter.	-7.073940
Durbin-Watson stat	1.892143		

LAMPIRAN 8

Uji Heteroskedasitas

Heteroskedasticity Test: White

F-statistic	0.974070	Prob. F(15,28)	0.5045
Obs*R-squared	15.08731	Prob. Chi-Square(15)	0.4451
Scaled explained SS	11.00693	Prob. Chi-Square(15)	0.7521

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 02/13/19 Time: 15:54
Sample: 2015M02 2018M09
Included observations: 44

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	5.31E-05	1.89E-05	2.817635	0.0088
(D(INF))^2	-4.25E-05	5.78E-05	-0.734746	0.4686
(D(INF))*(D(LOG(GDP)))	-0.000605	0.003009	-0.200943	0.8422
(D(INF))*(D(FDR))	0.005923	0.003268	1.812382	0.0807
(D(INF))*(D(LOG(DPK)))	0.000728	0.002350	0.309985	0.7589
(D(INF))*ECT(-1)	0.007876	0.005052	1.558976	0.1302
(D(LOG(GDP)))^2	-0.014931	0.078000	-0.191428	0.8496
(D(LOG(GDP)))*(D(FDR))	-0.202393	0.092803	-2.180879	0.0378
(D(LOG(GDP)))*(D(LOG(DPK)))	-0.224174	0.106006	-2.114730	0.0435
(D(LOG(GDP)))*ECT(-1)	0.214066	0.192077	1.114481	0.2745
(D(FDR))^2	-0.030408	0.083503	-0.364151	0.7185
(D(FDR))*(D(LOG(DPK)))	-0.054121	0.097995	-0.552279	0.5851
(D(FDR))*ECT(-1)	-0.232128	0.259186	-0.895603	0.3781
(D(LOG(DPK)))^2	-0.008014	0.013584	-0.589989	0.5599
(D(LOG(DPK)))*ECT(-1)	-0.130803	0.157435	-0.830836	0.4131
ECT(-1)^2	-0.064283	0.140296	-0.458199	0.6503

R-squared	0.342893	Mean dependent var	3.63E-05
Adjusted R-squared	-0.009128	S.D. dependent var	5.00E-05
S.E. of regression	5.02E-05	Akaike info criterion	-16.68517
Sum squared resid	7.06E-08	Schwarz criterion	-16.03637
Log likelihood	383.0736	Hannan-Quinn criter.	-16.44456
F-statistic	0.974070	Durbin-Watson stat	1.985262
Prob(F-statistic)	0.504534		

LAMPIRAN 9

Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.030334	Prob. F(2,37)	0.3669
Obs*R-squared	2.317159	Prob. Chi-Square(2)	0.3139

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 02/13/19 Time: 15:53
Sample: 2015M02 2018M09
Included observations: 44
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(INF)	-0.001107	0.002684	-0.412518	0.6823
D(LOG(GDP))	0.010225	0.094295	0.108433	0.9142
D(FDR)	0.038962	0.108577	0.358839	0.7218
D(LOG(DPK))	0.000126	0.055257	0.002272	0.9982
ECT(-1)	0.365939	0.420478	0.870292	0.3898
RESID(-1)	-0.317534	0.437061	-0.726520	0.4721
RESID(-2)	-0.367915	0.262164	-1.403377	0.1688

R-squared	0.052663	Mean dependent var	-5.96E-05
Adjusted R-squared	-0.100960	S.D. dependent var	0.006091
S.E. of regression	0.006391	Akaike info criterion	-7.122879
Sum squared resid	0.001511	Schwarz criterion	-6.839031
Log likelihood	163.7033	Hannan-Quinn criter.	-7.017615
Durbin-Watson stat	1.896535		

LAMPIRAN 10

Uji Multikolinearitas

Dependent Variable: INF
Method: Least Squares
Date: 02/12/19 Time: 18:14
Sample: 2015M01 2018M09
Included observations: 45

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-16.18591	25.96627	-0.623344	0.5365
LOG(GDP)	-1.459180	2.217307	-0.658087	0.5142
FDR	6.923157	5.459835	1.268016	0.2119
LOG(DPK)	2.491721	1.985742	1.254806	0.2167

R-squared	0.039112	Mean dependent var	0.257778
Adjusted R-squared	-0.031196	S.D. dependent var	0.340193
S.E. of regression	0.345459	Akaike info criterion	0.796800
Sum squared resid	4.893010	Schwarz criterion	0.957392
Log likelihood	-13.92800	Hannan-Quinn criter.	0.856667
F-statistic	0.556295	Durbin-Watson stat	1.415567
Prob(F-statistic)	0.646873		

Dependent Variable: LOG(GDP)
Method: Least Squares
Date: 02/12/19 Time: 18:15
Sample: 2015M01 2018M09
Included observations: 45

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	5.575200	1.607231	3.468824	0.0012
FDR	0.869898	0.365542	2.379746	0.0221
LOG(DPK)	0.596827	0.106831	5.586628	0.0000
INF	-0.007163	0.010885	-0.658087	0.5142

R-squared	0.847232	Mean dependent var	13.59385
Adjusted R-squared	0.836054	S.D. dependent var	0.059779
S.E. of regression	0.024205	Akaike info criterion	-4.519866
Sum squared resid	0.024020	Schwarz criterion	-4.359274
Log likelihood	105.6970	Hannan-Quinn criter.	-4.459999
F-statistic	75.79346	Durbin-Watson stat	0.367330
Prob(F-statistic)	0.000000		

Dependent Variable: FDR
Method: Least Squares
Date: 02/12/19 Time: 18:16
Sample: 2015M01 2018M09
Included observations: 45

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.023816	0.559346	5.405989	0.0000
LOG(DPK)	-0.333802	0.022497	-14.83759	0.0000
INF	0.005451	0.004299	1.268016	0.2119
LOG(GDP)	0.139514	0.058626	2.379746	0.0221

R-squared	0.957801	Mean dependent var	0.849011
Adjusted R-squared	0.954713	S.D. dependent var	0.045550
S.E. of regression	0.009693	Akaike info criterion	-6.350076
Sum squared resid	0.003852	Schwarz criterion	-6.189484
Log likelihood	146.8767	Hannan-Quinn criter.	-6.290209
F-statistic	310.1961	Durbin-Watson stat	1.046803
Prob(F-statistic)	0.000000		

Dependent Variable: LOG(DPK)
Method: Least Squares
Date: 02/12/19 Time: 18:17
Sample: 2015M01 2018M09
Included observations: 45

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	4.496915	1.887091	2.382988	0.0219
INF	0.014842	0.011828	1.254806	0.2167
LOG(GDP)	0.724188	0.129629	5.586628	0.0000
FDR	-2.525466	0.170207	-14.83759	0.0000

R-squared	0.972700	Mean dependent var	12.20109
Adjusted R-squared	0.970702	S.D. dependent var	0.155769
S.E. of regression	0.026662	Akaike info criterion	-4.326442
Sum squared resid	0.029146	Schwarz criterion	-4.165850
Log likelihood	101.3449	Hannan-Quinn criter.	-4.266575
F-statistic	486.9413	Durbin-Watson stat	0.954494
Prob(F-statistic)	0.000000		