LAMPIRAN 1
Pengambilan Sampel Penelitian

Bank Umum Syariah	Unit Usaha Syariah
1. PT BANK SYARIAH MANDIRI 2. PT BANK BRI SYARIAH 3. PT BANK BCA SYARIAH 4. PT BANK BNI SYARIAH 5. PT BANK MEGA SYARIAH 6. PT BANK PANIN SYARIAH 7. PT BANK SYARIAH BUKOPIN 8. PT BANK MUAMMALAT INDONESIA 9. PT BANK JABAR BANTEN SYARIAH 10. PT BANK VICRTORIA SYARIAH 11. PT BANK MAYBANK SYARIAH INDONESIA	1. PT BANK CIMB NIAGA 2. PT BANK RAKYAT INDONESIA 3. PT BANK PERMATA 4. PT BANK ACEH 5. PT BANK INDONESIA INTERNASIONAL 6. PT BANK TABUNGAN NASIONAL 7. PT BANK BUKOPIN 8. PT BANK DANAMON 9. PT BANK DKI 10. PT BANK IFI 11. PT BANK JAMBI 12. PT BANK OCBC NISP 13. PT BANK SINARMAS 14. PT BANK TABUNGAN PENSIUNAN NASIONAL 15. PT BANK NASIONAL INDONESIA 16. PT BPD KALIMANTAN TIMUR 17. PT BPD YOGYAKARTA 18. PT BPD SULAWESI SELATAN DAN SULAWESI BARAT 19. PT BPD RIAU KEPRI 20. PT BPD NUSA TENGGARA BARAT 21. PT BPD JAWA BARAT DAN BANTEN 22. PT BPD JAWA TENGAH 23. PT BPD JAWA TIMUR 24. PT BPD KALIMANTAN BARAT 25. PT BPD KALIMANTAN SELATAN 26. PT BPD SUMATERA BARAT 27. PT BPD SUMATERA SELATAN DAN BANGKA BELITUNG 28. PT BPD SUMATERA UTARA 29. THE HONGKONG & SHANGHAI BANKING CORP
TOTAL 40 PERUSAHAN	

LAMPIRAN 2
Data Total Aset Perbankan Syariah Tahun 2009-2013

No.	Nama Perusahaan	2009				2010				2011				2012				2013			
		I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV
1	PT BANK SYARIAH MANDIRI	17.704.474	18.684.103	19.391.748	22.036.535	23.812.128	26.384.992	28.053.984	32.481.873	36.269.321	38.251.696	43.511.837	48.671.950	49.616.835	49.703.905	51.203.659	54.229.396	55.479.062	58.483.564	61.810.295	63.965.361
2	PT BANK BRI SYARIAH	1.512.812	1.641.761	2.474.429	3.178.386	3.929.696	4.847.159	6.073.535	6.856.386	7.236.713	7.706.185	9.531.794	11.200.823	10.522.693	11.481.043	12.199.092	14.088.914	15.103.717	16.416.445	16.772.958	17.400.914
3	PT BANK BCA SYARIAH	-	-	-	-	-	811.673	806.871	874.631	967.260	984.923	1.052.049	1.217.097	1.274.127	1.248.806	1.271.361	1.602.181	1.537.404	1.616.085	1.751.966	2.041.419
4	PT BANK BNI SYARIAH	-	-	-	-	-	5.306.564	6.088.008	6.394.924	6.327.668	6.621.017	7.358.898	8.466.887	9.223.555	8.864.762	9.374.602	10.645.313	12.528.777	13.001.272	14.057.760	14.708.504
5	PT BANK MEGA SYARIAH	3.321.456	3.642.622	4.019.737	4.381.991	4.365.675	4.474.923	4.455.914	4.637.730	4.295.103	4.487.694	4.787.659	5.565.724	5.874.897	5.987.762	7.305.239	8.164.921	8.356.960	8.610.773	8.653.141	9.121.575
6	PT BANK PANIN SYARIH	-	-	-	161.649	180.031	263.637	342.945	458.713	518.768	862.510	820.471	1.016.878	1.033.030	1.272.154	1.726.374	2.140.482	2.282.803	2.606.410	3.208.744	4.052.701
7	PT BANK SYARIAH BUKOPIN	652.910	699.738	652.910	1.974.948	1.876.397	1.944.686	1.876.397	2.193.952	2.089.776	2.231.126	2.413.317	2.730.027	2.685.143	3.160.719	3.488.783	3.616.108	3.647.737	3.911.263	4.124.584	4.343.069
8	PT BANK MUAMMALAT INDONESIA	13.393.419	14.819.668	14.747.257	16.064.093	14.829.089	15.411.234	17.725.347	21.442.596	21.608.353	23.697.765	25.596.580	32.479.506	30.836.353	32.689.318	35.700.818	44.854.413	46.471.264	47.924.935	50.754.347	54.694.021
9	PT BANK JABAR BANTEN SYARIAH	-	-	-	-	-	1.408.687	1.644.620	1.930.469	1.815.879	1.998.095	2.332.027	2.849.451	2.680.699	2.921.803	3.203.838	4.239.449	4.503.970	4.552.049	4.591.914	4.695.088
10	PT BANK VICTORIA SYARIAH	-	-	-	-	-	243.314	281.366	336.676	312.397	375.621	415.496	642.026	708.281	746.745	757.197	939.472	871.798	937.427	1.096.411	1.324.383
11	PT BANK MAYBANK SYARIAH INDONESIA	-	-	-	1.305.721	-	-	-	1.410.475	1.530.708	1.521.440	1.506.441	1.692.959	1.941.038	1.976.612	1.985.073	1.692.959	2.059.711	2.059.711	2.100.390	2.299.971
12	PT BANK CIMB NIAGA	1.236.983	1.180.351	1.237.355	1.982.905	1.977.805	2.534.499	2.457.783	3.169.090	2.562.714	3.530.947	4.210.985	5.262.903	5.673.384	5.686.708	7.648.363	9.708.234	10.286.892	9.509.904	9.465.104	9.845.924
13	PT BANK RAKYAT INDONESIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	PT BANK PERMATA	1.530.275	1.497.713	1.463.741	1.538.424	1.588.300	1.558.971	1.669.841	2.273.612	2.641.696	3.115.184	3.861.346	5.254.828	7.014.526	7.652.654	8.347.203	10.646.300	14.393.562	15.424.884	15.836.291	16.258.703
15	PT BANK ACEH	610.083	-	693.066	816.001	833.923	-	958.978	1.150.177	1.105.707	-	1.062.244	1.315.081	1.235.922	-	1.358.531	1.520.883	1.513.059	1.842.090	2.003.486	1.677.719
16	PT BANK INDONESIA INTERNASIONAL	341.759	449.497	491.555	503.561	595.172	629.402	1.013.913	640.290	557.643	545.330	579.526	548.887	539.793	575.521	1.130.131	2.094.969	3.002.327	3.161.083	3.251.369	-
17	PT BANK TABUNGAN NASIONAL	1.667.476	1.787.965	2.045.023	2.256.673	2.468.170	2.651.981	2.852.788	3.402.787	-	-	4.382.104	5.056.158	-	-	6.152.680	7.664.400	9.095.320	9.319.092	8.858.641	9.571.060
18	PT BANK BUKOPIN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	PT BANK DANAMON	1.053.135	1.106.685	1.043.089	983.582	956.282	897.470	893.659	1.047.471	1.041.694	1.207.659	1.313.308	1.362.755	1.304.488	1.648.470	1.661.695	2.030.093	2.426.035	2.480.544	2.344.562	2.613.376
20	PT BANK DKI	641.744	732.175	690.721	702.983	697.511	643.037	649.265	638.307	893.934	777.084	950.900	1.110.300	1.184.896	1.372.365	1.327.208	1.515.700	1.533.249	1.623.831	1.879.202	2.258.307
21	PT BANK IFI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	PT BANK JAMBI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	105.922	121.623	157.867	167.276	169.010	188.740,00
23	PT BANK OCBC NISP	-	-	-	118.351	126.299	161.843	214.821	324.397	290.454	347.283	395.749	573.638	582.828	692.678	781.676	996.286	1.198.612	1.464.984	1.618.083	1.720.236
24	PT BANK SINARMAS	-	-	-	96.481	110.587	192.983	363.070	569.043	587.808	797.291	999.413	936.328	957.177	1.033.111	1.030.482	878.313	822.483	882.942	947.794	1.271.209
25	PT BANK TABUNGAN PENSIUNAN NASIONAL	-	-	-	-	-	-	-	-	174.731	177.028	179.496	265.932	528.382	648.722	743.660	940.348	985.626	1.526.860	1.747.774	1.915.871
26	PT BANK NASIONAL INDONESIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	PT BANK BPD KALIMANTAN TIMUR	359.522	410.987	510.511	655.992	693.977	709.594	730.208	788.641	576.352	617.372	647.074	741.765	811.871	824.381	845.080	979.182	1.013.085	1.028.417	1.055.096	1.138.282
28	PT BANK BPD YOGYAKARTA	70.016	109.290	114.181	150.655	157.276	169.714	184.392	179.683	192.296	-	234.695	244.826	269.920	-	269.202	277.406	287.557	273.373	313.020	314.655
29	PT BANK BPD SULAWESI SELATAN DAN SULAWESI BARAT	82.569	86.638	90.337	113.152	141.348	160.134	185.291	175.412	-	-	360.413	349.929	-	-	459.752	459.067	533.970	600.609	660.166	675.075
30	PT BANK BPD RIAU KEPRI	254.969	251.363	258.127	-	303.209	314.194	330.290	-	412.262	444.752	534.876	574.601	615.601	586.339	589.175	668.605	673.566	725.362	769.741	803.595
31	PT BANK NUSA TENGGARA BARAT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	PT BANK BPD JAWA BARAT DAN BANTEN	716.080	-	-	-	992.330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	PT BANK BPD JAWA TENGAH	43.084	60.188	60.505	163.542	188.854	209.757	261.121	254.884	273.125	-	216.864	217.959	239.748	-	457.871	437.835	542.533	600.814	752.307	875.620
34	PT BANK BPD JAWA TIMUR	38.684	74.829	89.184	124.033	114.322	117.300	116.084	204.271	211.604	240.590	265.073	332.145	321.680	308.276	331.200	367.066	345.781	378.086	377.433	407.341
35	PT BANK BPD KALIMANTAN BARAT	136.810	150.522	160.348	214.736	240.881	280.109	300.793	318.523	337.202	361.573	386.180	538.240	596.263	644.411	655.370	767.997	742.374	751.023	761.652	929.856
36	PT BANK BPD KALIMANTAN SELATAN	155.048	159.358	195.439	239.297	213.067	249.550	241.591	316.887	320.748	347.005	355.432	396.702	376.615	419.365	445.969	516.110	527.698	519.585	484.446	-
37	PT BANK BPD SUMATERA BARAT	54.948	60.751	62.366	64.499	72.524	99.213	221.829	279.729	338.204	548.012	-	657.501	794.173	950.473	-	1.046.749	1.104.950	1.150.503	1.166.662	1.093.177
38	PT BANK BPD SUMATERA SELATAN DAN BANGKA BELITUNG	102.933	111.578	115.588	228.326	231.417	278.364	323.709	351.466	385.867	-	483.346	525.988	552.202	-	703.789	727.526	689.648	846.072	882.870	831.669
39	PT BANK BPD SUMATERA UTARA	367.422	379.881	402.060	491.467	564.201	619.334	824.991	826.126	805.686	1.250.414	-	1.333.381	1.507.111	1.595.321	-	1.837.380	2.110.260	2.102.083	2.113.446	1.997.794
40	THE HONGKONG & SHANGHAI BANKING CORP	350.568	390.799	388.060	387.738	477.211	588.166	773.626	789.350	568.375	633.329	740.848	837.651	667.569	1.154.385	1.810.606	1.986.456	1.650.999	1.149.456	-	-
	TOTAL/TRIWULAN	**46.399.179**	**48.488.462**	**51.397.337**	**60.935.721**	**62.737.682**	**74.162.484**	**82.917.030**	**96.718.571**	**97.250.048**	**103.678.925**	**121.486.441**	**144.970.826**	**142.170.800**	**145.846.809**	**165.071.601**	**194.402.136**	**208.480.656**	**217.648.807**	**226.380.665**	**235.035.215**
	TOTAL ASEI/TAHUN	**207.220.699**				**316.535.767**				**467.386.240**				**647.491.346**				**887.545.343**			
	TOTAL ASET	**2.526.179.395**																			

