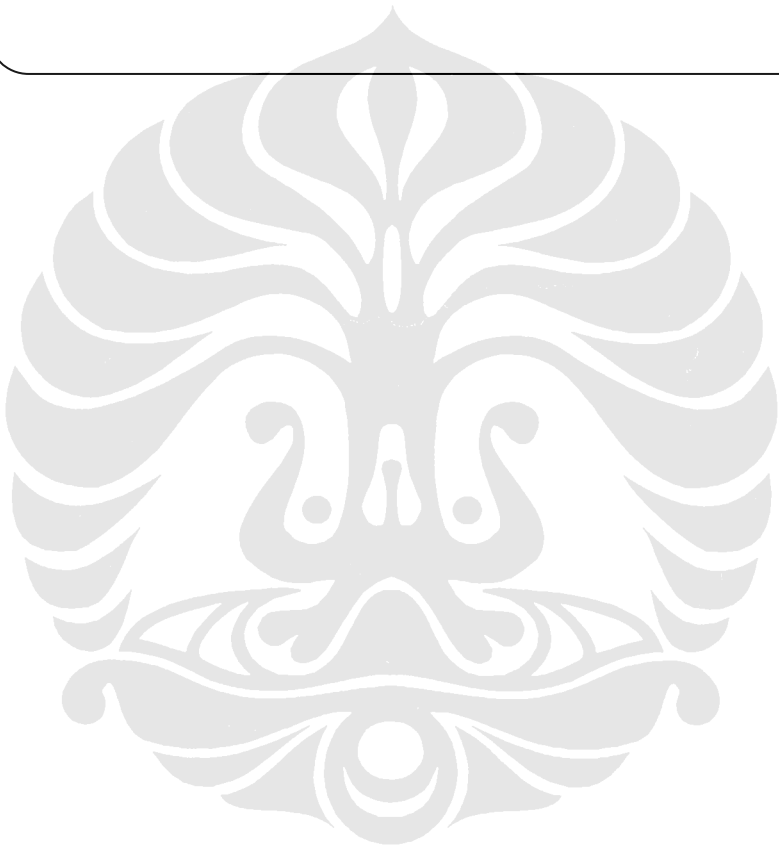


LAMPIRAN



LAMPIRAN 1 - DATA PENELITIAN

(Dalam Ribuan Rupiah)

No	Periode	Pembiayaan	Pendapatan Pembiayaan (t-1)	DPK	Biaya Operasional (t-1)	NPF (t-1)	Pendapatan Bagi Hasil Penempatan Dana BMT Pada Bank Syariah (t-1)
1	Sep-04	556.501	84.033,39	7.933.433,00	34.877,85	411.736,17	3.954,84
2	Okt-04	298.925	103.985,00	7.155.688,03	32.330,42	347.507,49	5.145,14
3	Nop-04	187.190	86.905,50	7.801.787,43	36.939,73	280.365,61	4.566,89
4	Des-04	2.032.278	1.250.275,31	7.499.320,88	41.754,85	376.077,83	7.608,20
5	Jan-05	624.876	178.154,10	7.553.205,97	43.708,43	264.421,14	5.946,02
6	Feb-05	694.672	195.648,80	7.799.421,73	41.336,62	297.431,43	8.886,99
7	Mar-05	511.929	194.371,44	7.780.314,00	42.066,61	288.345,41	5.650,40
8	Apr-05	335.159	102.317,90	7.928.357,83	37.456,90	277.231,66	3.030,10
9	Mei-05	810.978	300.558,00	8.789.556,02	42.369,01	323.527,21	3.814,27
10	Jun-05	488.487	156.010,28	9.548.605,57	42.262,56	227.657,03	8.817,77
11	Jul-05	828.073	290.361,41	9.452.233,89	44.747,20	188.267,67	8.212,76
12	Agust-05	875.581	321.587,64	9.604.982,59	52.784,80	190.295,79	11.333,32
13	Sep-05	588.182	174.735,18	9.244.818,75	45.803,60	203.421,60	13.419,48
14	Okt-05	1.033.000	420.516,00	9.251.447,89	41.981,70	213.694,28	8.632,07
15	Nop-05	502.087	86.939,73	9.607.550,12	42.702,72	215.961,81	5.329,80
16	Des-05	919.345	485.488,90	9.824.999,23	51.821,33	232.767,11	16.115,17
17	Jan-06	466.784	181.801,75	9.843.316,10	63.253,94	252.828,47	16.286,90
18	Feb-06	555.551	195.457,50	10.314.529,63	53.865,54	250.513,02	10.834,13
19	Mar-06	565.287	174.901,97	10.808.863,41	56.054,48	236.886,69	-
20	Apr-06	390.353	73.213,33	10.568.829,15	57.827,39	235.360,98	3.944,89
21	Mei-06	461.301	232.470,00	10.668.930,14	65.933,92	274.798,91	26.047,89
22	Jun-06	681.170	339.151,25	10.943.048,45	65.173,60	253.247,25	24.771,11
23	Jul-06	815.554	303.977,25	12.282.958,15	64.280,56	216.944,62	15.584,32
24	Agust-06	1.351.405	855.296,91	13.993.020,54	56.303,52	282.539,60	19.376,49
25	Sep-06	769.983	296.580,41	13.289.531,31	58.069,75	251.005,92	6.208,74
26	Okt-06	428.700	64.005,00	13.647.202,64	60.315,78	237.461,23	32.799,96
27	Nop-06	459.720	159.508,20	14.174.712,42	54.573,29	258.844,25	24.980,57
28	Des-06	832.007	237.826,48	13.068.401,79	64.386,29	253.425,53	26.399,36
29	Jan-07	260.385	86.359,75	12.384.950,95	56.383,48	218.538,72	22.839,96
30	Feb-07	1.132.094	754.898,36	12.293.022,45	54.249,43	701.001,49	29.031,58
31	Mar-07	586.214	202.098,00	13.435.743,26	49.355,85	875.837,07	-
32	Apr-07	1.032.442	256.592,13	13.239.284,34	53.186,53	918.579,65	20.931,07
33	Mei-07	265.471	144.585,83	12.956.281,43	49.243,50	785.703,51	21.569,06

