LAMPIRAN

Bulan	Profit (return) dalam (persen %)			
	2016	2017	2018	2019
Januari	9.261691	19.97864	19.94144	13.44633
Februari	9.559749	19.80799	20.2107	13.14999
Maret	10.06718	20.17703	20.19496	12.5874
April	9.858203	21.31898	19.19312	12.51596
Mei	9.322012	22.25345	18.6481	12.17501
Juni	10.36898	22.08962	18.04263	12.22965
Juli	10.57464	22.42053	17.53646	12.14528
Agustus	10.60367	22.78805	17.18643	12.07752
September	11.62254	22.33495	17.0561	11.49146
Oktober	12.2157	21.92297	16.89919	11.53477
November	13.27110	21.4638	16.434668	11.70085
Desember	13.84261	21.35805	16.22514	11.58441

Bulan	Mudharabah dalam (persen %)			
	2016	2017	2018	2019
Januari	-4.55187	-6.01537	-15.3408	-14.5522
Februari	-5.65653	-6.13535	-16.9419	-12.3366
Maret	-5.22988	-3.77951	-12.8416	-17.43

April	-5.92206	-5.62514	-10.2797	-17.5012
Mei	0.773171	-11.1506	-8.64275	-17.4877
Juni	-1.68983	-7.90005	-20.3833	-15.3965
Juli	-5.68885	-3.86202	-22.3514	-15.5166
Agustus	-6.66346	-3.16019	-23.7715	-13.5166
September	-4.37412	-7.08538	-24.5161	-7.7427
Oktober	-4.05929	-10.627	-16.6593	-15.8164
November	-3.93776	-9.48347	-18.1011	-11.2835
Desember	-5.03738	-13.1105	-16.8054	-1.1686

Bulan	Musyarakah dalam (Trilyun)			
	2016	2017	2018	2019
Januari	12.47173	12.39204	13.57626	15.73327
Februari	14.10236	10.04815	15.50144	17.3545
Maret	16.15993	10.83306	13.36052	20.99771
April	14.06404	11.10528	13.83234	21.41782
Mei	13.61298	13.445921	12.77042	21.35495
Juni	12.28331	17.84623	5.865105	26.07631
Juli	12.14467	20.47993	6.880426	23.83951
Agustus	12.5245	18.311	10.38547	20.66636
September	14.68733	14.96958	10.23647	24.30046
Oktober	16.26082	11.21292	11.82398	25.91443
November	15.67728	10.19982	14.45719	26.23077
Desember	13.79334	13.39281	13.58218	24.95075

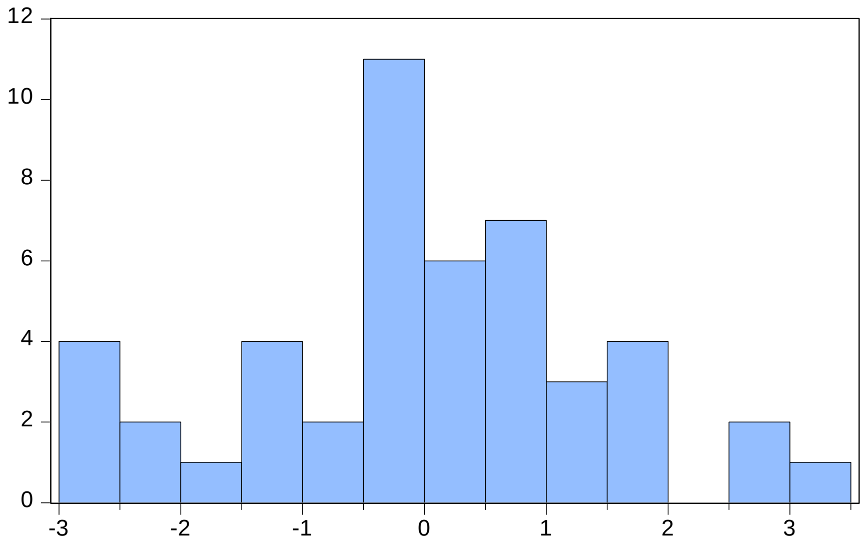
Bulan	Murabahah dalam (persen %)			
	2016	2017	2018	2019

Januari	3.504138	18.92212	4.765358	5.156917
Februari	3.062911	20.22868	4.203592	5.051825
Maret	2.222907	21.19892	3.89621	5.065823
April	3.08111	20.54776	4.363553	5.004295
Mei	3.615586	20.80835	3.705333	5.234567
Juni	4.547865	20.46487	0.780687	6.8928
Juli	5.375997	18.33172	3.273625	6.765024
Agustus	5.903323	19.06025	2.450975	7.299097
September	20.65063	5.592746	6.149879	3.739984
Oktober	20.46395	6.050106	4.931442	3.814193
November	20.80915	5.247759	5.243386	3.774192
Desember	19.73152	4.760145	4.665686	5.022349