LAMPIRAN 3
Data Total DPK Perbankan Syariah Tahun 2009-2013

No.	Nama Perusahaan	2009				2010				2011				2012				2013			
		I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV
1	PT BANK SYARIAH MANDIRI	15.357.254	16.240.690	16.855.217	18.745.728	20.885.571	23.091.575	24.564.246	28.680.965	31.877.266	33.549.058	37.823.467	42.133.653	42.371.223	42.727.170	43.918.084	46.687.969	47.619.185	50.529.792	53.649.161	55.767.957
2	PT BANK BRI SYARIAH	595.622	721.639	1.529.565	2.151.086	3.015.398	3.674.356	4.861.164	5.762.952	5.960.427	6.577.958	8.370.114	9.906.412	8.899.482	9.410.923	10.153.407	11.948.889	13.064.181	13.832.170	13.924.879	14.349.712
3	PT BANK BCA SYARIAH	-	-	-	-	-	499.401	490.200	556.776	646.179	632.931	720.357	864.135	938.446	925.413	951.829	1.261.824	1.200.456	1.283.684	1.418.684	1.703.049
4	PT BANK BNI SYARIAH	-	-	-	-	-	4.253.227	4.902.567	5.162.728	5.041.153	5.319.279	5.965.281	6.756.261	6.921.122	7.247.944	7.210.027	8.980.035	10.683.235	10.386.112	10.960.565	11.488.209
5	PT BANK MEGA SYARIAH	2.662.761	3.194.541	3.573.253	3.947.370	3.628.097	3.816.896	3.766.162	4.040.981	3.821.143	3.848.390	4.180.327	4.928.442	5.124.808	5.013.289	6.531.083	7.090.422	7.251.018	7.046.031	6.695.599	7.730.738
6	PT BANK PANIN SYARIH	-	-	-	4.556	27.831	113.722	187.274	309.763	370.192	399.094	251.042	419.772	506.215	722.565	898.382	1.223.290	1.557.923	1.764.391	2.296.565	2.870.310
7	PT BANK SYARIAH BUKOPIN	196.679	249.338	1.892.789	1.271.855	1.380.599	1.311.950	1.139.845	1.621.914	1.570.284	1.735.571	1.975.349	2.291.738	2.240.430	2.476.161	2.609.448	2.850.784	3.079.920	3.204.602	3.352.211	3.272.262
8	PT BANK MUAMMALAT INDONESIA	10.824.597	12.379.938	12.177.743	13.353.849	12.020.256	12.354.924	13.856.508	18.574.217	18.579.188	20.732.978	22.493.490	29.126.650	27.511.865	28.229.124	30.793.835	39.422.307	40.056.618	40.780.470	43.531.102	45.022.858
9	PT BANK JABAR BANTEN SYARIAH	-	-	-	-	-	829.498	1.063.613	1.321.758	1.149.232	1.394.144	1.702.659	2.218.533	1.980.998	2.253.249	2.365.563	3.362.073	3.580.309	3.500.331	3.572.770	3.702.683
10	PT BANK VICTORIA SYARIAH	-	-	-	-	-	114.255	146.776	166.581	167.816	238.233	264.673	483.066	504.241	476.865	444.466	646.324	632.049	583.712	802.605	277.662
11	PT BANK MAYBANK SYARIAH INDONESIA	-	-	-	275.026	-	-	-	355.374	431.262	503.132	396.108	349.788	497.246	445.382	400.024	710.726	824.210	856.891	526.245	976.618
12	PT BANK CIMB NIAGA	746.592	769.188	1.099.733	1.806.858	1.608.197	1.779.742	1.817.243	2.546.523	2.336.626	2.811.234	3.734.513	4.377.394	5.161.424	4.497.441	5.635.486	7.290.056	8.539.899	7.909.270	7.422.024	6.467.622
13	PT BANK RAKYAT INDONESIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	PT BANK PERMATA	978.322	865.439	942.222	1.155.865	960.442	1.132.575	1.343.315	1.730.649	1.765.576	2.328.228	2.883.762	3.673.428	4.946.235	5.714.533	2.434.378	7.353.938	9.843.204	11.278.934	11.707.593	11.995.378
15	PT BANK ACEH	-	-	272.051	468.855	343.196	-	345.912	497.515	396.703	-	422.995	671.967	454.057	-	517.807	771.820	558.238	572.215	613.714	1.104.593
16	PT BANK INDONESIA INTERNASIONAL	233.640	349.214	315.923	332.902	398.120	366.168	552.296	471.213	393.058	399.797	422.873	404.080	378.685	391.249	496.170	606.295	1.010.662	1.382.209	1.884.796	-
17	PT BANK TABUNGAN NASIONAL	750.672	954.104	1.216.071	1.446.950	1.572.260	1.715.930	1.775.868	2.404.910	-	-	2.826.302	3.816.599	-	-	4.366.381	5.756.452	7.127.195	7.097.666	6.654.642	6.592.577
18	PT BANK BUKOPIN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	PT BANK DANAMON	486.412	552.736	587.893	640.528	623.467	694.543	663.508	683.746	332.358	793.288	662.209	670.896	1.109.998	1.514.597	1.035.692	1.312.333	3.533.525	1.775.845	1.220.296	1.402.827
20	PT BANK DKI	192.225	391.116	367.732	374.658	369.418	338.942	355.987	361.760	525.503	515.699	716.820	654.710	594.558	737.209	570.551	680.338	604.820	546.062	846.224	1.228.410
21	PT BANK IFI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	PT BANK JAMBI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.009,00	8.457,00	9.159,00	13.408,00	12.695,00	28.084,00
23	PT BANK OCBC NISP	-	-	-	15.474	19.745	39.429	100.858	211.941	173.110	187.380	258.522	410.903	426.702	449.039	480.890	592.944	681.987	875.718	1.007.860	1.001.882
24	PT BANK SINARMAS	-	-	-	215	9.876	61.036	69.906	206.324	454.032	645.432	859.544	793.387	718.257	675.575	669.780	594.837	547.662	366.799	379.271	627.583
25	PT BANK TABUNGAN PENSIUNAN NASIONAL	-	-	-	-	-	-	-	-	37.237	63.851	68.585	165.257	200.419	336.405	451.511	430.294	707.963	988.004	1.103.205	1.561.549
26	PT BANK NASIONAL INDONESIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	PT BANK BPD KALIMANTAN TIMUR	154.682	189.918	253.935	382.898	395.836	428.080	450.333	530.125	472.527	464.677	500.703	567.704	564.792	575.251	595.632	705.584	647.482	660.054	679.379	759.105
28	PT BANK BPD YOGYAKARTA	28.760	29.034	33.358	38.716	40.122	51.678	62.670	69.146	75.691	-	120.919	131.386	144.969	-	151.106	160.930	163.892	159.532	196.183	189.966
29	PT BANK BPD SULAWESI SELATAN DAN SULAWESI BARAT	25.662	28.344	35.132	41.411	52.582	72.854	82.202	87.298	-	-	126.380	137.482	-	-	333.247	239.172	378.509	293.453	332.992	324.460
30	PT BANK BPD RIAU KEPRI	140.301	144.645	154.231	-	194.673	213.126	232.748	-	286.091	309.211	326.827	370.995	401.228	375.540	374.125	460.484	459.911	430.930	476.564	586.874
31	PT BANK NUSA TENGGARA BARAT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	PT BANK BPD JAWA BARAT DAN BANTEN	225.458	-	-	-	525.799	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	PT BANK BPD JAWA TENGAH	32.954	50.086	49.721	61.793	87.384	104.620	127.619	140.090	131.296	-	69.226	79.687	89.465	-	127.084	183.273	125.168	253.971	323.880	363.685
34	PT BANK BPD JAWA TIMUR	11.691	30.256	37.423	70.368	59.629	62.304	61.117	97.322	102.034	132.603	157.289	221.074	376.125	196.380	214.828	251.867	233.763	262.394	260.949	281.756
35	PT BANK BPD KALIMANTAN BARAT	38.182	47.310	53.345	79.295	84.306	106.750	115.012	122.647	124.839	142.313	157.010	198.349	231.263	252.361	253.325	270.814	235.611	234.576	240.223	309.633
36	PT BANK BPD KALIMANTAN SELATAN	77.410	83.324	796.514	126.406	115.122	141.457	131.460	181.018	150.715	161.194	209.702	275.326	263.715	300.262	319.789	346.353	360.371	310.718	301.429	-
37	PT BANK BPD SUMATERA BARAT	20.192	25.580	34.598	58.529	58.713	69.890	83.485	161.504	157.153	180.173	-	239.805	255.341	251.028	-	287.123	267.916	469.485	475.901	411.372
38	PT BANK BPD SUMATERA SELATAN DAN BANGKA BELITUNG	41.829	46.066	63.468	46.345	68.174	84.340	120.571	98.439	152.552	-	206.000	260.108	234.891	-	325.224	342.715	328.957	291.573	332.555	382.889
39	PT BANK BPD SUMATERA UTARA	117.529	124.658	144.274	260.082	294.179	342.555	545.907	581.243	516.122	920.614	-	993.097	979.183	856.618	-	1.176.198	1.185.112	1.060.140	1.052.670	1.023.212
40	THE HONGKONG & SHANGHAI BANKING CORP	689.596	381.465	386.444	392.647	467.218	523.867	393.071	410.924	445.176	260.058	424.016	380.515	478.977	361.522	548.616	367.762	165.501	1.898	-	-
	TOTAL/TRIWULAN	**34.629.022**	**37.848.629**	**42.872.635**	**47.550.265**	**49.306.210**	**58.389.690**	**64.409.443**	**78.148.346**	**78.642.541**	**85.246.520**	**99.297.064**	**118.972.599**	**115.506.360**	**117.413.095**	**126.182.779**	**154.374.682**	**167.265.611**	**171.003.040**	**178.255.431**	**183.805.515**
	TOTAL DPK/TAHUN	**162.900.551**				**250.253.689**				**382.158.724**				**513.476.916**				**700.329.597**			
	TOTAL DPK	**2.009.119.477**																			