LAMPIRAN 2 – UJI STASIONERITAS TIAP VARIABEL

1. Pembiayaan

Null Hypothesis: PEMB has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic based on SIC, MAXLAG=9)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-6.755524	0.0000
Test critical values: 1% level	-3.653730	
5% level	-2.957110	
10% level	-2.617434	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(PEMB)

Method: Least Squares

Date: 11/11/07 Time: 13:44

Sample(adjusted): 2004:10 2007:05

Included observations: 32 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
PEMB(-1)	-1.226157	0.181504	-6.755524	0.0000
C	8.37E+08	1.41E+08	5.940170	0.0000
R-squared	0.603369	Mean dependent var		-
Adjusted R-squared	0.590148	S.D. dependent var		9094678.
S.E. of regression	3.65E+08	Akaike info criterion		5.70E+08
Sum squared resid	4.00E+18	Schwarz criterion		42.32980
Log likelihood	-675.2768	F-statistic		42.42141
Durbin-Watson stat	1.971601	Prob(F-statistic)		45.63710
				0.000000

2. Pendapatan Pembiayaan

Null Hypothesis: PDPT has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic based on SIC, MAXLAG=9)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-6.476535	0.0000
Test critical values: 1% level	-3.653730	
5% level	-2.957110	
10% level	-2.617434	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
 Dependent Variable: D(PDPT)
 Method: Least Squares
 Date: 11/11/07 Time: 13:46
 Sample(adjusted): 2004:10 2007:05
 Included observations: 32 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
PDPT(-1)	-1.161009	0.179264	-6.476535	0.0000
C	3.23E+08	66610062	4.846708	0.0000
R-squared	0.583018	Mean dependent var	1892264.	
Adjusted R-squared	0.569118	S.D. dependent var	3.84E+08	
S.E. of regression	2.52E+08	Akaike info criterion	41.58654	
Sum squared resid	1.90E+18	Schwarz criterion	41.67814	
Log likelihood	-663.3846	F-statistic	41.94551	
Durbin-Watson stat	2.043300	Prob(F-statistic)	0.000000	

3. a. Dana Pihak Ketiga (DPK)

Null Hypothesis: DPK has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic based on SIC, MAXLAG=9)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-0.761974	0.8163
Test critical values: 1% level	-3.653730	
5% level	-2.957110	
10% level	-2.617434	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(DPK)

Method: Least Squares

Date: 11/11/07 Time: 13:47

Sample(adjusted): 2004:10 2007:05

Included observations: 32 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
DPK(-1)	-0.037964	0.049823	-0.761974	0.4520
C	5.51E+08	5.28E+08	1.043302	0.3051
R-squared	0.018986	Mean dependent var		1.57E+08
Adjusted R-squared	-0.013714	S.D. dependent var		6.07E+08
S.E. of regression	6.11E+08	Akaike info criterion		43.35985
Sum squared resid	1.12E+19	Schwarz criterion		43.45146
Log likelihood	-691.7576	F-statistic		0.580605
Durbin-Watson stat	1.781500	Prob(F-statistic)		0.452025

