

LAMPIRAN

LAMPIRAN 1

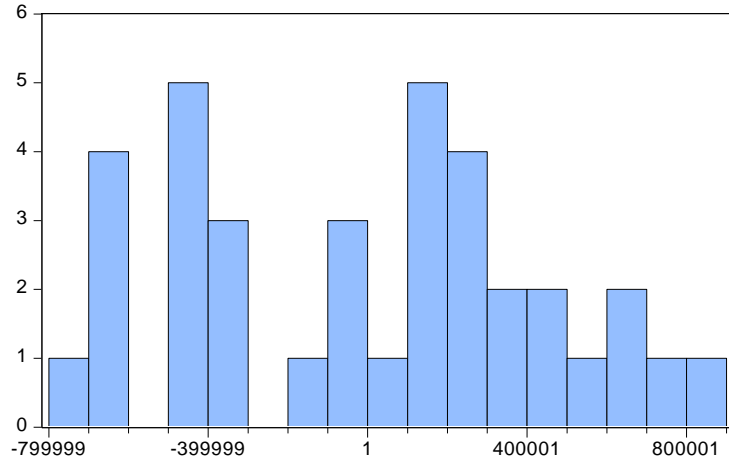
Data Variabel Penelitian Periode Januari 2013-Desember 2015

thn/bln	Pembiayaan Mudharabah pada Muamalat (Juta Rupiah)	Pembiayaan Mudharabah pada BPD DIY (Juta Rupiah)	inflasi (%)	BI Rate (%)	kurs (Rupiah)
Jan-13	Rp15.158.881	Rp 295.221	3.57	5.75	Rp 9.738
Feb-13	Rp15.337.115	Rp 291.778	4.89	5.75	Rp 9.749
Mar-13	Rp16.387.398	Rp 300.851	5.9	5.75	Rp 9.726
Apr-13	Rp17.115.921	Rp 306.052	5.57	5.75	Rp 9.802
Mei-13	Rp17.869.421	Rp 305.876	5.47	5.75	Rp10.859
Jun-13	Rp18.555.548	Rp 314.212	5.9	6.00	Rp 9.990
Jul-13	Rp19.057.648	Rp 311.821	8.61	6.50	Rp10.273
Agust-13	Rp19.299.090	Rp 313.713	8.79	7.50	Rp10.895
Sep-13	Rp19.864.670	Rp 316.430	8.4	7.25	Rp11.740
Okt-13	Rp20.349.948	Rp 317.953	8.32	6.25	Rp11.446
Nop-13	Rp20.349.948	Rp 321.080	8.37	7.50	Rp11.604
Des-13	Rp21.073.998	Rp 336.602	8.38	7.25	Rp12.307
Jan-14	Rp20.873.836	Rp 247.313	8.22	7.50	Rp12.306
Feb-14	Rp22.556.174	Rp 247.313	7.75	7.75	Rp12.107
Mar-14	Rp21.555.962	Rp 247.313	7.32	7.50	Rp12.258
Apr-14	Rp21.807.812	Rp 287.442	7.35	7.75	Rp11.327
Mei-14	Rp22.393.509	Rp 287.442	7.32	7.75	Rp11.461
Jun-14	Rp23.134.698	Rp 287.442	6.7	7.75	Rp11.976