LAMPIRAN 4
Data Total Pembiayaan Perbankan Syariah Tahun 2009-2013

No.	Nama Perusahaan	2009				2010				2011				2012				2013			
		I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV
1	PT BANK SYARIAH MANDIRI	12.876.020	13.498.696	14.079.138	15.173.987	16.694.437	18.808.198	20.284.327	22.953.984	28.158.839	28.891.219	33.251.818	35.730.391	36.271.914	38.686.029	40.559.275	43.216.276	36.271.914	48.139.082	49.474.020	50.178.894
2	PT BANK BRI SYARIAH	870.870	1.188.991	1.754.963	2.514.185	3.183.534	5.275.114	4.852.152	5.415.706	5.662.538	5.990.389	7.836.534	9.031.860	8.891.773	9.497.963	9.967.398	11.165.356	11.896.565	13.279.933	13.696.650	14.152.851
3	PT BANK BCA SYARIAH	-	-	-	-	-	346.074	320.469	427.458	493.492	488.336	570.990	675.874	690.037	709.806	864.396	999.374	1.031.387	1.089.766	1.200.144	1.405.833
4	PT BANK BNI SYARIAH	-	-	-	-	-	3.048.664	3.141.333	3.459.716	3.726.256	4.356.330	4.989.078	5.189.589	5.312.650	5.767.633	6.472.513	7.513.233	8.366.904	9.408.658	10.387.077	11.051.094
5	PT BANK MEGA SYARIAH	2.372.996	2.668.346	2.891.432	5.963.443	3.268.421	3.272.360	3.272.968	3.801.777	2.947.929	3.050.694	3.388.546	4.009.989	4.452.608	4.668.329	5.724.064	6.349.715	7.117.298	7.331.604	7.259.796	7.176.965
6	PT BANK PANIN SYARIH	-	-	-	1.598	35.067	101.746	153.074	213.934	288.158	386.055	508.386	677.276	721.652	937.224	1.364.915	1.529.976	1.883.646	2.180.869	2.570.177	2.594.825
7	PT BANK SYARIAH BUKOPIN	179.204	219.304	1.187.339	1.263.872	1.263.904	1.411.364	1.537.278	1.588.383	1.471.511	1.597.107	1.575.003	1.888.078	1.993.742	2.273.162	2.540.984	2.588.014	2.695.038	2.939.668	3.156.901	3.281.598
8	PT BANK MUAMMALAT INDONESIA	10.489.649	10.945.289	10.995.713	11.230.558	11.812.744	12.534.416	13.514.816	14.198.634	18.071.637	20.151.342	21.183.756	22.871.772	23.663.948	25.992.165	26.902.659	33.302.759	35.265.600	38.089.107	39.713.994	41.779.112
9	PT BANK JABAR BANTEN SYARIAH	-	-	-	-	-	992.237	548.619	1.578.412	1.625.118	1.587.560	1.674.771	1.799.679	1.838.357	2.114.319	2.504.811	3.036.165	3.067.275	3.388.310	3.725.141	3.593.210
10	PT BANK VICTORIA SYARIAH	-	-	-	-	-	35.714	30.232	27903	47.628	50.969	99.907	217.410	364.078	419.617	432.145	485.010	519.840	571.184	648.755	859.944
11	PT BANK MAYBANK SYARIAH INDONESIA	-	-	-	541.085	-	-	-	605.510	641.030	650.318	748.630	1.024.950	1.211.060	1.287.169	1.399.004	1.438.025	1.260.676	1.272.022	1.377.756	1.491.389
12	PT BANK CIMB NIAGA	929.269	938.543	931.053	1.013.408	972.514	1.274.137	1.368.278	1.711.649	1.825.233	2.198.526	2.648.839	2.641.420	3.176.269	4.008.248	5.829.106	5.824.203	7.535.353	7.078.219	6.916.270	6.775.547
13	PT BANK RAKYAT INDONESIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	PT BANK PERMATA	988.978	1.065.788	1.144.623	1.160.864	1.045.427	933.920	915.332	918.205	930.857	1.046.668	1.215.508	1.302.511	1.550.747	1.810.666	2.300.013	2.684.845	4.990.694	4.803.601	4.112.605	3.752.010
15	PT BANK ACEH	299.876	-	382.154	419.345	498.784	-	614.244	708.168	875.473	-	959.231	954.035	970.907	-	1.012.446	1.026.525	1.060.485	1.126.547	1.187.078	1.240.173
16	PT BANK INDONESIA INTERNASIONAL	274.827	309.244	377.418	406.737	408.599	453.169	411.441	382.797	386.141	387.779	331.426	335.337	325.504	366.692	1.007.077	1.846.706	2.721.004	2.882.127	2.898.263	-
17	PT BANK TABUNGAN NASIONAL	1.309.505	1.436.311	1.688.068	1.880.422	2.004.247	2.243.895	2.433.489	2.470.386	-	-	3.613.016	3.953.568	-	-	4.805.903	5.321.659	5.500.978	6.128.526	6.606.004	7.295.296
18	PT BANK BUKOPIN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	PT BANK DANAMON	668.942	787.189	746.825	705.652	516.829	725.818	600.138	645.186	690.379	813.884	897.651	932.068	944.735	1.028.431	1.029.357	1.252.747	1.422.172	1.549.872	1.605.515	1.681.779
20	PT BANK DKI	443.267	401.746	381.643	369.049	341.004	291.158	282.468	259.834	199.528	216.521	243.084	407.491	439.029	455.317	467.362	474.934	524.963	573.534	648.718	988.107
21	PT BANK IFI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	PT BANK JAMBI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	65.937,00	121.518,00	146.585,00	153.817,00	156.166,00
23	PT BANK OCBC NISP	-	-	-	-	-	-	-	1.495	6.196	73.483	186.208	198.806	198.012	275.970	423.706	636.256	827.805	1.034.633	1.216.022	1.391.352
24	PT BANK SINARMAS	-	-	-	3.744	649	54.065	87.220	145.492	241.236	372.663	465.956	633.058	769.344	887.682	893.310	750.635	647.092	506.380	711.464	985.647
25	PT BANK TABUNGAN PENSIUNAN NASIONAL	-	-	-	-	-	-	-	-	12.155	23.534	24.697	61.550	129.864	265.237	346.617	496.952	611.632	887.901	998.672	1.331.397
26	PT BANK NASIONAL INDONESIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	PT BANK BPD KALIMANTAN TIMUR	227.665	309.228	360.710	374.386	415.836	456.481	461.404	445.392	397.966	389.048	358.465	274.104	254.629	493.627	253.782	206.357	624.006	696.236	736.447	764.904
28	PT BANK BPD YOGYAKARTA	33.640	40.874	57.087	60.379	61.651	69.398	87.237	89.620	95721	-	122.577	126.148	128.927	-	157.472	157.646	150.665	161.118	173.131	193.089
29	PT BANK BPD SULAWESI SELATAN DAN SULAWESI BARAT	63.832	68.604	74.268	78.624	84.404	106.761	114.980	140.521	-	-	242.405	255.437	-	-	326.037	363.682	398.439	440.186	438.334	449.687
30	PT BANK BPD RIAU KEPRI	137.531	140.179	140.918	-	139.600	152.030	165.397	-	194.587	223.117	246.548	257.820	277.653	311.674	331.327	354.071	379.603	441.533	496.190	551.026
31	PT BANK NUSA TENGGARA BARAT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	PT BANK BPD JAWA BARAT DAN BANTEN	537.558	-	-	-	602.733	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	PT BANK BPD JAWA TENGAH	34.184	44.283	50.461	57.899	68.739	100.795	150.288	168.058	150.618	-	68.570	71.085	74.210	-	90.301	115.216	199.586	234.065	346.488	256.202
34	PT BANK BPD JAWA TIMUR	36.255	42.144	58.937	82.592	80.991	77.145	68.176	144.009	145.864	149.356	159.369	177.349	169.312	188.589	215.796	203.916	201.667	241.766	239.508	252.220
35	PT BANK BPD KALIMANTAN BARAT	113.425	121.678	126.307	140.572	145.916	155.440	165.213	176.561	181.859	194.072	199.404	214.825	265.501	326.188	351.670	386.985	468.527	503.991	513.854	522.030
36	PT BANK BPD KALIMANTAN SELATAN	141.313	148.576	144.176	147.611	148.718	181.618	193.049	212.034	220.840	226.863	246.905	234.666	230.748	257.546	325.475	322.913	355.799	370.035	383.088	-
37	PT BANK BPD SUMATERA BARAT	48.628	54.060	55.508	57.119	62.387	88.854	207.890	262.054	312.566	446.841	-	619.728	756.131	908.218	-	992.642	1.056.837	1.092.364	1.111.035	1.035.570
38	PT BANK BPD SUMATERA SELATAN DAN BANGKA BELITUNG	77.415	80.855	81.328	80.979	87.803	11.672	136.215	143.632	170.341	-	275.767	305.471	351.336	-	457.199	447.700	442.970	444.847	445.319	440.293
39	PT BANK BPD SUMATERA UTARA	206.776	227.019	275.537	285.210	302.076	345.836	379.262	390.559	380.986	596.212	-	712.428	789.815	1.171.030	-	1.398.340	1.577.359	1.638.206	1.667.414	1.663.187
40	THE HONGKONG & SHANGHAI BANKING CORP	204.853	280.520	304.013	18.612	2.247	1.030	293.367	297.945	9.900	19.494	19.475	19.457	1.456	7.285	217.558	383.541	172.986	419.438	-	-
	TOTAL/TRIWULAN	**33.566.478**	**35.017.467**	**38.289.619**	**44.031.932**	**44.249.261**	**53.549.109**	**56.790.356**	**63.985.014**	**70.562.582**	**74.578.380**	**88.352.520**	**97.805.230**	**97.215.948**	**105.115.816**	**119.573.678**	**137.338.311**	**141.368.283**	**161.091.913**	**166.815.647**	**169.291.397**
	TOTAL DPK/TAHUN	**150.905.496**				**218.573.740**				**331.298.712**				**459.243.753**				**638.567.240**			
	TOTAL PEMBIAYAAN	**1.798.588.941**																			

