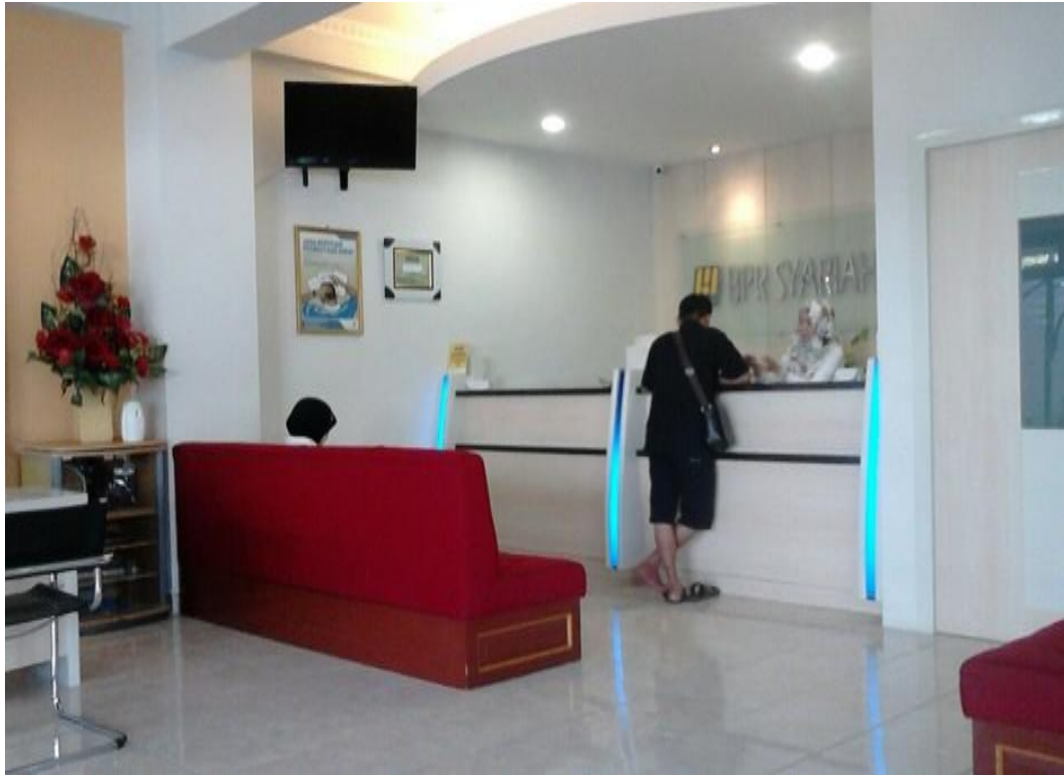


LAMPIRAN



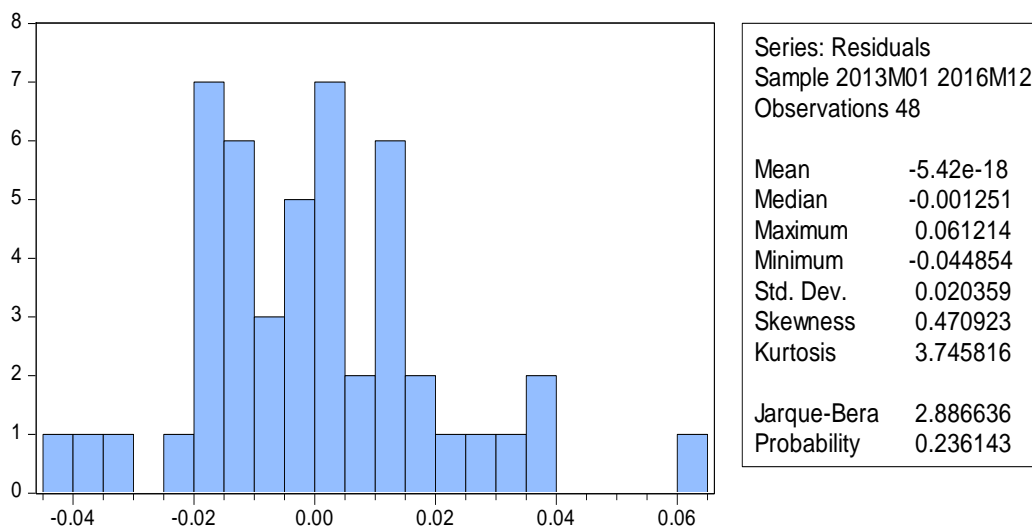
tahun	MUD	MUS	pert. Aset
01/01/2013	7673949	1562743	0.056
02/01/2013	7206193	1540322	0.006
03/01/2013	7825564	1512742	0.020
04/01/2013	7795396	1481327	0.005
05/01/2013	7753875	1508954	0.026
06/01/2013	7933743	1656024	0.031
07/01/2013	8103424	1712716	0.037
08/01/2013	7756703	1568628	0.005
09/01/2013	8413366	1679615	0.006
10/01/2013	7360469	2230855	0.057
11/01/2013	7943318	2274075	0.061
12/01/2013	8607283	2623652	0.019
01/01/2014	8599896	2575995	0.002
02/01/2014	8316712	2457795	0.008
03/01/2014	8597578	2364540	0.035
04/01/2014	8603972	2149926	0.004
05/01/2014	8266512	2625031	0.002
06/01/2014	8845962	2637485	-0.022
07/01/2014	9267064	2548616	0.036
08/01/2014	10162394	3073255	0.020
09/01/2014	10355908	3110330	0.030
10/01/2014	9307397	2622041	0.043
11/01/2014	8740165	2415239	0.027
12/01/2014	9438720	2355378	0.031
01/01/2015	9002262	2302743	0.011
02/01/2015	9595573	3418154	0.021
03/01/2015	10678754	3475737	0.014
04/01/2015	11242290	3821257	0.013
05/01/2015	10984157	3900978	0.030
06/01/2015	12144081	4182763	0.010
07/01/2015	14094061	4455801	0.056
08/01/2015	17472011	4442806	0.007
09/01/2015	15708767	4367310	0.049
10/01/2015	15186877	4198582	0.030
11/01/2015	14858612	4011520	0.017
12/01/2015	14363496	3645535	0.034
01/01/2016	14733093	3554416	0.055
02/01/2016	14423219	3505754	0.029
03/01/2016	14368780	3315076	0.097
