Lampiran I

Data Pergerakan Dana Pihak Ketiga, CAR, Kurs, dan Suku Bunga

Periode Quartal Januari 2011 s/d Desember 2015

Bank	tahun	P	DPK	CAR	EXR	BIR
BMI	2011Q1	20212710	18579188	0.1229	8,709	0.06
	2011Q2	22612289	20732978	0.1157	8,597	0.0675
	2011Q3	23766449	22493490	0.1236	8,823	0.0675
	2011Q4	25671074	29126650	0.1201	9,068	0.0675
	2012Q1	26536908	27511865	0.1207	9,180	0.0575
	2012Q2	29557834	28229124	0.1454	9,480	0.0575
	2012Q3	32143425	30793835	0.1324	9,580	0.0575
	2012Q4	37878856	39422307	0.1157	9,670	0.0575
	2013Q1	40826161	40056618	0.1202	9,719	0.0575
	2013Q2	44212809	41002489	0.135	9,929	0.06
	2013Q3	45910792	43531102	0.1275	11,613	0.0725
	2013Q4	48272364	45022858	0.1727	12,189	0.075
	2014Q1	49313906	44580901	0.1761	11,404	0.075
	2014Q2	52063355	48823261	0.1631	11,969	0.075
	2014Q3	53194753	50268112	0.1472	12,212	0.075
	2014Q4	42958756	53496985	0.1481	12,440	0.0775
	2015Q1	48652649	43504365	0.1523	13,084	0.075
	2015Q2	47893288	41047817	0.13601	13,332	0.075
	2015Q3	47203655	41391390	0.150368	14,657	0.075
	2015Q4	46848398	43901615	0.123589	13,795	0.075
BSM	2011Q1	32370777	31877266	0.1188	8,709	0.06
	2011Q2	36153475	33549058	0.1124	8,597	0.0675
	2011Q3	41090646	37823467	0.1106	8,823	0.0675
	2011Q4	44100062	42133653	0.1457	9,068	0.0675
	2012Q1	45717881	42371223	0.1391	9,180	0.0575
	2012Q2	49333263	42727170	0.1366	9,480	0.0575
	2012Q3	51927358	43918084	0.1315	9,580	0.0575
	2012Q4	55505996	46687969	0.1382	9,670	0.0575
	2013Q1	57810098	47619185	0.1523	9,719	0.0575
	2013Q2	60819078	50529792	0.1416	9,929	0.06
	2013Q3	62577670	53649161	0.1433	11,613	0.0725
	2013Q4	61879055	55767955	0.141	12,189	0.075
	2014Q1	63049054	54510183	0.1483	11,404	0.075
	2014Q2	67070288	54652683	0.1486	11,969	0.075
	2014Q3	62677852	57071718	0.1553	12,212	0.075

	2014Q4	65266700	59283492	0.1476	12,440	0.0775
	2015Q1	62764238	59180066	0.1263	13,084	0.075
	2015Q2	64889973	59152490	0.119741	13,332	0.075
	2015Q3	65266700	59695649	0.11839	14,657	0.075
	2015Q4	66417968	62101377	0.128512	13,795	0.075
BNIS	2011Q1	3908346	5041153	0.2591	8,709	0.06
	2011Q2	4556394	5319279	0.2224	8,597	0.0675
	2011Q3	5216517	5965281	0.2086	8,823	0.0675
	2011Q4	5436909	6756261	0.2067	9,068	0.0675
	2012Q1	5600263	6921122	0.1907	9,180	0.0575
	2012Q2	5899533	7247944	0.1756	9,480	0.0575
	2012Q3	6624495	7721027	0.1655	9,580	0.0575
	2012Q4	7851006	8980035	0.141	9,670	0.0575
	2013Q1	8595336	10683235	0.1402	9,719	0.0575
	2013Q2	9607488	10386112	0.189	9,929	0.06
	2013Q3	10603091	10960565	0.1663	11,613	0.0725
	2013Q4	11619558	11488209	0.1623	12,189	0.075
	2014Q1	12591493	12613835	0.1567	11,404	0.075
	2014Q2	13790427	13509005	0.1453	11,969	0.075
	2014Q3	14528588	14932565	0.1935	12,212	0.075
	2014Q4	15500340	16246405	0.1842	12,440	0.0775
	2015Q1	23520699	17040448	0.154	13,084	0.075
	2015Q2	25115539	18886460	0.1556	13,332	0.075
	2015Q3	25482679	18418053	0.1538	14,657	0.075
	2015Q4	26533005	18886460	0.1548	13,795	0.075
BRIS	2011Q1	7313113	5960427	0.2172	8,709	0.06
	2011Q2	7738445	6577958	0.1999	8,597	0.0675
	2011Q3	9731104	8370114	0.1833	8,823	0.0675
	2011Q4	11286922	9906412	0.1474	9,068	0.0675
	2012Q1	11286998	8899482	0.1434	9,180	0.0575
	2012Q2	12104153	9410923	0.1359	9,480	0.0575
	2012Q3	12680916	10153407	0.1292	9,580	0.0575
	2012Q4	14138131	11948889	0.1135	9,670	0.0575
	2013Q1	14836550	13064181	0.1181	9,719	0.0575
	2013Q2	16454551	13832170	0.15	9,929	0.06
	2013Q3	17069363	13924879	0.1466	11,613	0.0725
	2013Q4	17719690	14349712	0.1449	12,189	0.075
	2014Q1	17644143	13990979	0.1415	11,404	0.075
	2014Q2	18079533	15116605	0.1399	11,969	0.075
	2014Q3	18646752	15397515	0.1386	12,212	0.075
	2014Q4	20206110	16947388	0.1289	12,440	0.0775