LAMPIRAN 5
Data Total Laba Operasional Perbankan Syariah Tahun 2009-2013

No.	Nama Perusahaan	2009				2010				2011				2012				2013			
		I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV
1	PT BANK SYARIAH MANDIRI	89.142	176.831	283.297	290.943	119.487	262.163	432.504	418.520	184.271	360.454	548.594	741.645	257.260	529.399	789.061	1.091.102	342.615	487.600	629.908	874.903
2	PT BANK BRI SYARIAH	11.482	17.085	23.091	7.127	9.170	15.895	6.280	9.053	(3.272)	(1.468)	11.876	5.071	3.018	63.102	109.150	131.035	59.998	107.919	158.780	179.740
3	PT BANK BCA SYARIAH	-	-	-	-	-	2.569	5.140	6.195	1.959	4.171	6.833	8.917	1.236	4.665	6.617	11.045	3.524	7.422	11.794	16.562
4	PT BANK BNI SYARIAH	-	-	-	-	-	(53.121)	(20.205)	36.085	53.536	70.242	117.265	91.936	14.786	29.931	84.893	141.227	48.669	82.142	133.579	191.716
5	PT BANK MEGA SYARIAH	5.153	27.030	56.335	83.394	35.183	65.808	82.826	85.411	18.826	39.978	53.887	73.846	50.542	119.182	186.121	246.934	71.981	122.182	159.177	181.451
6	PT BANK PANIN SYARIH	-	-	-	(2.259)	(1.770)	(5.193)	(8.106)	(10.972)	(1.818)	(2.277)	3.266	12.299	5.691	16.094	27.369	49.439	14.975	27.319	41.904	29.075
7	PT BANK SYARIAH BUKOPIN	(2.129)	(7.894)	(2.129)	2.886	3.351	6.269	3.351	14.373	3.604	6.416	10.311	15.093	3.797	8.390	14.794	26.161	9.538	19.760	24.249	30.959
8	PT BANK MUAMMALAT INDONESIA	97.536	132.254	64.821	77.565	55.502	81.812	141.735	238.431	87.214	182.090	254.300	383.619	110.697	239.786	384.106	524.526	187.058	378.169	596.185	708.677
9	PT BANK JABAR BANTEN SYARIAH	-	-	-	-	-	(2.834)	(2.312)	8.350	6.796	10.519	16.127	25.797	4.402	1.174	14.151	(22.824)	20.730	21.198	31.029	41.139
10	PT BANK VICTORIA SYARIAH	-	-	-	-	-	375	2.181	2.733	1.373	2.153	3.848	26.727	1.558	3.487	2.642	5.330	2.571	5.613	10.058	4.412
11	PT BANK MAYBANK SYARIAH INDONESIA	-	-	-	62.787	-	-	-	71.825	8.088	203.740	32.845	1.697	14.550	41.338	57.446	1	27.099	24.444	44.072	59.514
12	PT BANK CIMB NIAGA	20.384	36.636	51.901	66.174	4.835	16.110	25.218	26.330	12.618	24.526	48.658	176.236	21.392	63.265	99.161	276.172	55.229	93.780	144.837	198.517
13	PT BANK RAKYAT INDONESIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	PT BANK PERMATA	13.833	28.308	50.951	82.195	26.533	60.962	80.896	103.353	14.539	64.811	91.586	139.090	59.580	121.473	180.382	262.537	103.061	240.377	426.049	103.061
15	PT BANK ACEH	6.849	-	20.559	28.153	10.255	-	29.358	42.607	15.489	-	39.231	48.769	14.534	-	42.312	55.894	15.093	30.852	49.125	70.533
16	PT BANK INDONESIA INTERNASIONAL	3.855	5.914	9.781	(30.883)	(2.252)	(7.597)	(24.780)	24.055	7.772	14.016	19.837	52.111	(5.877)	9.789	18.438	110.395	32.987	99.931	154.333	-
17	PT BANK TABUNGAN NASIONAL	16.069	601	18.577	34.780	10.508	18.161	25.212	9.328	-	-	164.060	222.503	-	-	82.979	175.798	(1.377)	41.235	175.264	288.397
18	PT BANK BUKOPIN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	PT BANK DANAMON	8.188	17.004	31.669	42.039	13.933	31.344	39.318	44.719	10.717	19.508	27.769	39.446	(27.147)	(27.221)	(40.974)	(42.313)	5.623	3.532	3.674	10.398
20	PT BANK DKI	9.296	12.271	19.654	34.078	5.952	9.274	11.836	14.429	6.291	14.743	18.127	38.742	10.281	30.229	(14.104)	6.758	11.459	30.899	51.515	73.725
21	PT BANK IFI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	PT BANK JAMBI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	898	3.107	993	3.752	6.144	10.411
23	PT BANK OCBC NISP	-	-	-	(2.478)	1.135	1.785	3.069	2.927	131	1.565	3.741	7.026	4.421	6.295	9.545	16.645	8.400	27.414	42.317	41.167
24	PT BANK SINARMAS	-	-	-	(859)	1.217	5.100	13.796	23.312	6.885	14.054	22.476	28.225	19.836	37.467	55.339	76.941	15.843	26.731	43.297	58.384
25	PT BANK TABUNGAN PENSIUNAN NASIONAL	-	-	-	-	-	-	-	-	(1.983)	(2.450)	(2.809)	(10.164)	(2.071)	(1.389)	4.229	14.575	23.336	65.574	133.326	183.404
26	PT BANK NASIONAL INDONESIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	PT BANK BPD KALIMANTAN TIMUR	3.643	8.828	15.106	2.013	6.985	14.526	16.051	9.455	(3.053)	14.526	(6.991)	(76.798)	(4.188)	(3.815)	(749)	(700)	1.161	(700)	(5.069)	(8.151)
28	PT BANK BPD YOGYAKARTA	946	2.287	4.089	6.423	2.167	3.887	6.129	8.031	2.150	-	6.515	8.501	2.303	-	7.359	9.227	2.198	4.762	6.526	8.895
29	PT BANK BPD SULAWESI SELATAN DAN SULAWESI BARAT	486	1.273	1.723	2.205	143	931	2.738	4.567	-	-	9.157	11.334	-	-	14.052	17.182	5.267	10.811	17.823	23.921
30	PT BANK BPD RIAU KEPRI	2.182	4.466	4.006	-	420	(686)	(3.107)	-	1.522	3.738	5.433	10.909	5.444	10.783	15.583	20.332	6.886	12.841	18.555	21.338
31	PT BANK NUSA TENGGARA BARAT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	PT BANK BPD JAWA BARAT DAN BANTEN	13.426	-	-	-	5.699	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	PT BANK BPD JAWA TENGAH	(5)	(139)	(250)	755	401	2.612	4.786	8.092	(9.690)	-	(45.027)	(37.530)	4.828	-	11.702	18.276	4.135	7.388	8.520	12.485
34	PT BANK BPD JAWA TIMUR	609	1.082	1.339	1.515	606	533	278	204	1.581	1.662	1.778	1.071	1.567	1.760	2.202	4.794	2.921	3.669	5.085	8.149
35	PT BANK BPD KALIMANTAN BARAT	3.960	8.216	12.033	16.080	4.779	10.138	16.232	22.699	6.483	13.577	20.326	26.689	9.155	18.614	28.230	38.710	12.422	26.356	39.865	58.160
36	PT BANK BPD KALIMANTAN SELATAN	1.728	3.540	5.332	6.266	2.600	4.908	6.937	8.001	2.881	5.206	8.030	9.670	4.267	6.485	10.682	13.391	3.437	8.136	9.904	-
37	PT BANK BPD SUMATERA BARAT	(334)	(334)	(694)	1.429	904	904	1.854	2.994	1.577	4.224	-	13.294	9.476	22.947	-	53.587	21.992	45.818	64.575	78.211
38	PT BANK BPD SUMATERA SELATAN DAN BANGKA BELITUNG	753	1.282	1.624	2.747	833	1.855	3.186	6.923	1.498	-	9.247	14.467	5.166	-	16.926	25.439	4.198	8.790	15.912	30.198
39	PT BANK BPD SUMATERA UTARA	6.090	12.265	17.404	21.589	5.902	12.576	193.032	23.009	6.187	16.445	-	27.083	7.318	38.339	-	55.648	22.660	20.658	48.944	81.740
40	THE HONGKONG & SHANGHAI BANKING CORP	(2.938)	(5.899)	(8.257)	(8.715)	(482)	(5.069)	(7.787)	(8.738)	1.945	1.899	3.105	99.470	1.929	1.671	4.354	75.369	17.318	38.230	-	-
	TOTAL/TRIWULAN	**310.204**	**482.907**	**681.962**	**827.949**	**323.996**	**555.997**	**1.087.646**	**1.256.301**	**446.117**	**1.088.068**	**1.503.401**	**2.236.791**	**609.751**	**1.393.240**	**2.224.896**	**3.491.740**	**1.164.000**	**2.134.604**	**3.301.256**	**3.671.091**
	TOTAL LABA OPERASIONAL/TAHUN	**2.303.022**				**3.223.940**				**5.274.377**				**7.719.627**				**10.270.951**			
	TOTAL LABA OPERASIONAL	**28.791.917**																			

LAMPIRAN 6
Output Uji Deskriptif

Descriptive Statistic				
	ASET	DPK	PEMBIAYAAN	LABA OPERASIONAL
N	20	20	20	20
MINIMUM	46.399.179	34.629.022	33.566.478	310.204
MAXIMUM	235.035.215	183.805.515	169.291.397	3.671.091
MEAN	126.308.969,75	100.455.973,85	89.929.447,05	1.439.595,85
STD. DEVIATION	63.774.907,16	50.328.086,01	45.970.292,04	1.066.103,61

LAMPIRAN 7
Output Uji Deskriptif berdasarkan Tahun

ASET				
Tahun	**Mean**	**Minimum**	**Maximum**	**Std. Deviation**
2009	51.805.174,75	46.399.179	60.935.721	6.422.838,94
2010	79.133.941,75	62.737.682	96.718.571	14.342.055,51
2011	116.846.560	97.250.048	144.970.826	21.369.079,9
2012	161.872.836,5	142.170.800	194.402.136	23.898.334,81
2013	221.886.335,75	208.480.656	235.035.215	11.412.871,69

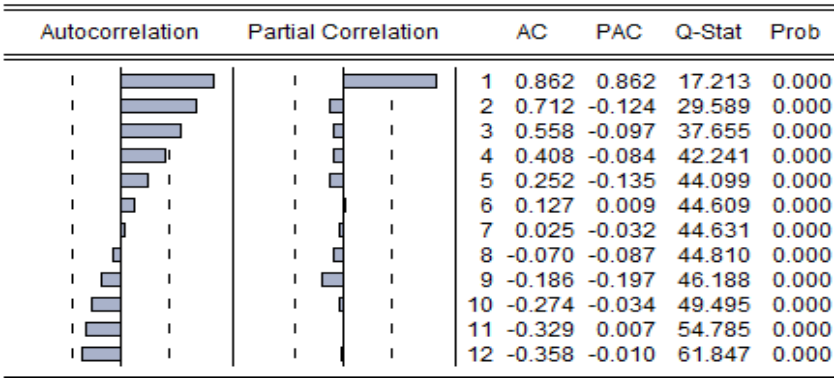
DPK				
Tahun	**Mean**	**Minimum**	**Maximum**	**Std. Deviation**
2009	40.725.137,75	34.629.022	47.550.265	5.675.415,88
2010	62.563.422,25	49.306.210	78.148.346	12.103.324,04
2011	95.539.681	78.642.541	118.972.599	17.838.928,19
2012	128.369.229	115.506.360	154.374.682	17.949.507,15
2013	175.082.399,25	167.265.611	183.805.515	7.391.531,85

PEMBIAYAAN				
Tahun	**Mean**	**Minimum**	**Maximum**	**Std. Deviation**
2009	37.726.374	33.566.478	44.031.932	4.644.718,09
2010	54.643.435	44.249.261	63.985.014	8.187.607,92
2011	82.824.678	70.562.582	97.805.230	12.560.976,67
2012	114.810.938,25	97.215.948	137.338.311	17.642.234,27
2013	159.641.810	141.368.283	169.291.397	12.657.054,08

LABA OPERASIONAL				
Tahun	**Mean**	**Minimum**	**Maximum**	**Std. Deviation**
2009	575.755,5	310.204	827.949	226.583,19
2010	805.985	323.996	1.256.301	438.529,67
2011	1.318.594,25	446.117	2.236.791	750.910,05
2012	1.929.906,75	609.751	3.491.740	1.232.499,38
2013	2.567.737,75	1164.000	3.671.091	1.142.150,3

LAMPIRAN 8
Output Uji Stasioneritas Variabel Aset di Tingkat Level

Date: 10/30/07 Time: 00:15
Sample: 3/01/2009 12/01/2013
Included observations: 20



Autocorrelation	Partial Correlation		AC	PAC	Q-Stat	Prob
		1	0.862	0.862	17.213	0.000
		2	0.712	-0.124	29.589	0.000
		3	0.558	-0.097	37.655	0.000
		4	0.408	-0.084	42.241	0.000
		5	0.252	-0.135	44.099	0.000
		6	0.127	0.009	44.609	0.000
		7	0.025	-0.032	44.631	0.000
		8	-0.070	-0.087	44.810	0.000
		9	-0.186	-0.197	46.188	0.000
		10	-0.274	-0.034	49.495	0.000
		11	-0.329	0.007	54.785	0.000
		12	-0.358	-0.010	61.847	0.000

Null Hypothesis: ASET has a unit root
Exogenous: Constant, Linear Trend
Lag Length: 3 (Automatic - based on SIC, maxlag=4)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-1.563164	0.7615
Test critical values:	1% level	-4.667883	
	5% level	-3.733200	
	10% level	-3.310349	

*MacKinnon (1996) one-sided p-values.
Warning: Probabilities and critical values calculated for 20 observations
and may not be accurate for a sample size of 16
Augmented Dickey-Fuller Test Equation
Dependent Variable: D(ASET)
Method: Least Squares
Date: 10/30/07 Time: 00:17
Sample (adjusted): 3/01/2010 12/01/2013
Included observations: 16 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
ASET(-1)	-0.357242	0.228538	-1.563164	0.1491
D(ASET(-1))	-0.031640	0.295527	-0.107063	0.9169
D(ASET(-2))	-0.392785	0.232175	-1.691765	0.1216
D(ASET(-3))	-0.486960	0.281907	-1.727376	0.1148
C	7584990.	4521298.	1.677614	0.1244
@TREND(3/01/2009)	5271095.	2460900.	2.141938	0.0578

R-squared	0.632948	Mean dependent var	10881218
Adjusted R-squared	0.449422	S.D. dependent var	8568751.
S.E. of regression	6358092.	Akaike info criterion	34.44835
Sum squared resid	4.04E+14	Schwarz criterion	34.73807
Log likelihood	-269.5868	Hannan-Quinn criter.	34.46319
F-statistic	3.448823	Durbin-Watson stat	1.782064
Prob(F-statistic)	0.045290		