3. b. DPK (1st differencing)

Null Hypothesis: D(DPK) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic based on SIC, MAXLAG=9)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-5.320338	0.0001
Test critical values: 1% level	-3.661661	
5% level	-2.960411	
10% level	-2.619160	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(DPK,2)

Method: Least Squares

Date: 11/11/07 Time: 13:48

Sample(adjusted): 2004:11 2007:05

Included observations: 31 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(DPK(-1))	-0.955545	0.179602	-5.320338	0.0000
C	1.80E+08	1.12E+08	1.597918	0.1209
R-squared	0.493945	Mean dependent var	1595942	1
Adjusted R-squared	0.476495	S.D. dependent var	8.31E+08	8
S.E. of regression	6.02E+08	Akaike info criterion	43.33042	
Sum squared resid	1.05E+19	Schwarz criterion	43.42294	
Log likelihood	-669.6216	F-statistic	28.30599	
Durbin-Watson stat	1.842720	Prob(F-statistic)	0.000010	

4. a. Biaya Operasional

Null Hypothesis: COST has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic based on SIC, MAXLAG=9)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-2.100378	0.2458
Test critical values: 1% level	-3.653730	
5% level	-2.957110	
10% level	-2.617434	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
 Dependent Variable: D(COST)
 Method: Least Squares
 Date: 11/11/07 Time: 13:53
 Sample(adjusted): 2004:10 2007:05
 Included observations: 32 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
COST(-1)	-0.203719	0.096992	-2.100378	0.0442
C	10686803	4960667.	2.154308	0.0394
R-squared	0.128201	Mean dependent var		448926.7
Adjusted R-squared	0.099141	S.D. dependent var		5492912.
S.E. of regression	5213521.	Akaike info criterion		33.83187
Sum squared resid	8.15E+14	Schwarz criterion		33.92348
Log likelihood	-539.3099	F-statistic		4.411587
Durbin-Watson stat	2.232291	Prob(F-statistic)		0.044207

4. b. Biaya Operasional (1st differencing)

Null Hypothesis: D(COST) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic based on SIC, MAXLAG=9)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-6.659870	0.0000
Test critical values: 1% level	-3.661661	
5% level	-2.960411	
10% level	-2.619160	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(COST,2)

Method: Least Squares

Date: 11/11/07 Time: 13:49

Sample(adjusted): 2004:11 2007:05

Included observations: 31 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(COST(-1))	-1.215098	0.182451	-6.659870	0.0000
C	672620.7	997299.6	0.674442	0.5054
R-squared	0.604656	Mean dependent var	-45019.55	
Adjusted R-squared	0.591024	S.D. dependent var	8631920.	
S.E. of regression	5520222.	Akaike info criterion	33.94808	
Sum squared resid	8.84E+14	Schwarz criterion	34.04059	
Log likelihood	-524.1952	F-statistic	44.35387	
Durbin-Watson stat	1.998422	Prob(F-statistic)	0.000000	

5. a. Non Performing Financing (NPF)

Null Hypothesis: NPF has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic based on SIC, MAXLAG=9)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-0.604241	0.8560
Test critical values: 1% level	-3.653730	
5% level	-2.957110	
10% level	-2.617434	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
 Dependent Variable: D(NPF)
 Method: Least Squares
 Date: 11/11/07 Time: 13:51
 Sample(adjusted): 2004:10 2007:05
 Included observations: 32 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
NPF(-1)	-0.063756	0.105515	-0.604241	0.5502
C	31722910	37998611	0.834844	0.4104
R-squared	0.012024	Mean dependent var		11686479
Adjusted R-squared	-0.020909	S.D. dependent var		1.04E+08
S.E. of regression	1.05E+08	Akaike info criterion		39.83670
Sum squared resid	3.31E+17	Schwarz criterion		39.92831
Log likelihood	-635.3872	F-statistic		0.365107
Durbin-Watson stat	1.595432	Prob(F-statistic)		0.550226

5. b. NPF (1st differencing)

Null Hypothesis: D(NPF) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic based on SIC, MAXLAG=9)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-4.613917	0.0009
Test critical values: 1% level	-3.661661	
5% level	-2.960411	
10% level	-2.619160	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(NPF,2)

