

## LAMPIRAN-LAMPIRAN

### Lampiran 1

Data Variabel Penelitian Periode Januari 2010 – Desember 2012

<b>Bulan - Tahun</b>	<b>BI rate (%)</b>	<b>NPF/ Non Performing Financing (%)</b>	<b>Nilai Tukar/ Exchange Rate (%)</b>	<b>Tingkat Pembiayaan Bagi Hasil (%)</b>
Januari 2010	6,50%	1,80%	0,19%	4,37%
Februari 2010	6,50%	1,80%	0,32%	4,52%
Maret 2010	6,50%	1,80%	1,07%	4,39%
April 2010	6,50%	2,02%	0,35%	4,27%
Mei 2010	6,50%	2,02%	0,83%	4,23%
Juni 2010	6,50%	2,02%	0,70%	4,07%
Juli 2010	6,50%	2,60%	0,78%	3,96%
Agustus 2010	6,50%	2,60%	0,57%	3,82%
September 2010	6,50%	2,60%	0,61%	3,79%
Oktober 2010	6,50%	2,11%	0,04%	3,72%
Nopember 2010	6,50%	2,11%	0,51%	3,56%
Desember 2010	6,50%	2,11%	0,23%	3,21%
Januari 2011	6,50%	2,64%	0,45%	3,48%
Februari 2011	6,75%	2,64%	1,23%	3,38%
Maret 2011	6,75%	2,64%	0,58%	3,23%
April 2011	6,75%	2,14%	0,72%	3,36%
Mei 2011	6,75%	2,14%	0,08%	3,18%
Juni 2011	6,75%	2,14%	0,33%	2,82%
Juli 2011	6,75%	2,25%	0,32%	2,83%
Agustus 2011	6,75%	2,25%	0,57%	2,72%
September 2011	6,75%	2,25%	1,63%	2,49%
Oktober 2011	6,50%	1,79%	0,51%	1,65%
Nopember 2011	6,00%	1,79%	1,54%	1,56%
Desember 2011	6,00%	1,79%	0,09%	1,30%
Januari 2012	6,00%	1,53%	0,69%	1,03%
Februari 2012	5,75%	1,53%	0,35%	1,10%
Maret 2012	5,75%	1,53%	0,45%	0,97%
April 2012	5,75%	1,51%	0,15%	0,82%
Mei 2012	5,75%	1,51%	1,98%	0,79%
Juni 2012	5,75%	1,51%	0,78%	0,72%
Juli 2012	5,75%	1,41%	0,44%	0,68%
Agustus 2012	5,75%	1,41%	0,49%	0,64%
September 2012	5,75%	1,41%	0,02%	0,55%
Oktober 2012	5,75%	1,32%	0,11%	0,52%
Nopember 2012	5,75%	1,32%	1,12%	0,52%
Desember 2012	5,75%	1,32%	0,37%	0,44%

Sumber: [www.bi.go.id](http://www.bi.go.id) dan [www.bmsi.go.id](http://www.bmsi.go.id) (data diolah)

## Lampiran 2

### Statistik Deskriptif

**Statistics**

		BRate	NPF	NilaiTukar	TingkatPembia yaanBH
N	Valid	36	36	36	36
	Missing	0	0	0	0
Mean		6.2847	1.9267	.5611	2.4636
Std. Error of Mean		.06767	.07164	.07575	.24096
Median		6.5000	1.9100	.4700	2.8250
Mode		6.50	1.32 <sup>a</sup>	.32 <sup>a</sup>	.52
Std. Deviation		.40599	.42981	.45449	1.44576
Variance		.165	.185	.207	2.090
Skewness		-.364	.249	1.474	-.141
Std. Error of Skewness		.393	.393	.393	.393
Kurtosis		-1.622	-1.066	2.267	-1.640
Std. Error of Kurtosis		.768	.768	.768	.768
Range		1.00	1.32	1.96	4.08
Minimum		5.75	1.32	.02	.44
Maximum		6.75	2.64	1.98	4.52
Sum		226.25	69.36	20.20	88.69
Percentiles	10	5.7500	1.3830	.0870	.5410
	25	5.7500	1.5150	.2525	.8575
	50	6.5000	1.9100	.4700	2.8250
	75	6.5000	2.2225	.7150	3.7725
	90	6.7500	2.6120	1.3230	4.3000

a. Multiple modes exist. The smallest value is shown

### Lampiran 3

#### Uji Normalitas Data

**One-Sample Kolmogorov-Smirnov Test**

	Blrate	NPF	NilaiTukar	TingkatPembiayaanBH
N	36	36	36	36
Normal Parameters <sup>a</sup>				
Mean	6.2847	1.9267	.5611	2.4636
Std. Deviation	.40599	.42981	.45449	1.44576
Most Extreme Absolute Differences	.313	.155	.152	.162
Positive	.212	.155	.152	.161
Negative	-.313	-.108	-.117	-.162
Kolmogorov-Smirnov Z	1.879	.932	.910	.973
Asymp. Sig. (2-tailed)	.002	.350	.380	.301

a. Test distribution is Normal.