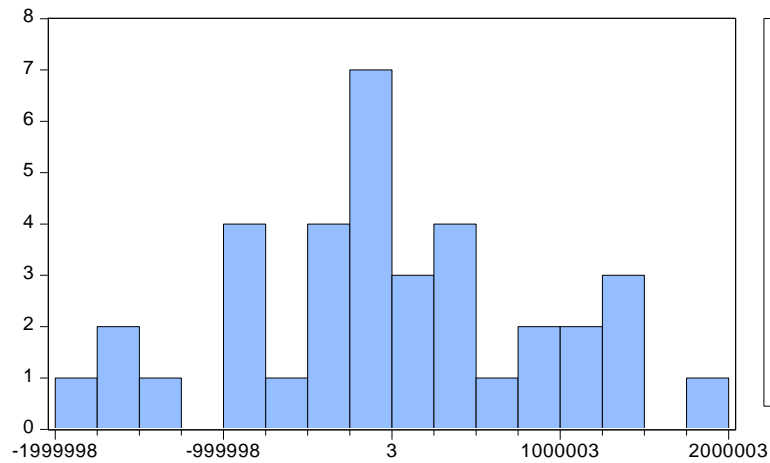
Jul-14	Rp23.602.696	Rp 295.548	4.53	7.50	Rp12.038
Agust-14	Rp23.476.517	Rp 295.548	3.99	7.5	Rp11.725
Sep-14	Rp22.043.238	Rp 295.548	4.53	7.50	Rp11.741
Okt-14	Rp23.242.741	Rp 298.423	4.83	7.50	Rp12.053
Nop-14	Rp23.200.193	Rp 298.423	6.23	7.50	Rp12.101
Des-14	Rp22.059.085	Rp 298.423	8.36	7.50	Rp12.784
Jan-15	Rp22.213.838	Rp 295.221	6.96	7.50	Rp12.965
Feb-15	Rp22.023.476	Rp 291.778	6.29	7.50	Rp12.671
Mar-15	Rp21.811.617	Rp 300.851	6.38	7.50	Rp12.631
Apr-15	Rp21.751.265	Rp 306.052	6.79	7.25	Rp12.703
Mei-15	Rp21.583.049	Rp 305.876	7.15	7.25	Rp13.029
Jun-15	Rp21.758.764	Rp 314.212	7.26	7.00	Rp13.043
Jul-15	Rp21.465.556	Rp 311.821	7.26	7.50	Rp13.354
Agust-15	Rp21.569.926	Rp 313.713	7.18	7.25	Rp13.309
Sep-15	Rp21.703.472	Rp 316.430	6.83	7.50	Rp13.262
Okt-15	Rp21.337.124	Rp 317.953	6.25	7.00	Rp13.371
Nop-15	Rp21.378.309	Rp 321.080	4.89	7.0	Rp13.414
Des-15	Rp21.955.269	Rp 336.602	3.35	7.75	Rp13.380

LAMPIRAN 2

Uji Normalitas pada Bank BPD Syariah DIY



Uji Normalitas pada Bank Muamalat



LAMPIRAN 3

Uji Multikolinearitas pada Bank BPD Syariah DIY

Variance Inflation Factors

Date: 12/28/16 Time: 13:06

Sample: 2013M01 2015M12

Included observations: 36

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	1.01E+14	16113.24	NA
LOG(KURS)	1.35E+12	18968.79	2.137324
INFLASI	3.03E+09	21.85439	1.068628
BIRATE	3.13E+10	254.9780	2.229139

Uji Multikolinearitas pada Bank Muamalat

Variance Inflation Factors

Date: 12/28/16 Time: 13:13

Sample: 2013M01 2015M12

Included observations: 36

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	4.12E+14	16113.24	NA
LOG(KURS)	5.52E+12	18968.79	2.137324
INFLASI	1.24E+10	21.85439	1.068628
BIRATE	1.28E+11	254.9780	2.229139

LAMPIRAN 4

Uji Heteroskedastisitas pada Bank BPD Syariah DIY

Heteroskedasticity Test: White

F-statistic	0.996085	Prob. F(9,26)	0.4672
Obs*R-squared	9.230195	Prob. Chi-Square(9)	0.4163
Scaled explained SS	3.451690	Prob. Chi-Square(9)	0.9437

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 12/28/16 Time: 13:07

Sample: 2013M01 2015M12

Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.07E+15	7.48E+14	-1.424978	0.1661
LOG(KURS)	2.49E+14	1.68E+14	1.480491	0.1508
(LOG(KURS))^2	-1.47E+13	9.47E+12	-1.546433	0.1341
(LOG(KURS))*INFLASI	-1.53E+11	4.77E+11	-0.320496	0.7512
(LOG(KURS))*BIRATE	3.80E+12	1.94E+12	1.959755	0.0608
INFLASI	8.60E+11	4.09E+12	0.210187	0.8352
INFLASI^2	-8.62E+09	1.60E+10	-0.538492	0.5948
INFLASI*BIRATE	9.44E+10	7.54E+10	1.251844	0.2218
BIRATE	-2.87E+13	1.63E+13	-1.765880	0.0892
BIRATE^2	-5.44E+11	2.31E+11	-2.356027	0.0263