Method: Least Squares

Date: 11/11/07 Time: 13:50

Sample(adjusted): 2004:11 2007:05

Included observations: 31 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(NPF(-1))	-0.870910	0.188757	-4.613917	0.0001
C	12024766	19216523	0.625751	0.5364
R-squared	0.423324	Mean dependent var		-
Adjusted R-squared	0.403439	S.D. dependent var		2214434.
S.E. of regression	1.06E+08	Akaike info criterion		1.37E+08
Sum squared resid	3.23E+17	Schwarz criterion		39.85064
Log likelihood	-615.6849	F-statistic		39.94315
Durbin-Watson stat	1.927979	Prob(F-statistic)		21.28823
				0.000074

6. Pendapatan Bagi Hasil Penempatan Dana Pada Bank Syariah

Null Hypothesis: BASIL has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic based on SIC, MAXLAG=9)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-3.650856	0.0101
Test critical values: 1% level	-3.653730	
5% level	-2.957110	
10% level	-2.617434	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
 Dependent Variable: D(BASIL)
 Method: Least Squares
 Date: 11/11/07 Time: 13:53
 Sample(adjusted): 2004:10 2007:05
 Included observations: 32 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
BASIL(-1)	-0.615045	0.168466	-3.650856	0.0010
C	8248125.	2605403.	3.165777	0.0035
R-squared	0.307619	Mean dependent var	550444.3	
Adjusted R-squared	0.284540	S.D. dependent var	1023586	
S.E. of regression	8657993.	Akaike info criterion	34.84633	
Sum squared resid	2.25E+15	Schwarz criterion	34.93793	
Log likelihood	-555.5412	F-statistic	13.32875	
Durbin-Watson stat	2.144280	Prob(F-statistic)	0.000987	

LAMPIRAN 5 - UJI WHITE (HETEROSKEDASTICITY)

White Heteroskedasticity Test:

F-statistic	2.462959	Probability	0.043615
Obs*R-squared	16.93547	Probability	0.075804

Test Equation:

Dependent Variable: RESID²

Method: Least Squares

Date: 11/11/07 Time: 15:38

Sample: 2004:09 2007:02

Included observations: 30

White Heteroskedasticity-Consistent Standard Errors & Covariance

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.29E+17	4.37E+16	5.252305	0.0000
PDPT	4455586.	16057988	0.277469	0.7844
PDPT ²	-0.004784	0.012852	-0.372231	0.7138
NPF	-1.01E+08	51755030	-1.954845	0.0655
NPF ²	0.087374	0.051031	1.712192	0.1031
DPK	-	10299656	-1.091687	0.2886
	11243998			
DPK ²	0.000558	0.000458	1.217655	0.2383
COST	-5.51E+09	1.72E+09	-3.204011	0.0047
COST ²	49.65483	16.17289	3.070251	0.0063
BASIL	-4.17E+08	4.24E+08	-0.985429	0.3368
BASIL ²	19.42475	14.17944	1.369924	0.1867
R-squared	0.564516	Mean dependent var	7.08E+15	
Adjusted R-squared	0.335314	S.D. dependent var	7.72E+15	
S.E. of regression	6.29E+15	Akaike info criterion	75.87017	
Sum squared resid	7.52E+32	Schwarz criterion	76.38395	
Log likelihood	-1127.053	F-statistic	2.462959	
Durbin-Watson stat	2.800515	Prob(F-statistic)	0.043615	

LAMPIRAN 4 - UJI AUTOKORELASI

(Breusch-Godfrey Serial Correlation LM Test)

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.289779	Probability	0.295348
Obs*R-squared	3.148419	Probability	0.207171

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 11/11/07 Time: 15:46

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
PDPT	0.018006	0.075929	0.237140	0.8147
NPF	-0.077490	0.129734	-0.597299	0.5564
DPK	0.005305	0.013921	0.381044	0.7068
COST	-2.289127	3.567020	-0.641748	0.5277
BASIL	0.594922	2.603958	0.228469	0.8214
C	71758188	1.30E+08	0.553970	0.5852
RESID(-1)	-0.162524	0.248451	-0.654147	0.5198
RESID(-2)	-0.350522	0.229038	-1.530407	0.1402
R-squared	0.104947	Mean dependent var	-5.36E-08	
Adjusted R-squared	-0.179842	S.D. dependent var	85577946	
S.E. of regression	92955228	Akaike info criterion	39.75631	
Sum squared resid	1.90E+17	Schwarz criterion	40.12997	
Log likelihood	-588.3447	F-statistic	0.368508	
Durbin-Watson stat	1.965057	Prob(F-statistic)	0.910861	

LAMPIRAN 6 – UJI JARQUE BERA

