LAMPIRAN

Lampiran 1

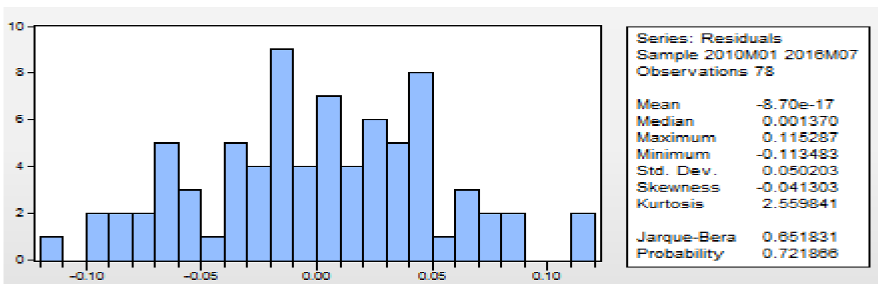
1. Uji Asumsi Klasik pada Bank Umum Syariah dan Unit Usaha Syariah

Dependent Variable: PUMKM
Method: Least Squares
Date: 12/03/16 Time: 12:57
Sample: 2010M01 2016M07
Included observations: 78

Variable	Coefficient	Std. Error	t-Statistic	Prob.
DPK_BU	0.361202	0.032134	11.24047	0.0000
NPF_BU	-0.017683	0.000993	-17.81509	0.0000
CAR_BU	-0.436819	0.309651	-1.410682	0.1626
BI_RATE	0.006574	0.002156	3.049037	0.0032
C	3.643733	0.185919	19.59854	0.0000

R-squared	0.867945	Mean dependent var	4.810278
Adjusted R-squared	0.860709	S.D. dependent var	0.138151
S.E. of regression	0.051560	Akaike info criterion	-3.030178
Sum squared resid	0.194067	Schwarz criterion	-2.879107
Log likelihood	123.1769	Hannan-Quinn criter.	-2.969701
F-statistic	119.9500	Durbin-Watson stat	0.869585
Prob(F-statistic)	0.000000		

a. Uji Normalitas



b. Uji Multikolinieritas

Variance Inflation Factors
Date: 12/03/16 Time: 10:29
Sample: 2010M01 2016M07
Included observations: 78

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
NPF	9.76E-07	96.43983	1.826137
DPK1	0.001046	807.7948	1.280170
CAR	0.095882	423.3086	1.109022
BI_R	1.514759	202.0479	1.967921
C	0.031842	932.8295	NA

c. Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	16.70254	Prob. F(2,71)	0.0000
Obs*R-squared	24.95660	Prob. Chi-Square(2)	0.0000

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 12/03/16 Time: 12:59
Sample: 2010M01 2016M07
Included observations: 78
Presample and interior missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
DPK_BU	-0.002191	0.026900	-0.081455	0.9353
NPF_BU	0.000750	0.000855	0.877209	0.3833
CAR_BU	0.217156	0.261981	0.828898	0.4099
BI_RATE	-0.001277	0.001847	-0.691045	0.4918
C	-0.019048	0.156280	-0.121886	0.9033
RESID(-1)	0.575267	0.119545	4.812153	0.0000
RESID(-2)	0.003442	0.122058	0.028198	0.9776

R-squared	0.319956	Mean dependent var	-8.70E-17
Adjusted R-squared	0.262488	S.D. dependent var	0.050203
S.E. of regression	0.043114	Akaike info criterion	-3.364494
Sum squared resid	0.131974	Schwarz criterion	-3.152995
Log likelihood	138.2153	Hannan-Quinn criter.	-3.279827
F-statistic	5.567512	Durbin-Watson stat	1.919725
Prob(F-statistic)	0.000089		

d. Uji Heteroskedastisitas

Heteroskedasticity Test: Glejser

F-statistic	2.247741	Prob. F(4,73)	0.0721
Obs*R-squared	8.553321	Prob. Chi-Square(4)	0.0733
Scaled explained SS	7.558278	Prob. Chi-Square(4)	0.1092

Test Equation:
Dependent Variable: ARESID
Method: Least Squares
Date: 12/03/16 Time: 13:00
Sample: 2010M01 2016M07
Included observations: 78

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.255416	0.102757	-2.485626	0.0152
DPK_BU	0.026147	0.017761	1.472176	0.1453
NPF_BU	-0.000597	0.000549	-1.089010	0.2797
CAR_BU	0.164527	0.171144	0.961335	0.3396
BI_RATE	0.001739	0.001192	1.459169	0.1488

R-squared	0.109658	Mean dependent var	0.040428
Adjusted R-squared	0.060872	S.D. dependent var	0.029406
S.E. of regression	0.028497	Akaike info criterion	-4.216060
Sum squared resid	0.059283	Schwarz criterion	-4.064989
Log likelihood	169.4263	Hannan-Quinn criter.	-4.155583
F-statistic	2.247741	Durbin-Watson stat	1.410939
Prob(F-statistic)	0.072113		