04/01/2016	14299616	13512020	-0.025

05/01/2016	14447128	13885650	0.002
06/01/2016	14764783	13973369	0.015
07/01/2016	15082367	13568965	0.020
08/01/2016	15815652	13106180	0.020
09/01/2016	13389693	12698817	0.038
10/01/2016	13098386	12454849	0.011
11/01/2016	12757985	12111651	0.024
12/01/2016	12017448	12548735	0.023

Dependent Variable: ASET
 Method: Least Squares
 Date: 11/24/17 Time: 15:11
 Sample: 2013M01 2016M12
 Included observations: 48

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.005540	0.012402	0.446703	0.6572
MUD	2.61E-09	1.31E-09	1.999437	0.0516
MUS	-2.19E-09	9.42E-10	-2.325558	0.0246

R-squared	0.115446	Mean dependent var	0.023875
Adjusted R-squared	0.076132	S.D. dependent var	0.021647
S.E. of regression	0.020806	Akaike info criterion	-4.846652
Sum squared resid	0.019481	Schwarz criterion	-4.729702
Log likelihood	119.3196	Hannan-Quinn criter.	-4.802456
F-statistic	2.936542	Durbin-Watson stat	2.213456
Prob(F-statistic)	0.063285		



Variance Inflation Factors
 Date: 11/24/17 Time: 15:13
 Sample: 2013M01 2016M12
 Included observations: 48

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.000154	17.05443	NA
MUD	1.70E-18	24.48123	1.667656
MUS	8.87E-19	3.861807	1.667656

Heteroskedasticity Test: Breusch-Pagan-Godfrey

F-statistic	0.594902	Prob. F(2,45)	0.5559
Obs*R-squared	1.236433	Prob. Chi-Square(2)	0.5389
Scaled explained SS	1.491951	Prob. Chi-Square(2)	0.4743