Null Hypothesis: ASET has a unit root
Exogenous: Constant, Linear Trend
Bandwidth: 8 (Newey-West automatic) using Bartlett kernel

		Adj. t-Stat	Prob.*
Phillips-Perron test statistic		-2.326613	0.4015
Test critical values:	1% level	-4.532598	
	5% level	-3.673616	
	10% level	-3.277364	

*MacKinnon (1996) one-sided p-values.
Warning: Probabilities and critical values calculated for 20 observations
and may not be accurate for a sample size of 19

Residual variance (no correction)	4.33E+13
HAC corrected variance (Bartlett kernel)	1.65E+13

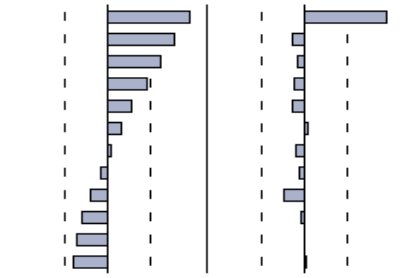
Phillips-Perron Test Equation
Dependent Variable: D(ASET)
Method: Least Squares
Date: 10/30/07 Time: 00:21
Sample (adjusted): 6/01/2009 12/01/2013
Included observations: 19 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
ASET(-1)	-0.335476	0.149581	-2.242771	0.0394
C	10187485	4164121.	2.446491	0.0264
@TREND(3/01/2009)	4019457.	1595291.	2.519576	0.0228

R-squared	0.329533	Mean dependent var	9928212.
Adjusted R-squared	0.245725	S.D. dependent var	8255489.
S.E. of regression	7169813.	Akaike info criterion	34.55260
Sum squared resid	8.22E+14	Schwarz criterion	34.70172
Log likelihood	-325.2497	Hannan-Quinn criter.	34.57783
F-statistic	3.931980	Durbin-Watson stat	1.705969
Prob(F-statistic)	0.040834		

LAMPIRAN 9
Output Uji Stasioneritas Variabel DPK di Tingkat Level

Date: 10/30/07 Time: 00:36
Sample: 3/01/2009 12/01/2013
Included observations: 20



Autocorrelation	Partial Correlation		AC	PAC	Q-Stat	Prob
		1	0.860	0.860	17.147	0.000
		2	0.709	-0.121	29.437	0.000
		3	0.561	-0.074	37.580	0.000
		4	0.410	-0.108	42.198	0.000
		5	0.254	-0.124	44.091	0.000
		6	0.138	0.035	44.686	0.000
		7	0.030	-0.083	44.716	0.000
		8	-0.067	-0.062	44.879	0.000
		9	-0.187	-0.215	46.275	0.000
		10	-0.278	-0.029	49.675	0.000
		11	-0.336	0.004	55.190	0.000
		12	-0.362	0.010	62.409	0.000

Null Hypothesis: DPK has a unit root
Exogenous: Constant, Linear Trend
Lag Length: 3 (Automatic - based on SIC, maxlag=4)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-1.662146	0.7202
Test critical values:	1% level	-4.667883	
	5% level	-3.733200	
	10% level	-3.310349	

*MacKinnon (1996) one-sided p-values.
Warning: Probabilities and critical values calculated for 20 observations
and may not be accurate for a sample size of 16
Augmented Dickey-Fuller Test Equation
Dependent Variable: D(DPK)
Method: Least Squares
Date: 10/30/07 Time: 00:41
Sample (adjusted): 3/01/2010 12/01/2013
Included observations: 16 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
DPK(-1)	-0.508748	0.306079	-1.662146	0.1275
D(DPK(-1))	-0.040601	0.294907	-0.137674	0.8932
D(DPK(-2))	-0.252488	0.241568	-1.045202	0.3205
D(DPK(-3))	-0.576913	0.265784	-2.170607	0.0551
C	8143035.	3960768.	2.055924	0.0668
@TREND(3/01/2009)	5388827.	2591957.	2.079057	0.0643

R-squared	0.663306	Mean dependent var	8515953.
Adjusted R-squared	0.494959	S.D. dependent var	7872026.
S.E. of regression	5594354.	Akaike info criterion	34.19241
Sum squared resid	3.13E+14	Schwarz criterion	34.48213
Log likelihood	-267.5393	Hannan-Quinn criter.	34.20725
F-statistic	3.940109	Durbin-Watson stat	2.082231
Prob(F-statistic)	0.031022		

Null Hypothesis: DPK has a unit root
Exogenous: Constant, Linear Trend
Bandwidth: 6 (Newey-West automatic) using Bartlett kernel

		Adj. t-Stat	Prob.*
Phillips-Perron test statistic		-2.350607	0.3903
Test critical values:	1% level	-4.532598	
	5% level	-3.673616	
	10% level	-3.277364	

*MacKinnon (1996) one-sided p-values.
Warning: Probabilities and critical values calculated for 20 observations
and may not be accurate for a sample size of 19

Residual variance (no correction)	3.54E+13
HAC corrected variance (Bartlett kernel)	1.71E+13

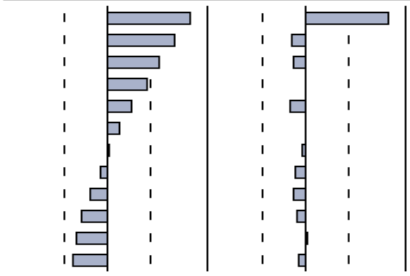
Phillips-Perron Test Equation
Dependent Variable: D(DPK)
Method: Least Squares
Date: 10/30/07 Time: 01:01
Sample (adjusted): 6/01/2009 12/01/2013
Included observations: 19 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
DPK(-1)	-0.438713	0.179568	-2.443168	0.0265
C	10398187	3855825.	2.696748	0.0159
@TREND(3/01/2009)	3960004.	1519454.	2.606202	0.0191

R-squared	0.311894	Mean dependent var	7851394.
Adjusted R-squared	0.225881	S.D. dependent var	7364021.
S.E. of regression	6479163.	Akaike info criterion	34.35002
Sum squared resid	6.72E+14	Schwarz criterion	34.49914
Log likelihood	-323.3252	Hannan-Quinn criter.	34.37526
F-statistic	3.626118	Durbin-Watson stat	1.737303
Prob(F-statistic)	0.050262		

LAMPIRAN 10
Output Uji Stasioneritas Variabel Pembiayaan di Tingkat Level

Date: 10/30/07 Time: 01:09
Sample: 3/01/2009 12/01/2013
Included observations: 20



Autocorrelation	Partial Correlation		AC	PAC	Q-Stat	Prob
		1	0.863	0.863	17.228	0.000
		2	0.708	-0.142	29.468	0.000
		3	0.544	-0.122	37.128	0.000
		4	0.404	-0.008	41.613	0.000
		5	0.250	-0.166	43.442	0.000
		6	0.127	0.007	43.947	0.000
		7	0.021	-0.043	43.963	0.000
		8	-0.075	-0.101	44.171	0.000
		9	-0.178	-0.123	45.440	0.000
		10	-0.268	-0.083	48.596	0.000
		11	-0.322	0.016	53.655	0.000
		12	-0.361	-0.071	60.825	0.000

Null Hypothesis: PEMBIAYAAN has a unit root
Exogenous: Constant, Linear Trend
Lag Length: 0 (Automatic - based on SIC, maxlag=4)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-2.038508	0.5446
Test critical values:	1% level	-4.532598	
	5% level	-3.673616	
	10% level	-3.277364	

*MacKinnon (1996) one-sided p-values.
Warning: Probabilities and critical values calculated for 20 observations
and may not be accurate for a sample size of 19
Augmented Dickey-Fuller Test Equation
Dependent Variable: D(PEMBIAYAAN)
Method: Least Squares
Date: 10/30/07 Time: 01:12
Sample (adjusted): 6/01/2009 12/01/2013
Included observations: 19 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
PEMBIAYAAN(-1)	-0.271729	0.133298	-2.038508	0.0584
C	6012045.	2777030.	2.164919	0.0459
@TREND(3/01/2009)	2443278.	1022239.	2.390125	0.0295

R-squared	0.329973	Mean dependent var	7143417.
Adjusted R-squared	0.246219	S.D. dependent var	5749597.
S.E. of regression	4991831.	Akaike info criterion	33.82844
Sum squared resid	3.99E+14	Schwarz criterion	33.97757
Log likelihood	-318.3702	Hannan-Quinn criter.	33.85368
F-statistic	3.939812	Durbin-Watson stat	2.230646
Prob(F-statistic)	0.040620		

Null Hypothesis: PEMBIAYAAN has a unit root
Exogenous: Constant, Linear Trend
Bandwidth: 4 (Newey-West automatic) using Bartlett kernel

		Adj. t-Stat	Prob.*
Phillips-Perron test statistic		-2.025780	0.5512
Test critical values:	1% level	-4.532598	
	5% level	-3.673616	
	10% level	-3.277364	

*MacKinnon (1996) one-sided p-values.
Warning: Probabilities and critical values calculated for 20 observations
and may not be accurate for a sample size of 19

Residual variance (no correction)	2.10E+13
HAC corrected variance (Bartlett kernel)	1.33E+13

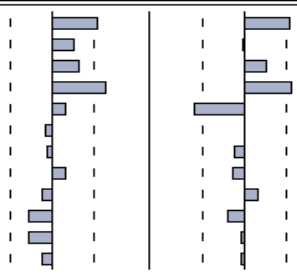
Phillips-Perron Test Equation
Dependent Variable: D(PEMBIAYAAN)
Method: Least Squares
Date: 10/30/07 Time: 01:18
Sample (adjusted): 6/01/2009 12/01/2013
Included observations: 19 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
PEMBIAYAAN(-1)	-0.271729	0.133298	-2.038508	0.0584
C	6012045.	2777030.	2.164919	0.0459
@TREND(3/01/2009)	2443278.	1022239.	2.390125	0.0295

R-squared	0.329973	Mean dependent var	7143417.
Adjusted R-squared	0.246219	S.D. dependent var	5749597.
S.E. of regression	4991831.	Akaike info criterion	33.82844
Sum squared resid	3.99E+14	Schwarz criterion	33.97757
Log likelihood	-318.3702	Hannan-Quinn criter.	33.85368
F-statistic	3.939812	Durbin-Watson stat	2.230646
Prob(F-statistic)	0.040620		

LAMPIRAN 11
Output Uji Stasioneritas Variabel Laba Operasional di Tingkat Level

Date: 10/30/07 Time: 00:15
Sample: 3/01/2009 12/01/2013
Included observations: 20

Autocorrelation	Partial Correlation		AC	PAC	Q-Stat	Prob
		1	0.487	0.487	5.4907	0.019
		2	0.225	-0.016	6.7301	0.035
		3	0.279	0.230	8.7420	0.033
		4	0.579	0.494	17.955	0.001
		5	0.142	-0.549	18.543	0.002
		6	-0.072	0.004	18.705	0.005
		7	-0.054	-0.105	18.803	0.009
		8	0.147	-0.120	19.590	0.012
		9	-0.105	0.134	20.035	0.018
		10	-0.256	-0.187	22.921	0.011
		11	-0.250	-0.046	25.979	0.007
		12	-0.104	-0.046	26.570	0.009

Null Hypothesis: LABAOPS has a unit root
Exogenous: Constant, Linear Trend
Lag Length: 3 (Automatic - based on SIC, maxlag=4)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-1.875191	0.6203
Test critical values:	1% level	-4.667883	
	5% level	-3.733200	
	10% level	-3.310349	

*MacKinnon (1996) one-sided p-values.
Warning: Probabilities and critical values calculated for 20 observations
and may not be accurate for a sample size of 16