LAMPIRAN 2

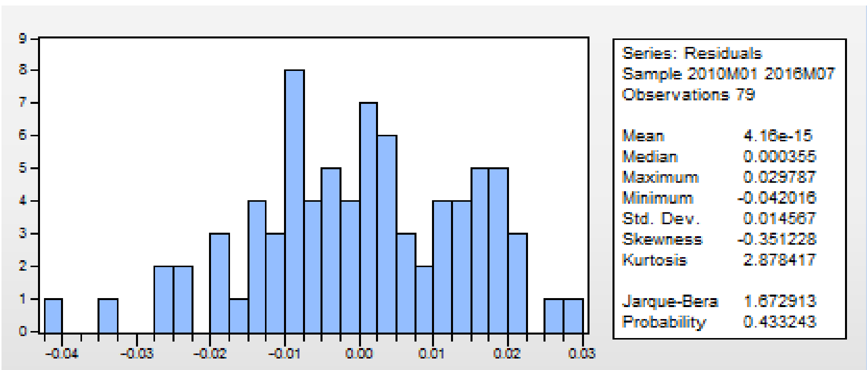
2. Uji Asumsi Klasik Bank Pembiayaan Rakyat Syariah

Dependent Variable: PUMKM
Method: Least Squares
Date: 12/02/16 Time: 21:14
Sample: 2010M01 2016M07
Included observations: 79

Variable	Coefficient	Std. Error	t-Statistic	Prob.
DPK	0.843356	0.024372	34.60305	0.0000
NPF_BPRS	-0.195671	0.257152	-0.760917	0.4491
CAR_BPRS	-1.193790	0.130630	-9.138724	0.0000
BI_RATE	1.451365	0.334929	4.333357	0.0000
C	1.084733	0.176103	6.159662	0.0000

R-squared	0.994229	Mean dependent var	6.312447
Adjusted R-squared	0.993917	S.D. dependent var	0.191762
S.E. of regression	0.014956	Akaike info criterion	-5.506253
Sum squared resid	0.016552	Schwarz criterion	-5.356288
Log likelihood	222.4970	Hannan-Quinn criter.	-5.446173
F-statistic	3187.373	Durbin-Watson stat	1.367489
Prob(F-statistic)	0.000000		

a. Uji Normalitas



b. Uji Multikolinieritas

Variance Inflation Factors
Date: 12/02/16 Time: 21:19
Sample: 2010M01 2016M07
Included observations: 79

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
DPK	0.000594	8726.921	7.095372
NPF_BPRS	0.066127	145.4757	2.847793
CAR_BPRS	0.017064	364.9082	5.169105
BI_RATE	0.112177	181.1259	1.787875
C	0.031012	10953.37	NA

c. Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	5.034020	Prob. F(2,72)	0.0090
Obs*R-squared	9.691656	Prob. Chi-Square(2)	0.0079

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 12/02/16 Time: 21:21
Sample: 2010M01 2016M07
Included observations: 79
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
DPK	0.025278	0.024817	1.018591	0.3118
NPF_BPRS	-0.022148	0.244285	-0.090663	0.9280
CAR_BPRS	0.179196	0.139001	1.289166	0.2015
BI_RATE	-0.049207	0.318624	-0.154436	0.8777
C	-0.201876	0.181816	-1.110332	0.2706
RESID(-1)	0.269646	0.128323	2.101301	0.0391
RESID(-2)	0.228664	0.117167	1.951609	0.0549

R-squared	0.122679	Mean dependent var	4.16E-15
Adjusted R-squared	0.049569	S.D. dependent var	0.014567
S.E. of regression	0.014202	Akaike info criterion	-5.586503
Sum squared resid	0.014521	Schwarz criterion	-5.376552
Log likelihood	227.6669	Hannan-Quinn criter.	-5.502390
F-statistic	1.678007	Durbin-Watson stat	1.741429
Prob(F-statistic)	0.138786		

d. Uji Heteroskedastisitas

Heteroskedasticity Test: White

F-statistic	1.290868	Prob. F(4,74)	0.2814
Obs*R-squared	5.152808	Prob. Chi-Square(4)	0.2720
Scaled explained SS	4.246345	Prob. Chi-Square(4)	0.3737

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 12/02/16 Time: 21:22
Sample: 2010M01 2016M07
Included observations: 79

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.000233	0.001656	-0.141023	0.8882
DPK^2	6.27E-07	3.63E-05	0.017274	0.9863
NPF_BPRS^2	-0.016748	0.029800	-0.561995	0.5758
CAR_BPRS^2	0.004224	0.004655	0.907360	0.3672
BI_RATE^2	0.058074	0.047221	1.229832	0.2227

R-squared	0.065225	Mean dependent var	0.000210
Adjusted R-squared	0.014697	S.D. dependent var	0.000289
S.E. of regression	0.000287	Akaike info criterion	-13.41399
Sum squared resid	6.09E-06	Schwarz criterion	-13.26402
Log likelihood	534.8525	Hannan-Quinn criter.	-13.35391
F-statistic	1.290868	Durbin-Watson stat	1.608022
Prob(F-statistic)	0.281407		

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GOLONGAN DARAH	: A

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SMP N 2 PRAMBANAN	(2007-2010)
SMA N 1 PRAMBANAN	(2010-2013)

RIWAYAT ORGANISASI :

Anggota Pramuka Tahun 2010-2011

Anggota Forum Intelektual Ekonomi Syariah tahun 2013-2014

Anggota Ikatan Mahasiswa Muhammadiyah Tahun 2013-sekarang.