Bulan	Ijarah dalam (persen %)			
	2016	2017	2018	2019
Januari	-8.86643	27.66743	53.00143	22.68317
Februari	-9.65967	34.52381	60.21528	10.87173
Maret	-4.55116	33.63127	55.36823	8.450129
April	-7.58572	40.83561	53.93826	7.891025
Mei	-0.44799	35.77108	53.49736	6.140863
Juni	2.666789	45.79427	36.54437	6.268549
Juli	0.484978	51.33535	38.08473	3.645272
Agustus	-10.0846	77.43145	34.79532	5.834007
September	10.03784	48.15051	38.40517	3.988246
Oktober	13.43292	48.08162	35.76881	1.406216
November	15.90321	63.77118	25.5743	-4.52699

Desember	19.65685	59.44996	17.68095	-0.14916

Uji Normalitas



Series: Residuals
Sample 2016M01 2019M11
Observations 47

Mean	-2.18e-15
Median	-0.063268
Maximum	3.043348
Minimum	-2.993627
Std. Dev.	1.489014
Skewness	-0.104646
Kurtosis	2.601282
Jarque-Bera	0.397109
Probability	0.819915

Uji Regresi Berganda

Dependent Variable: PROFIT
Method: Least Squares
Date: 04/11/20 Time: 13:55
Sample (adjusted): 2016M01 2019M11
Included observations: 47 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	10.25962	1.061771	9.662740	0.0000
MUDHA	-0.063729	0.043956	-1.449850	0.1545
MUSYA	-0.012888	0.051621	-0.249662	0.8041
MURA	0.083868	0.041255	2.032937	0.0484
IJARA	0.172713	0.011815	14.61748	0.0000

R-squared	0.892131	Mean dependent var	15.76820
Adjusted R-squared	0.881858	S.D. dependent var	4.533679
S.E. of regression	1.558307	Akaike info criterion	3.825365
Sum squared resid	101.9895	Schwarz criterion	4.022189
Log likelihood	-84.89608	Hannan-Quinn criter.	3.899432
F-statistic	86.84044	Durbin-Watson stat	1.350945

Prob(F-statistic)	0.000000

Uji Heteroskedastisitas

Heteroskedasticity Test: Breusch-Pagan-Godfrey

F-statistic	9.389702	Prob. F(4,42)	0.1299
Obs*R-squared	22.18817	Prob. Chi-Square(4)	0.1302
Scaled explained SS	14.18607	Prob. Chi-Square(4)	0.1067

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 04/11/20 Time: 13:57
Sample: 2016M01 2019M11
Included observations: 47

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.196176	1.438050	0.831804	0.4102
MUDHA	0.099105	0.059533	1.664710	0.1034
MUSYA	-0.008055	0.069915	-0.115218	0.9088
MURA	0.198105	0.055875	3.545515	0.0010
IJARA	0.019056	0.016003	1.190804	0.2404

R-squared	0.472089	Mean dependent var	2.169989
Adjusted R-squared	0.421811	S.D. dependent var	2.775630
S.E. of regression	2.110553	Akaike info criterion	4.432065
Sum squared resid	187.0863	Schwarz criterion	4.628889
Log likelihood	-99.15353	Hannan-Quinn criter.	4.506132
F-statistic	9.389702	Durbin-Watson stat	1.946153
Prob(F-statistic)	0.000016		

Uji Multikolinearitas

Variance Inflation Factors
Date: 04/11/20 Time: 13:55
Sample: 2016M01 2019M12
Included observations: 47

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	1.127358	21.81994	NA
MUDHA	0.001932	5.769984	1.444372
MUSYA	0.002665	13.24234	1.200063

MURA	0.001702	3.957034	1.566180
IJARA	0.000140	3.111113	1.431871

Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.407660	Prob. F(2,51)	0.6674
Obs*R-squared	0.912638	Prob. Chi-Square(2)	0.6336

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 04/06/20 Time: 17:11
Sample: 2015M02 2019M11
Included observations: 58
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-4.19E-05	0.005339	-0.007856	0.9938
D(MUDHARABAH)	-0.003098	0.027700	-0.111849	0.9114
D(MUSYARAKAH)	-0.000506	0.005202	-0.097266	0.9229
D(MURABAHAH)	0.000582	0.003152	0.184794	0.8541
D(IJARAH)	-0.003304	0.064141	-0.051514	0.9591
RESID(-1)	0.070668	0.145661	0.485153	0.6296
RESID(-2)	0.103116	0.150988	0.682939	0.4977

R-squared	0.015735	Mean dependent var	1.88E-18
Adjusted R-squared	-0.100061	S.D. dependent var	0.029243
S.E. of regression	0.030672	Akaike info criterion	-4.018201
Sum squared resid	0.047978	Schwarz criterion	-3.769527
Log likelihood	123.5278	Hannan-Quinn criter.	-3.921337
F-statistic	0.135887	Durbin-Watson stat	1.962690
Prob(F-statistic)	0.990954		