**One-Sample Kolmogorov-Smirnov Test**

	Blrate_1	NPF	NilaiTukar	TingkatPembiayaanBH
N	36	36	36	36
Normal Parameters <sup>a</sup>				
Mean	.5722	1.9267	.5611	2.4636
Std. Deviation	.37662	.42981	.45449	1.44576
Most Extreme Absolute Differences	.202	.155	.152	.162
Positive	.187	.155	.152	.161
Negative	-.202	-.108	-.117	-.162
Kolmogorov-Smirnov Z	1.211	.932	.910	.973
Asymp. Sig. (2-tailed)	.107	.350	.380	.301

a. Test distribution is Normal.

## Lampiran 4

### Uji Asumsi Klasik

**Coefficients<sup>a</sup>**

Model		Collinearity Statistics	
		Tolerance	VIF
1	Birate_1	.377	2.651
	NPF	.372	2.691
	NilaiTukar	.971	1.030

a. Dependent Variable: TingkatPembiayaanBH

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.770 <sup>a</sup>	.593	.555	.96465	.209

a. Predictors: (Constant), NilaiTukar, Birate\_1, NPF

b. Dependent Variable: TingkatPembiayaanBH

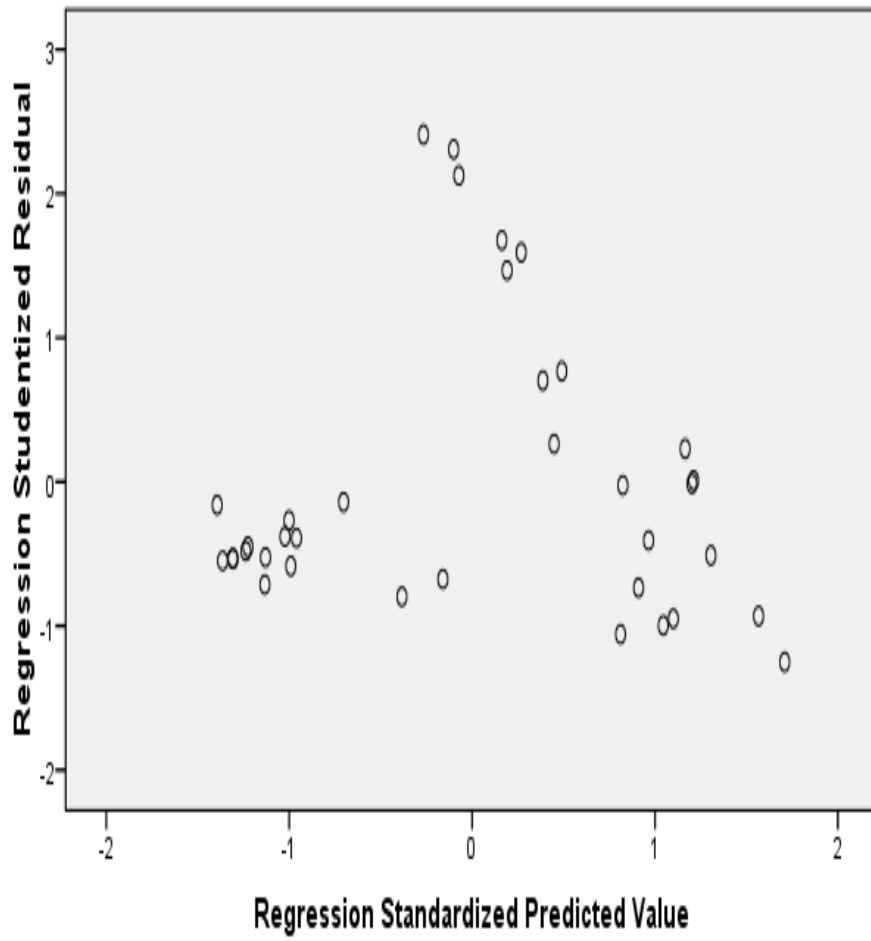
**Runs Test**

	Unstandardized Residual
Test Value <sup>a</sup>	.01166
Cases < Test Value	17
Cases >= Test Value	18
Total Cases	35
Number of Runs	15
Z	-1.025
Asymp. Sig. (2-tailed)	.305

a. Median

# Scatterplot

Dependent Variable: TingkatPembiayaanBH



Lampiran 5

Output Analisis Regresi Linear Berganda

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.452	.302		-1.498	.145
	BRate_1	.159	.142	.043	1.122	.271
	NPF	.137	.141	.042	.970	.340
	NilaiTukar	.002	.071	.001	.032	.975
	lag_y	.993	.037	.990	26.535	.000

a. Dependent Variable: TingkatPembiayaanBH

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.992 <sup>a</sup>	.985	.983	.18665	1.918

a. Predictors: (Constant), lag\_y, NilaiTukar, BRate\_1, NPF

b. Dependent Variable: TingkatPembiayaanBH

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	68.374	4	17.094	490.642	.000 <sup>a</sup>
	Residual	1.045	30	.035		
	Total	69.420	34			

a. Predictors: (Constant), lag\_y, NilaiTukar, BRate\_1, NPF

b. Dependent Variable: TingkatPembiayaanBH

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.452	.302		-1.498	.145
	BRate_1	.159	.142	.043	1.122	.271
	NPF	.137	.141	.042	.970	.340
	NilaiTukar	.002	.071	.001	.032	.975
	lag_y	.993	.037	.990	26.535	.000

a. Dependent Variable: TingkatPembiayaanBH