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(LABAOPS)
Method: Least Squares
Date: 10/30/07 Time: 00:17
Sample (adjusted): 3/01/2010 12/01/2013
Included observations: 16 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
LABAOPS(-1)	-1.095313	0.584108	-1.875191	0.0902
D(LABAOPS(-1))	-0.210573	0.461008	-0.456767	0.6576
D(LABAOPS(-2))	-0.577628	0.324114	-1.782176	0.1051
D(LABAOPS(-3))	-0.811495	0.183983	-4.410706	0.0013
C	-169886.0	243154.4	-0.698676	0.5007
@TREND(3/01/2009)	182931.0	77414.10	2.363019	0.0397

R-squared	0.935987	Mean dependent var	177696.4
Adjusted R-squared	0.903981	S.D. dependent var	1010231.
S.E. of regression	313039.4	Akaike info criterion	28.42604
Sum squared resid	9.80E+11	Schwarz criterion	28.71576
Log likelihood	-221.4083	Hannan-Quinn criter.	28.44088
F-statistic	29.24385	Durbin-Watson stat	2.004663
Prob(F-statistic)	0.000012		

Null Hypothesis: LABAOPS has a unit root
Exogenous: Constant, Linear Trend
Bandwidth: 18 (Newey-West automatic) using Bartlett kernel

		Adj. t-Stat	Prob.*
Phillips-Perron test statistic		-5.054138	0.0037
Test critical values:	1% level	-4.532598	
	5% level	-3.673616	
	10% level	-3.277364	

*MacKinnon (1996) one-sided p-values.
Warning: Probabilities and critical values calculated for 20 observations
and may not be accurate for a sample size of 19

Residual variance (no correction)	3.99E+11
HAC corrected variance (Bartlett kernel)	6.67E+10

Phillips-Perron Test Equation
Dependent Variable: D(LABAOPS)
Method: Least Squares
Date: 10/30/07 Time: 00:18
Sample (adjusted): 6/01/2009 12/01/2013
Included observations: 19 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
LABAOPS(-1)	-1.054686	0.264489	-3.987641	0.0011
C	10077.88	328596.4	0.030669	0.9759
@TREND(3/01/2009)	156126.3	44799.44	3.485005	0.0031

R-squared	0.505434	Mean dependent var	176888.8
Adjusted R-squared	0.443613	S.D. dependent var	922254.7
S.E. of regression	687922.4	Akaike info criterion	29.86468
Sum squared resid	7.57E+12	Schwarz criterion	30.01380
Log likelihood	-280.7145	Hannan-Quinn criter.	29.88992
F-statistic	8.175783	Durbin-Watson stat	1.958846
Prob(F-statistic)	0.003579		

LAMPIRAN 12
Output Uji Stasioneritas Variabel Aset di tingkat 1st *Differens*

Date: 10/30/07 Time: 00:25
Sample: 3/01/2009 12/01/2013
Included observations: 19

Autocorrelation	Partial Correlation		AC	PAC	Q-Stat	Prob
		1	0.185	0.185	0.7609	0.383
		2	-0.370	-0.419	3.9754	0.137
		3	-0.222	-0.059	5.1996	0.158
		4	0.410	0.409	9.6756	0.046
		5	0.164	-0.196	10.443	0.064
		6	-0.102	0.179	10.766	0.096
		7	-0.158	-0.014	11.594	0.115
		8	0.051	-0.154	11.687	0.166
		9	-0.076	-0.119	11.914	0.218
		10	-0.043	0.004	11.997	0.285
		11	-0.003	-0.044	11.998	0.364
		12	-0.051	-0.172	12.144	0.434

Null Hypothesis: D(ASET) has a unit root
Exogenous: Constant, Linear Trend
Lag Length: 4 (Automatic - based on SIC, maxlag=4)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-4.692982	0.0119
Test critical values:	1% level	-4.800080	
	5% level	-3.791172	
	10% level	-3.342253	

*MacKinnon (1996) one-sided p-values.
Warning: Probabilities and critical values calculated for 20 observations
and may not be accurate for a sample size of 14

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(ASET,2)
Method: Least Squares
Date: 10/30/07 Time: 00:26
Sample (adjusted): 9/01/2010 12/01/2013
Included observations: 14 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(ASET(-1))	-6.451126	1.374633	-4.692982	0.0022
D(ASET(-1),2)	5.003384	1.174081	4.261534	0.0037
D(ASET(-2),2)	3.475173	0.879885	3.949577	0.0055
D(ASET(-3),2)	2.008772	0.587150	3.421224	0.0111
D(ASET(-4),2)	1.180708	0.327818	3.601714	0.0087
C	13546748	4477692.	3.025386	0.0192
@TREND(3/01/2009)	4430110.	1086469.	4.077530	0.0047

R-squared	0.916198	Mean dependent var	-197875.1
Adjusted R-squared	0.844369	S.D. dependent var	11563405
S.E. of regression	4561781.	Akaike info criterion	33.81118
Sum squared resid	1.46E+14	Schwarz criterion	34.13071
Log likelihood	-229.6782	Hannan-Quinn criter.	33.78160
F-statistic	12.75511	Durbin-Watson stat	2.323118
Prob(F-statistic)	0.001843		

Null Hypothesis: D(ASET) has a unit root
Exogenous: Constant, Linear Trend
Bandwidth: 17 (Newey-West automatic) using Bartlett kernel

		Adj. t-Stat	Prob.*
Phillips-Perron test statistic		-4.924934	0.0052
Test critical values:	1% level	-4.571559	
	5% level	-3.690814	
	10% level	-3.286909	

*MacKinnon (1996) one-sided p-values.
Warning: Probabilities and critical values calculated for 20 observations
and may not be accurate for a sample size of 18

Residual variance (no correction)	5.88E+13
HAC corrected variance (Bartlett kernel)	5.91E+12

Phillips-Perron Test Equation
Dependent Variable: D(ASET,2)
Method: Least Squares
Date: 10/30/07 Time: 00:27
Sample (adjusted): 9/01/2009 12/01/2013
Included observations: 18 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(ASET(-1))	-0.909246	0.260688	-3.487875	0.0033
C	5415669.	4562638.	1.186960	0.2537
@TREND(3/01/2009)	384818.5	414523.8	0.928339	0.3679

R-squared	0.452242	Mean dependent var	364737.1
Adjusted R-squared	0.379207	S.D. dependent var	10664640
S.E. of regression	8402711.	Akaike info criterion	34.87702
Sum squared resid	1.06E+15	Schwarz criterion	35.02541
Log likelihood	-310.8932	Hannan-Quinn criter.	34.89748
F-statistic	6.192176	Durbin-Watson stat	1.894360
Prob(F-statistic)	0.010950		

LAMPIRAN 13
Output Uji Stasioneritas Variabel DPK di tingkat 1st *Differens*

Date: 10/30/07 Time: 00:36
Sample: 3/01/2009 12/01/2013
Included observations: 19

Autocorrelation	Partial Correlation		AC	PAC	Q-Stat	Prob
		1	0.087	0.087	0.1665	0.683
		2	-0.361	-0.371	3.2212	0.200
		3	-0.371	-0.346	6.6547	0.084
		4	0.348	0.338	9.8687	0.043
		5	0.224	-0.071	11.296	0.046
		6	-0.071	-0.027	11.449	0.075
		7	-0.220	0.111	13.052	0.071
		8	0.069	0.001	13.225	0.104
		9	0.021	-0.172	13.243	0.152
		10	-0.011	0.031	13.248	0.210
		11	-0.031	0.048	13.297	0.274
		12	-0.090	-0.311	13.758	0.316

Null Hypothesis: D(DPK) has a unit root
Exogenous: Constant, Linear Trend
Lag Length: 2 (Automatic - based on SIC, maxlag=4)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-5.334676	0.0032
Test critical values:	1% level	-4.667883	
	5% level	-3.733200	
	10% level	-3.310349	

*MacKinnon (1996) one-sided p-values.
Warning: Probabilities and critical values calculated for 20 observations
and may not be accurate for a sample size of 16

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(DPK,2)
Method: Least Squares
Date: 10/30/07 Time: 00:38
Sample (adjusted): 3/01/2010 12/01/2013
Included observations: 16 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(DPK(-1))	-2.627792	0.492587	-5.334676	0.0002
D(DPK(-1),2)	1.268866	0.337393	3.760794	0.0032
D(DPK(-2),2)	0.768815	0.257867	2.981436	0.0125
C	9092252.	4221754.	2.153667	0.0543
@TREND(3/01/2009)	1130047.	421716.8	2.679635	0.0214

R-squared	0.772129	Mean dependent var	54528.38
Adjusted R-squared	0.689267	S.D. dependent var	10810147
S.E. of regression	6025948.	Akaike info criterion	34.31135
Sum squared resid	3.99E+14	Schwarz criterion	34.55279
Log likelihood	-269.4908	Hannan-Quinn criter.	34.32372
F-statistic	9.318233	Durbin-Watson stat	2.074637
Prob(F-statistic)	0.001539		

Null Hypothesis: D(DPK) has a unit root
Exogenous: Constant, Linear Trend
Bandwidth: 14 (Newey-West automatic) using Bartlett kernel

		Adj. t-Stat	Prob.*
Phillips-Perron test statistic		-5.200600	0.0031
Test critical values:	1% level	-4.571559	
	5% level	-3.690814	
	10% level	-3.286909	

*MacKinnon (1996) one-sided p-values.
Warning: Probabilities and critical values calculated for 20 observations
and may not be accurate for a sample size of 18

Residual variance (no correction)	5.09E+13
HAC corrected variance (Bartlett kernel)	6.01E+12

Phillips-Perron Test Equation
Dependent Variable: D(DPK,2)
Method: Least Squares
Date: 10/30/07 Time: 00:39
Sample (adjusted): 9/01/2009 12/01/2013
Included observations: 18 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(DPK(-1))	-0.965615	0.262017	-3.685319	0.0022
C	5137354.	4271894.	1.202594	0.2478
@TREND(3/01/2009)	256856.5	370839.5	0.692635	0.4991

R-squared	0.477862	Mean dependent var	129470.9
Adjusted R-squared	0.408244	S.D. dependent var	10163403
S.E. of regression	7818266.	Akaike info criterion	34.73284
Sum squared resid	9.17E+14	Schwarz criterion	34.88123
Log likelihood	-309.5955	Hannan-Quinn criter.	34.75330
F-statistic	6.864029	Durbin-Watson stat	1.948441
Prob(F-statistic)	0.007645		

LAMPIRAN 14
Output Uji Stasioneritas Variabel Pembiayaan di tingkat 1st *Differens*

Date: 10/30/07 Time: 00:50
Sample: 3/01/2009 12/01/2013
Included observations: 19

Autocorrelation	Partial Correlation		AC	PAC	Q-Stat	Prob
		1	-0.024	-0.024	0.0123	0.912
		2	0.014	0.014	0.0171	0.992
		3	0.167	0.168	0.7113	0.871
		4	0.038	0.048	0.7505	0.945
		5	-0.073	-0.078	0.9008	0.970
		6	-0.044	-0.081	0.9592	0.987
		7	0.153	0.144	1.7326	0.973
		8	-0.070	-0.036	1.9106	0.984
		9	-0.169	-0.166	3.0499	0.962
		10	0.027	-0.032	3.0826	0.979
		11	-0.161	-0.158	4.3797	0.957
		12	0.011	0.089	4.3865	0.975

Null Hypothesis: D(PEMBIAYAAN) has a unit root
Exogenous: Constant, Linear Trend
Lag Length: 0 (Automatic - based on SIC, maxlag=4)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-4.678250	0.0082
Test critical values:	1% level	-4.571559	
	5% level	-3.690814	
	10% level	-3.286909	

*MacKinnon (1996) one-sided p-values.
Warning: Probabilities and critical values calculated for 20 observations
and may not be accurate for a sample size of 18