	2015Q1	19653454	21752001	0.1321	13,084	0.075
	2015Q2	20286122	17310457	0.1103	13,332	0.075
	2015Q3	20628947	18863643	0.1382	14,657	0.075
	2015Q4	20901728	20123658	0.1394	13,795	0.075
BUKOPS	2011Q1	1836457	3028735	0.1212	8,709	0.06
	2011Q2	2000403	3307635	0.1746	8,597	0.0675
	2011Q3	1965815	3824776	0.1772	8,823	0.0675
	2011Q4	2326887	4415786	0.1529	9,068	0.0675
	2012Q1	2478587	4234540	0.1458	9,180	0.0575
	2012Q2	2859992	4721867	0.1325	9,480	0.0575
	2012Q3	3205028	4955815	0.1228	9,580	0.0575
	2012Q4	3241656	5403355	0.1278	9,670	0.0575
	2013Q1	3336832	5907907	0.1263	9,719	0.0575
	2013Q2	3612162	6152069	0.1184	9,929	0.06
	2013Q3	3886685	6337347	0.1118	11,613	0.0725
	2013Q4	4035479	6140630	0.111	12,189	0.075
	2014Q1	4059469	6505266	0.1124	11,404	0.075
	2014Q2	4235592	6369826	0.1074	11,969	0.075
	2014Q3	4314879	6506300	0.1615	12,212	0.075
	2014Q4	3715560	3994957	0.1585	12,440	0.0775
	2015Q1	3774808	3915239	0.145	13,084	0.075
	2015Q2	4638781	4061048	0.1563	13,332	0.075
	2015Q3	4833647	4337818	0.1626	14,657	0.075
	2015Q4	5146901	4756303	0.1631	13,795	0.075

Lampiran II

Hasil Regresi Data Panel

A. Hasil Model *Common Effect*

Dependent Variable: LOG(P?)
Method: Pooled Least Squares
Date: 01/02/17   Time: 08:13
Sample: 2011Q1 2015Q4
Included observations: 20
Cross-sections included: 5
Total pool (balanced) observations: 100

Variable	Coefficient	Std. Error	t-Statistic	Prob.
LOG(DPK?)	1.148020	0.024375	47.09917	0.0000
CAR?	1.861702	0.808392	2.302969	0.0235
LOG(EXR?)	0.429220	0.208844	2.055218	0.0426
BIR?	-5.159891	4.486706	-1.150040	0.2530
C	-6.388454	1.734882	-3.682356	0.0004

R-squared	0.964664	Mean dependent var	16.57850
Adjusted R-squared	0.963177	S.D. dependent var	1.058166
S.E. of regression	0.203056	Akaike info criterion	-0.301966
Sum squared resid	3.917004	Schwarz criterion	-0.171707
Log likelihood	20.09830	Hannan-Quinn criter.	-0.249248
F-statistic	648.3784	Durbin-Watson stat	0.450100
Prob(F-statistic)	0.000000		

B. Hasil Model *Fixed Effect*

Dependent Variable: LOG(P?)
Method: Pooled Least Squares
Date: 01/02/17   Time: 08:14
Sample: 2011Q1 2015Q4
Included observations: 20
Cross-sections included: 5
Total pool (balanced) observations: 100

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-4.178720	1.265631	-3.301689	0.0014
LOG(DPK?)	0.718705	0.079928	8.991933	0.0000
CAR?	-0.446596	0.723529	-0.617246	0.5386
LOG(EXR?)	0.993987	0.185721	5.352043	0.0000
BIR?	-5.020039	3.156041	-1.590613	0.1152
Fixed Effects (Cross)				
_BMI--C	0.283480			
_BSM--C	0.414560			