R-squared	0.256394	Mean dependent var	2.00E+11
Adjusted R-squared	-0.001008	S.D. dependent var	1.98E+11
S.E. of regression	1.98E+11	Akaike info criterion	55.08990
Sum squared resid	1.02E+24	Schwarz criterion	55.52977
Log likelihood	-981.6182	Hannan-Quinn criter.	55.24343
F-statistic	0.996085	Durbin-Watson stat	1.363837
Prob(F-statistic)	0.467199		

LAMPIRAN 5

Uji Heteroskedastisitas pada Bank Muamalat

Heteroskedasticity Test: White

F-statistic	2.166831	Prob. F(9,26)	0.0598
Obs*R-squared	15.42924	Prob. Chi-Square(9)	0.0798
Scaled explained SS	8.700258	Prob. Chi-Square(9)	0.4654

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 12/28/16 Time: 15:54

Sample: 2013M01 2015M12

Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-6.428776	7.523798	-0.854459	0.4007
LOG(KURS)	1.219871	1.690001	0.721817	0.4768
(LOG(KURS))^2	-0.055138	0.095639	-0.576522	0.5692
(LOG(KURS))*BIRATE	-0.020213	0.020013	-1.009989	0.3218
(LOG(KURS))*INFLASI	-0.009127	0.006607	-1.381317	0.1789
BIRATE	0.158845	0.160242	0.991280	0.3307
BIRATE^2	0.001274	0.002550	0.499842	0.6214
BIRATE*INFLASI	0.001945	0.000735	2.648087	0.0136
INFLASI	0.070265	0.054877	1.280401	0.2117
INFLASI^2	0.000110	0.000318	0.346121	0.7320
R-squared	0.428590	Mean dependent var		0.002026
Adjusted R-squared	0.230794	S.D. dependent var		0.002455
S.E. of regression	0.002153	Akaike info criterion		-9.213531
Sum squared resid	0.000121	Schwarz criterion		-8.773664
Log likelihood	175.8436	Hannan-Quinn criter.		-9.060005
F-statistic	2.166831	Durbin-Watson stat		2.167136
Prob(F-statistic)	0.059780			

LAMPIRAN 6

Uji Autokorelasi pada Bank BPD Syariah DIY

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	3.798056	Prob. F(2,30)	0.0339
Obs*R-squared	7.273625	Prob. Chi-Square(2)	0.0263

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 12/28/16 Time: 13:09

Sample: 2013M01 2015M12

Included observations: 36

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1517726.	9485167.	0.160010	0.8739
LOG(KURS)	-147257.0	1095190.	-0.134458	0.8939
INFLASI	-2575.222	51364.14	-0.050137	0.9603
BIRATE	-17302.03	163560.7	-0.105784	0.9165
RESID(-1)	0.491513	0.183836	2.673646	0.0120
RESID(-2)	-0.099395	0.188946	-0.526050	0.6027

R-squared	0.202045	Mean dependent var	-3.22E-08
Adjusted R-squared	0.069053	S.D. dependent var	454062.1
S.E. of regression	438104.6	Akaike info criterion	28.96931
Sum squared resid	5.76E+12	Schwarz criterion	29.23323
Log likelihood	-515.4477	Hannan-Quinn criter.	29.06143
F-statistic	1.519222	Durbin-Watson stat	1.905468
Prob(F-statistic)	0.213524		

LAMPIRAN 7

Memasukan Persamaan Ar(1) Ma(1)

Pada Bank BPD Syariah DIY

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.730951	Prob. F(2,27)	0.4907
Obs*R-squared	1.796364	Prob. Chi-Square(2)	0.4073