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(PEMBIAYAAN,2)
Method: Least Squares
Date: 10/30/07 Time: 00:53
Sample (adjusted): 9/01/2009 12/01/2013
Included observations: 18 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(PEMBIAYAAN(-1))	-1.276224	0.272799	-4.678250	0.0003
C	4049915.	2989605.	1.354665	0.1956
@TREND(3/01/2009)	519482.1	296422.6	1.752505	0.1001

R-squared	0.600327	Mean dependent var	56931.17
Adjusted R-squared	0.547038	S.D. dependent var	8274286.
S.E. of regression	5568798.	Akaike info criterion	34.05427
Sum squared resid	4.65E+14	Schwarz criterion	34.20266
Log likelihood	-303.4884	Hannan-Quinn criter.	34.07473
F-statistic	11.26536	Durbin-Watson stat	1.973496
Prob(F-statistic)	0.001030		

Null Hypothesis: D(PEMBIAYAAN) has a unit root
Exogenous: Constant, Linear Trend
Bandwidth: 9 (Newey-West automatic) using Bartlett kernel

		Adj. t-Stat	Prob.*
Phillips-Perron test statistic		-6.028887	0.0007
Test critical values:	1% level	-4.571559	
	5% level	-3.690814	
	10% level	-3.286909	

*MacKinnon (1996) one-sided p-values.
Warning: Probabilities and critical values calculated for 20 observations
and may not be accurate for a sample size of 18

Residual variance (no correction)	2.58E+13
HAC corrected variance (Bartlett kernel)	6.34E+12

Phillips-Perron Test Equation
Dependent Variable: D(PEMBIAYAAN,2)
Method: Least Squares
Date: 10/30/07 Time: 00:53
Sample (adjusted): 9/01/2009 12/01/2013
Included observations: 18 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(PEMBIAYAAN(-1))	-1.276224	0.272799	-4.678250	0.0003
C	4049915.	2989605.	1.354665	0.1956
@TREND(3/01/2009)	519482.1	296422.6	1.752505	0.1001

R-squared	0.600327	Mean dependent var	56931.17
Adjusted R-squared	0.547038	S.D. dependent var	8274286.
S.E. of regression	5568798.	Akaike info criterion	34.05427
Sum squared resid	4.65E+14	Schwarz criterion	34.20266
Log likelihood	-303.4884	Hannan-Quinn criter.	34.07473
F-statistic	11.26536	Durbin-Watson stat	1.973496
Prob(F-statistic)	0.001030		

LAMPIRAN 15
Output Identifikasi Model Variabel Aset

Persamaan 1

Dependent Variable: D(ASET)
Method: Least Squares
Date: 10/30/07 Time: 00:38
Sample (adjusted): 6/01/2010 12/01/2013
Included observations: 15 after adjustments
Convergence achieved after 9 iterations

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	11752571	1806527.	6.505617	0.0000
AR(2)	-0.381510	0.245109	-1.556491	0.1456
AR(4)	0.276475	0.233355	1.184786	0.2590

R-squared	0.341377	Mean dependent var	11486502
Adjusted R-squared	0.231607	S.D. dependent var	8508080.
S.E. of regression	7458017.	Akaike info criterion	34.66433
Sum squared resid	6.67E+14	Schwarz criterion	34.80594
Log likelihood	-256.9825	Hannan-Quinn criter.	34.66283
F-statistic	3.109918	Durbin-Watson stat	1.504829
Prob(F-statistic)	0.081625		

Inverted AR Roots	.61

Persamaan 2

Dependent Variable: D(ASET)
Method: Least Squares
Date: 10/30/07 Time: 00:39
Sample (adjusted): 6/01/2009 12/01/2013
Included observations: 19 after adjustments
Convergence achieved after 11 iterations
MA Backcast: 6/01/2008 3/01/2009

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9928213.	1576291.	6.298464	0.0000
MA(2)	-0.690632	0.120030	-5.753832	0.0000
MA(4)	0.795966	0.120030	6.631405	0.0000

R-squared	0.470756	Mean dependent var	9928212.
Adjusted R-squared	0.404600	S.D. dependent var	8255489.
S.E. of regression	6370112.	Akaike info criterion	34.31607
Sum squared resid	6.49E+14	Schwarz criterion	34.46519
Log likelihood	-323.0027	Hannan-Quinn criter.	34.34131
F-statistic	7.115900	Durbin-Watson stat	1.262435
Prob(F-statistic)	0.006155		

Inverted MA Roots	.79-.52i	.79+.52i	-.79-.52i	-.79+.52i

Persamaan 3

Dependent Variable: D(ASET)
Method: Least Squares
Date: 10/30/07 Time: 00:40
Sample (adjusted): 6/01/2010 12/01/2013
Included observations: 15 after adjustments
Convergence achieved after 6 iterations
MA Backcast: 6/01/2009 3/01/2010

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	11486502	3205748.	3.583095	0.0050
AR(2)	-0.323640	0.707676	-0.457329	0.6572
AR(4)	0.544076	0.433505	1.255062	0.2380
MA(2)	-0.147935	0.948635	-0.155945	0.8792
MA(4)	-0.500705	0.774960	-0.646104	0.5328

R-squared	0.418490	Mean dependent var	11486502
Adjusted R-squared	0.185886	S.D. dependent var	8508080.
S.E. of regression	7676692.	Akaike info criterion	34.80648
Sum squared resid	5.89E+14	Schwarz criterion	35.04249
Log likelihood	-256.0486	Hannan-Quinn criter.	34.80396
F-statistic	1.799153	Durbin-Watson stat	1.471516
Prob(F-statistic)	0.205631		

Inverted AR Roots	.77	.00-.96i		
Inverted MA Roots	.89	-.00+.80i	-.00-.80i	-.89

LAMPIRAN 16
Output Identifikasi Model Variabel DPK

Persamaan 1

Dependent Variable: D(DPK)
Method: Least Squares
Date: 10/30/07 Time: 02:40
Sample (adjusted): 6/01/2010 12/01/2013
Included observations: 15 after adjustments
Convergence achieved after 9 iterations

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9176788.	1640326.	5.594491	0.0001
AR(3)	-0.480756	0.219653	-2.188712	0.0491
AR(4)	0.421296	0.219338	1.920763	0.0788

R-squared	0.391244	Mean dependent var	8950071.
Adjusted R-squared	0.289785	S.D. dependent var	7879697.
S.E. of regression	6640557.	Akaike info criterion	34.43215
Sum squared resid	5.29E+14	Schwarz criterion	34.57376
Log likelihood	-255.2411	Hannan-Quinn criter.	34.43064
F-statistic	3.856165	Durbin-Watson stat	1.955061
Prob(F-statistic)	0.050893		

Inverted AR Roots	.60	.18-.83i	.18+.83i	-.97

Persamaan 2

Dependent Variable: D(DPK)
Method: Least Squares
Date: 10/30/07 Time: 02:41
Sample (adjusted): 6/01/2009 12/01/2013
Included observations: 19 after adjustments
Convergence achieved after 3 iterations
MA Backcast: 6/01/2008 3/01/2009

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	7838024.	1409266.	5.561779	0.0000
MA(3)	-0.422982	0.184948	-2.287027	0.0362
MA(4)	0.422004	0.184946	2.281770	0.0365

R-squared	0.362167	Mean dependent var	7838024.
Adjusted R-squared	0.282438	S.D. dependent var	7349939.
S.E. of regression	6226064.	Akaike info criterion	34.27033
Sum squared resid	6.20E+14	Schwarz criterion	34.41945
Log likelihood	-322.5681	Hannan-Quinn criter.	34.29556
F-statistic	4.542464	Durbin-Watson stat	1.676312
Prob(F-statistic)	0.027394		

Inverted MA Roots	.58+.39i	.58-.39i	-.58-.72i	-.58+.72i

Persamaan 3

Dependent Variable: D(DPK)
Method: Least Squares
Date: 10/30/07 Time: 02:44
Sample (adjusted): 6/01/2010 12/01/2013
Included observations: 15 after adjustments
Convergence achieved after 7 iterations
MA Backcast: 6/01/2009 3/01/2010

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	8950072.	1634914.	5.474338	0.0003
AR(3)	-0.463610	0.365948	-1.266875	0.2339
AR(4)	0.199158	0.330503	0.602591	0.5602
MA(3)	-0.282046	0.393562	-0.716649	0.4900
MA(4)	0.577007	0.393557	1.466130	0.1733

R-squared	0.537571	Mean dependent var	8950071.
Adjusted R-squared	0.352599	S.D. dependent var	7879697.
S.E. of regression	6340101.	Akaike info criterion	34.42389
Sum squared resid	4.02E+14	Schwarz criterion	34.65991
Log likelihood	-253.1792	Hannan-Quinn criter.	34.42138
F-statistic	2.906231	Durbin-Watson stat	2.011929
Prob(F-statistic)	0.077983		

Inverted AR Roots	.38	.25+.73i	.25-.73i	-.88
Inverted MA Roots	.62-.52i	.62+.52i	-.62+.71i	-.62-.71i

LAMPIRAN 17
Output Identifikasi Model Variabel Pembiayaan

Persamaan 1

Dependent Variable: D(PEMBIAYAAN)
Method: Least Squares
Date: 10/30/07 Time: 02:46
Sample (adjusted): 9/01/2011 12/01/2013
Included observations: 10 after adjustments
Convergence achieved after 9 iterations

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	8328164.	2177964.	3.823831	0.0065
AR(3)	0.018203	0.451099	0.040352	0.9689
AR(9)	-0.400659	0.656569	-0.610231	0.5610

R-squared	0.052715	Mean dependent var	9471102.
Adjusted R-squared	-0.217938	S.D. dependent var	6769411.
S.E. of regression	7470737.	Akaike info criterion	34.73421
Sum squared resid	3.91E+14	Schwarz criterion	34.82499
Log likelihood	-170.6711	Hannan-Quinn criter.	34.63463
F-statistic	0.194770	Durbin-Watson stat	2.239756
Prob(F-statistic)	0.827337		

Inverted AR Roots	.85+.31i	.85-.31i	.45+.78i	.45-.78i
	-.16+.89i	-.16-.89i	-.69-.58i	-.69+.58i
	-.90			

Persamaan 2

Dependent Variable: D(PEMBIAYAAN)
Method: Least Squares
Date: 10/30/07 Time: 02:50
Sample (adjusted): 6/01/2009 12/01/2013
Included observations: 19 after adjustments
Failure to improve SSR after 8 iterations
MA Backcast: 3/01/2007 3/01/2009

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	7143416.	1473109.	4.849212	0.0002
MA(3)	0.230057	0.204961	1.122444	0.2782
MA(9)	-0.767187	0.542406	-1.414414	0.1764

R-squared	0.430390	Mean dependent var	7143417.
Adjusted R-squared	0.359188	S.D. dependent var	5689559.
S.E. of regression	4554532.	Akaike info criterion	33.64508
Sum squared resid	3.32E+14	Schwarz criterion	33.79420
Log likelihood	-316.6283	Hannan-Quinn criter.	33.67032
F-statistic	6.044690	Durbin-Watson stat	2.154979
Prob(F-statistic)	0.011082		

Persamaan 3

Dependent Variable: D(PEMBIAYAAN)
Method: Least Squares
Date: 10/30/07 Time: 02:55
Sample (adjusted): 9/01/2011 12/01/2013
Included observations: 10 after adjustments
Convergence not achieved after 500 iterations
MA Backcast: OFF (Roots of MA process too large)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
AR(3)	1.080537	0.413586	2.612608	0.0400
AR(9)	0.429227	0.638732	0.671999	0.5266
MA(3)	-1.658734	0.920327	-1.802331	0.1216
MA(9)	-2.155419	1.603451	-1.344237	0.2275

R-squared	0.515707	Mean dependent var	9471102.
Adjusted R-squared	0.273561	S.D. dependent var	6769411.
S.E. of regression	5769663.	Akaike info criterion	34.26330
Sum squared resid	2.00E+14	Schwarz criterion	34.38433
Log likelihood	-167.3165	Hannan-Quinn criter.	34.13053
Durbin-Watson stat	2.464413		