_BNIS--C	-0.116271
_BRIS--C	0.109798
_BUKOPS--C	-0.691566

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.983779	Mean dependent var	16.57850
Adjusted R-squared	0.982353	S.D. dependent var	1.058166
S.E. of regression	0.140569	Akaike info criterion	-1.000553
Sum squared resid	1.798118	Schwarz criterion	-0.766087
Log likelihood	59.02764	Hannan-Quinn criter.	-0.905660
F-statistic	689.8800	Durbin-Watson stat	0.659834
Prob(F-statistic)	0.000000		

C. Hasil Model *Random Effect*

Dependent Variable: LOG(P?)
Method: Pooled EGLS (Cross-section random effects)
Date: 01/02/17   Time: 08:14
Sample: 2011Q1 2015Q4
Included observations: 20
Cross-sections included: 5
Total pool (balanced) observations: 100
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-4.827860	1.254039	-3.849847	0.0002
LOG(DPK?)	0.887637	0.062953	14.09994	0.0000
CAR?	0.159576	0.700067	0.227944	0.8202
LOG(EXR?)	0.749617	0.171147	4.379951	0.0000
BIR?	-4.640069	3.151840	-1.472178	0.1443
Random Effects (Cross)				
_BMI--C	0.149221			
_BSM--C	0.228595			
_BNIS--C	-0.058554			
_BRIS--C	0.149711			
_BUKOPS--C	-0.468972			

Effects Specification

		S.D.	Rho
Cross-section random		0.186360	0.6374
Idiosyncratic random		0.140569	0.3626

Weighted Statistics

R-squared	0.873901	Mean dependent var	2.757248
Adjusted R-squared	0.868592	S.D. dependent var	0.407583
S.E. of regression	0.147750	Sum squared resid	2.073852
F-statistic	164.5945	Durbin-Watson stat	0.627947
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.921859	Mean dependent var	16.57850
Sum squared resid	8.662059	Durbin-Watson stat	0.150342

D. Uji *Chow*

Redundant Fixed Effects Tests
Pool: BANK
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	26.808407	(4,91)	0.0000
Cross-section Chi-square	77.858676	4	0.0000

E. Uji *Hausman*

Correlated Random Effects - Hausman Test
Pool: BANK
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	11.954499	4	0.0177

Lampiran III

Uji Asumsi Klasik Data Panel

A. Uji Multikolinieritas

	DPK	CAR	EXR	BIR
DPK	1.000000	-0. 260621	0. 266275	0.205906
CAR	-0.260621	1.000000	-0.118566	0.048754
EXR	0.266275	-0.118566	1.000000	0. 792432
BIR	0.205906	0.048754	0.792432	1.000000

B. Uji Heteroskedastisitas

Dependent Variable: RESID?
Method: Pooled Least Squares
Date: 01/02/17   Time: 08:17
Sample: 2011Q1 2015Q4
Included observations: 20
Cross-sections included: 5
Total pool (balanced) observations: 100

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-22191468	33724349	-0.658025	0.5122
LOG(DPK?)	-379188.3	2129776.	-0.178041	0.8591
CAR?	3665542.	19279359	0.190128	0.8496
LOG(EXR?)	3394282.	4948772.	0.685884	0.4945
BIR?	-52269793	84096727	-0.621544	0.5358

CURRICULUM VITAE

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Pendidikan

2013 -	: Ekonomi dan Perbankan Islam Fakultas Agama Islam Universitas Muhammadiyah Yogyakarta
2010 – 2013	: MAN 1 Pacitan
2007 – 2010	: SMP N 3 Ngadirojo
2001-2007	: SD N 2 Hadiwarno

Pengalaman Organisasi

2011 – 2012	: Ketua Divisi Sosial dan Kebudayaan OSIS MAN 1 Pacitan
2011 - 2012	: Sekretaris Umum Remaja Islam Masjid (RISMA) MAN 1 Pacitan
2011 - 2012	: Ketua Divisi Hubungan Masyarakat Pramuka MAN 1 Pacitan
2015 – 2016	: Bendahara Umum UKM KPM UMY
2015 – 2016	: Ketua Divisi Riset Forum Intelektual Ekonomi Syariah (FIES) UMY

Pengalaman Kerja

2014 – 2016	: Bisnis Makanan Ringan Grubi Unggu
2015 – 2016	: Pengajar Baca Tulis Al-Qur'an Privat

Prestasi Yang Pernah Diraih

2015	: Pelatihan Penelitian Ilmia**h**, Kementrian Agama RI Koordinator Perguruan Tinggi Agama Islam Swasta Wilayah III Daerah Istimewa Yogyakarta
2016	: Juara 1 "*Islamic Economic Paper Competition*" Temu Ilmiah Regional (Temilreg) FoSSEI Yogyakarta