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 11/24/17 Time: 15:14

Sample: 2013M01 2016M12

Included observations: 48

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.83E-05	0.000409	0.240599	0.8110
MUD	4.14E-11	4.30E-11	0.962734	0.3408
MUS	-3.12E-11	3.10E-11	-1.006241	0.3197

R-squared	0.025759	Mean dependent var	0.000406
Adjusted R-squared	-0.017541	S.D. dependent var	0.000680
S.E. of regression	0.000686	Akaike info criterion	-11.67220
Sum squared resid	2.11E-05	Schwarz criterion	-11.55525
Log likelihood	283.1328	Hannan-Quinn criter.	-11.62800
F-statistic	0.594902	Durbin-Watson stat	1.592266
Prob(F-statistic)	0.555896		

	MUS	MUD	ASET
Mean	4723874.	10987597	0.023875
Median	3091793.	9878984.	0.020500
Maximum	13973369	17472011	0.097000
Minimum	1481327.	7206193.	-0.025000
Std. Dev.	4161885.	3002140.	0.021647
Skewness	1.461589	0.434877	0.661173
Kurtosis	3.406557	1.706121	4.664299
Jarque-Bera	17.42053	4.861187	9.036978
Probability	0.000165	0.087985	0.010905
Sum	2.27E+08	5.27E+08	1.146000
Sum Sq. Dev.	8.14E+14	4.24E+14	0.022023
Observations	48	48	48



**PT. BANK PEMBIAYAAN RAKYAT SYARI'AH
BANGUN DRAJAT WARGA**



Kantor Pusat : Jl. Gedongkuning Selatan 131 Yogyakarta Telp. (0274) 413552, 389877 Fax (0274) 452424 Email: bprs.bdw@gmail.com
Kantor Cabang Bantul : Jl. Jenderal Sudirman, No.79, Bantul Telp. (0274) 6460543 (Kompleks Balai Muslimin)
Kantor Kas Ngipik : Jl. Manggisari, Baturetno, Banguntapan, Bantul Telp/Fax (0274) 373584
Kantor Kas Sedayu : Jl. Raya Wates Km. 10, Argosari, Bantul Telp. (0274) 6498425

SURAT KETERANGAN
NO: 309/BDW/Ops/XII/2017

Assalamu'alaikum Wr. Wb.

Direksi PT. BPR Syari'ah Bangun Drajat Warga dengan ini menerangkan bahwa

Nama : M. Shobirin
TTL : Rejosari, 12-01-1995
No. Mhs : 20130730180
Fakultas : Agama Islam
Prodi : Muamalat
Universitas : Universitas Muhammadiyah Yogyakarta

Telah melakukan tugas penelitian di PT. BPR Syari'ah Bangun Drajat Warga Yogyakarta sebagai syarat penulisan Skripsi dengan judul :
"Pengaruh Pembiayaan Modal Kerja Terhadap Pertumbuhan Aset Periode 2013-2016 (Studi Kasus Pada BPRS Bangun Drajat Warga Di Yogyakarta)"

Yang dilaksanakan pada tanggal 09 Oktober 2017 sampai dengan 09 November 2017.

Demikian surat keterangan ini diberikan untuk dapat dipergunakan sebagaimana mestinya.

Wassalamu'alaikum Wr. Wb.

Yogyakarta, 15 Desember 2017
PT. BPR SYARI'AH BDW


Dana Suswati, SE
Direktur Utama

DAFTAR RIWAYAT HIDUP

(Curriculum vitae)

DATA PRIBADI

Nama : M. Shobirin
Tempat, Tanggal Lahir : Rejosari, 1 Januari 1995
Alamat : Ds. Rejosari RT 05/02 Kec. Pamenang, Kab. Merangin,
Jambi
No. HP : 082220714071
Jenis Kelamin : Laki-Laki
Agama : Islam
Kewarganegaraan : Indonesia
Status : Belum Menikah
Email : Shobor.26@gmail.com

PENDIDIKAN FORMAL

- SDN 63/VI Rejosari I
- MTs Ali Maksum
- MA Ali Maksum
- Universitas Muhammadiyah Yogyakarta

PENGALAMAN KERJA

- Cafe coffe sebagai waiter

Demikian daftar riwayat hidup ini saya buat dengan sebenarnya.

Hormat saya,