Inverted AR Roots	1.10	.69+.47i	.69-.47i	.06-.83i
	.06+.83i	-.55-.95i	-.55+.95i	-.75+.36i
	-.75-.36i			
	Estimated AR process is nonstationary			
Inverted MA Roots	1.29	.83+.57i	.83-.57i	.08-1.00i
	.08+1.00i	-.64-1.11i	-.64+1.11i	-.90-.43i
	-.90+.43i			
	Estimated MA process is noninvertible			

LAMPIRAN 18
Output Identifikasi Model Variabel Laba Operasional

Persamaan 1

Dependent Variable: LABAOPS
Method: Least Squares
Date: 10/30/07 Time: 02:02
Sample (adjusted): 6/01/2010 12/01/2013
Included observations: 15 after adjustments
Convergence achieved after 16 iterations

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	19582941	1.82E+08	0.107416	0.9161
AR(5)	0.959831	0.393449	2.439533	0.0298

R-squared	0.314032	Mean dependent var	1727314.
Adjusted R-squared	0.261265	S.D. dependent var	1074503.
S.E. of regression	923532.2	Akaike info criterion	30.43336
Sum squared resid	1.11E+13	Schwarz criterion	30.52777
Log likelihood	-226.2502	Hannan-Quinn criter.	30.43236
F-statistic	5.951319	Durbin-Watson stat	2.123792
Prob(F-statistic)	0.029793		

Inverted AR Roots	.99	.31-.94i	.31+.94i	-.80-.58i
	-.80+.58i			

Persamaan 2

Dependent Variable: LABAOPS
Method: Least Squares
Date: 10/30/07 Time: 02:03
Sample (adjusted): 3/01/2009 12/01/2013
Included observations: 20 after adjustments
Convergence achieved after 2 iterations
MA Backcast: 3/01/2008 12/01/2008

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1423179.	371256.5	3.833412	0.0012
MA(4)	0.986367	0.002855	345.4586	0.0000

R-squared	0.232715	Mean dependent var	1423178.
Adjusted R-squared	0.190088	S.D. dependent var	1073302.
S.E. of regression	965919.2	Akaike info criterion	30.49419
Sum squared resid	1.68E+13	Schwarz criterion	30.59376
Log likelihood	-302.9419	Hannan-Quinn criter.	30.51363
F-statistic	5.459334	Durbin-Watson stat	0.702685
Prob(F-statistic)	0.031226		

Inverted MA Roots	.70+.70i	.70+.70i	-.70-.70i	-.70-.70i

Persamaan 3

Dependent Variable: LABAOPS
Method: Least Squares
Date: 10/30/07 Time: 02:05
Sample (adjusted): 6/01/2010 12/01/2013
Included observations: 15 after adjustments
Convergence achieved after 78 iterations
MA Backcast: 6/01/2009 3/01/2010

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1727314.	548798.5	3.147447	0.0084
AR(5)	0.269823	0.428805	0.629243	0.5410
MA(4)	0.799041	3.39E-05	23604.84	0.0000

R-squared	0.652947	Mean dependent var	1727314.
Adjusted R-squared	0.595105	S.D. dependent var	1074503.
S.E. of regression	683721.3	Akaike info criterion	29.88534
Sum squared resid	5.61E+12	Schwarz criterion	30.02695
Log likelihood	-221.1401	Hannan-Quinn criter.	29.88384
F-statistic	11.28842	Durbin-Watson stat	1.323488
Prob(F-statistic)	0.001747		

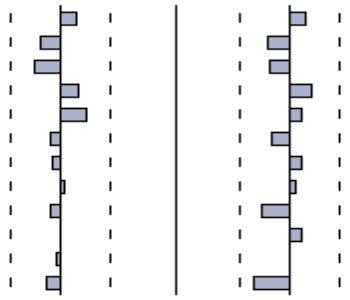
Inverted AR Roots	.77	.24+.73i	.24-.73i	-.62-.45i
	-.62+.45i			
Inverted MA Roots	.67-.67i	.67-.67i	-.67+.67i	-.67+.67i

LAMPIRAN 19
Output Correlogram Q-Statistics

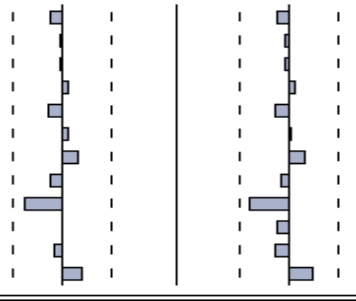
Date: 10/30/07 Time: 01:12
Sample: 6/01/2009 12/01/2013
Included observations: 19
Q-statistic probabilities adjusted for 2 ARMA term(s)

Autocorrelation	Partial Correlation		AC	PAC	Q-Stat	Prob
		1	0.354	0.354	2.7781	
		2	0.182	0.065	3.5578	
		3	-0.071	-0.177	3.6842	0.055
		4	0.142	0.245	4.2229	0.121
		5	0.067	-0.026	4.3492	0.226
		6	0.026	-0.086	4.3706	0.358
		7	-0.106	-0.045	4.7424	0.448
		8	-0.148	-0.125	5.5319	0.478
		9	-0.191	-0.121	6.9925	0.430
		10	-0.150	-0.042	7.9931	0.434
		11	-0.119	-0.033	8.7051	0.465
		12	-0.292	-0.294	13.555	0.194

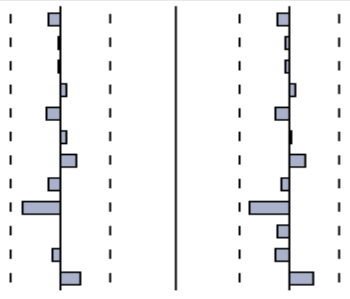
Date: 10/30/07 Time: 01:29
Sample: 6/01/2009 12/01/2013
Included observations: 19
Q-statistic probabilities adjusted for 2 ARMA term(s)

Autocorrelation	Partial Correlation		AC	PAC	Q-Stat	Prob
		1	0.137	0.137	0.4162	
		2	-0.182	-0.204	1.1918	
		3	-0.232	-0.186	2.5389	0.111
		4	0.156	0.198	3.1869	0.203
		5	0.223	0.114	4.5993	0.204
		6	-0.095	-0.159	4.8790	0.300
		7	-0.069	0.101	5.0367	0.411
		8	0.038	0.064	5.0884	0.533
		9	-0.084	-0.261	5.3709	0.615
		10	0.008	0.114	5.3736	0.717
		11	-0.038	0.002	5.4440	0.794
		12	-0.121	-0.322	6.2820	0.791

Date: 10/30/07 Time: 00:55
Sample: 6/01/2009 12/01/2013
Included observations: 19
Q-statistic probabilities adjusted for 2 ARMA term(s)

Autocorrelation	Partial Correlation		AC	PAC	Q-Stat	Prob
		1	-0.114	-0.114	0.2883	
		2	-0.016	-0.029	0.2942	
		3	-0.025	-0.030	0.3092	0.578
		4	0.065	0.059	0.4207	0.810
		5	-0.130	-0.119	0.9033	0.825
		6	0.045	0.020	0.9651	0.915
		7	0.136	0.144	1.5784	0.904
		8	-0.099	-0.080	1.9313	0.926
		9	-0.346	-0.365	6.6958	0.461
		10	-0.002	-0.114	6.6959	0.570
		11	-0.075	-0.116	6.9752	0.640
		12	0.178	0.215	8.7798	0.553

Date: 10/30/07 Time: 00:55
Sample: 6/01/2009 12/01/2013
Included observations: 19
Q-statistic probabilities adjusted for 2 ARMA term(s)

Autocorrelation	Partial Correlation		AC	PAC	Q-Stat	Prob
		1	-0.114	-0.114	0.2883	
		2	-0.016	-0.029	0.2942	
		3	-0.025	-0.030	0.3092	0.578
		4	0.065	0.059	0.4207	0.810
		5	-0.130	-0.119	0.9033	0.825
		6	0.045	0.020	0.9651	0.915
		7	0.136	0.144	1.5784	0.904
		8	-0.099	-0.080	1.9313	0.926
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		11	-0.075	-0.116	6.9752	0.640
		12	0.178	0.215	8.7798	0.553

Jadwal Penulisan Skripsi

KETERANGAN	Bulan September				Bulan Oktober				Bulan November				Bulan Desember				Bulan Januari			
	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4
Penulisan pra – proposal																				
Presentasi Proposal																				
Pengumpulan Data																				
Analisis Data																				
Penulisan Skripsi																				
Penyerahan Skripsi																				

SURAT PERNYATAAN

Yang bertanda tangan di bawah ini :

Nama	: Ira Reszita Muandari
Alamat	: Kupang Krajan Kulon 4/5A Surabaya
NIM	: 2011310406
Jurusan	: Akuntansi
Program Studi	: S1 Akuntansi

Dengan ini menyatakan bahwa Skripsi saya yang berjudul :

"Prediksi Perkembangan Aset, Dana Pihak Ketiga, Pembiayaan, dan Laba Operasional Perbankan Syariah dengan Metode ARIMA" adalah benar-benar merupakan karya saya sendiri dan bukan jiplakan (plagiat) dari karya ilmiah orang lain serta bukan hasil dibuatkan oleh orang/pihak lain. Apabila di kemudian hari ternyata Pernyataan Saya tersebut tidak benar, maka saya bersedia menerima sanksi berupa pembatalan Skripsi beserta segala hal yang terkait dengan Skripsi tersebut.

Demikian Surat Pernyataan ini saya buat dengan sebenarnya.

Surabaya, 4 Maret 2015

Yang Menyatakan,

(Ira Reszita Muandari)

Yayasan Pendidikan Perbanas Jawa Timur
Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya
Jalan Nginden Semolo 34-36 Surabaya, Telp. (031)5947151 - 52 / Fax. (031)5935937

BERITA ACARA PERBAIKAN PROPOSAL SKRIPSI

Pada hari ini, Jumat, tanggal 07 Nopember 2014 telah dilakukan evaluasi proposal skripsi

N a m a : IRA RESZITA MUANDARI
N I M : 2011310406
Program Pendidikan : S1 Akuntansi
dengan saran perbaikan/revisi sebagai berikut :

	Halaman	ACC Penguji
yah. odens diperbaiki nis analisis diarahkan pada masing² otesis bar isi, penelitian terdahulu tdk menjadi sub judul Umul. Dana pihak ketiga aph termasuk Asset tidak aya. Laba Operasional dan Laba mprehensif nis penulisan.		20/11/14. 21/11/14 19/11/14

Judul : ADA / TIDAK ADA *)

Proposal

Tanda Tangan

ATI, S.E.,M.Si	1.
SANAH USWATI DEWI, SE, M.Si.	2.
ASARI, SE., Ak., M.Si.	3.
SE., M.Si., Ak., CA	4.
TANINGRUM DEWI KARTIKA, S.Pd.,MSA	5.

Yayasan Pendidikan Perbanas Jawa Timur
Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya
Jalan Nginden Semolo 34-36 Surabaya, Telp. (031)5947151 - 52 / Fax. (031)5935937

DAFTAR PERBAIKAN SKRIPSI

Ujian ke - 1

Nama : IRA RESZITA MUANDARI
NIM : 2011310406
Program Pendidikan : S1 Akuntansi
Hari, tanggal : Jumat, 20 Februari 2015

	Halaman	ACC Penguji
yah pujiati nis penulisan diperbaiki mpir tabel dijelaskan dulu ahasan → "Prediksi ....." si alisis Deskripsi diperbaiki b ahasan di awalkan utk di kaji & perkembangan	4	02/03/15 3/3 15

ADA / TIDAK ADA *)

Mengetahui,
Dosen Pembimbing

PRIYATI, S.E., M.Si., Ak., CA

Tim Penguji,
Sekretaris

SUPRIYATI, S.E., M.Si., Ak., CA