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 12/28/16 Time: 13:11

Sample: 2013M02 2015M12

Included observations: 35

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2236559.	16994006	0.131609	0.8963
LOG(KURS)	-231950.5	1787317.	-0.129776	0.8977
INFLASI	-2051.118	63528.96	-0.032286	0.9745
BIRATE	1987.194	164465.1	0.012083	0.9904
AR(1)	-0.001260	0.047300	-0.026630	0.9790
MA(1)	-2.418510	2.078110	-1.163803	0.2547
RESID(-1)	2.437516	2.073325	1.175656	0.2500
RESID(-2)	0.589448	0.583941	1.009431	0.3217
R-squared	0.051325	Mean dependent var	-1921.244	
Adjusted R-squared	-0.194628	S.D. dependent var	304993.0	
S.E. of regression	333354.5	Akaike info criterion	28.46943	
Sum squared resid	3.00E+12	Schwarz criterion	28.82494	
Log likelihood	-490.2151	Hannan-Quinn criter.	28.59215	
F-statistic	0.208677	Durbin-Watson stat	2.039933	
Prob(F-statistic)	0.980514			

LAMPIRAN 8

Uji Autokorelasi pada Bank Muamalat

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.756904	Prob. F(2,30)	0.1899
Obs*R-squared	3.774478	Prob. Chi-Square(2)	0.1515

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 12/28/16 Time: 15:57

Sample: 2013M01 2015M12

Included observations: 36

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.551526	1.058432	-0.521078	0.6061
LOG(KURS)	0.070679	0.124771	0.566473	0.5753
BIRATE	-0.014968	0.019595	-0.763885	0.4509
INFLASI	-0.000819	0.005710	-0.143505	0.8869
RESID(-1)	0.344673	0.192226	1.793063	0.0831
RESID(-2)	0.043146	0.195278	0.220946	0.8266

R-squared	0.104847	Mean dependent var	2.25E-15
Adjusted R-squared	-0.044346	S.D. dependent var	0.045653
S.E. of regression	0.046654	Akaike info criterion	-3.141108
Sum squared resid	0.065298	Schwarz criterion	-2.877188
Log likelihood	62.53995	Hannan-Quinn criter.	-3.048993
F-statistic	0.702762	Durbin-Watson stat	1.792488
Prob(F-statistic)	0.625759		

LAMPIRAN 9

Regresi Tabungan *Mudharabah* pada Bank BPD Syariah DIY

Dependent Variable: LOG(BPD)

Method: Least Squares

Date: 12/28/16 Time: 16:00

Sample: 2013M01 2015M12

Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	7.996336	1.003948	7.964887	0.0000
LOG(KURS)	0.843749	0.116920	7.216485	0.0000
INFLASI	0.001934	0.005622	0.344016	0.7331
BIRATE	0.033435	0.017088	1.956631	0.0592
R-squared	0.843213	Mean dependent var		16.16220
Adjusted R-squared	0.828514	S.D. dependent var		0.112704
S.E. of regression	0.046672	Akaike info criterion		-3.186925
Sum squared resid	0.069703	Schwarz criterion		-3.010978
Log likelihood	61.36465	Hannan-Quinn criter.		-3.125515
F-statistic	57.36606	Durbin-Watson stat		0.992241
Prob(F-statistic)	0.000000			

LAMPIRAN 10

Regresi tabungan *mudharabah* pada Bank Muamalat

Dependent Variable: LOG(MUAMALAT)

Method: Least Squares

Date: 12/28/16 Time: 16:01

Sample: 2013M01 2015M12

Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	13.09102	1.027033	12.74645	0.0000
LOG(KURS)	0.308045	0.119608	2.575454	0.0148
INFLASI	0.010278	0.005751	1.787076	0.0834
BIRATE	0.112326	0.017481	6.425584	0.0000
R-squared	0.838719	Mean dependent var		16.84733
Adjusted R-squared	0.823599	S.D. dependent var		0.113677
S.E. of regression	0.047745	Akaike info criterion		-3.141459
Sum squared resid	0.072946	Schwarz criterion		-2.965512
Log likelihood	60.54626	Hannan-Quinn criter.		-3.080049
F-statistic	55.47049	Durbin-Watson stat		1.339603
Prob(F-statistic)	0.000000			