LAMPIRAN – LAMPIRAN

Lampiran 1 : Data Penelitian

Tahun	Bulan	Pembiayaan (Miliar)	Inflasi (%)	Bi Rate (%)
2022	Januari	95.656	2.18	3.5
	Februari	96.794	2.06	3.5
	Maret	98.370	2.64	3.5
	April	100.601	3.47	3.5
	Mei	101.681	3.55	3.5
	Juni	107.366	4.35	3.5
	Juli	108.851	4.94	3.5
	Agustus	109.240	4.69	3.75
	September	110.849	5.95	4.25
	Oktober	110.568	5.71	4.75
	November	111.596	5.42	5.25
	Desember	110.419	5.51	5.5
2023	Januari	109.019	5.51	5.75
	Februari	109.794	5.47	5.75
	Maret	111.474	4.97	5.75
	April	114.148	4.33	5.75
	Mei	117.095	4	5.75
	Juni	119.819	3.52	5.75
	Juli	122.219	3.08	5.75
	Agustus	124.052	3.27	5.75
	September	126.431	2.28	5.75
	Oktober	128.307	2.56	6
	November	129.844	2.86	6
	Desember	132.413	2.61	6
2024	Januari	126.618	2.57	6
	Februari	129.278	2.75	6
	Maret	132.426	3.05	6
	April	128.644	3	6.25
	Mei	131.402	2.84	6.25
	Juni	135.083	2.51	6.25
	Juli	132.970	2.13	6.25
	Agustus	134.219	2.12	6.25

Tahun	Bulan	Pembiayaan (Miliar)	Inflasi (%)	Bi Rate (%)
	September	136.143	1.84	6
	Oktober	135.538	1.71	6
	November	136.746	1.55	6
	Desember	135.519	1.57	6

Lampiran 2 : Statistika Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Pembiayaan	36	95656	136746	119477.56	12949.305
Inflasi	36	1.55	5.95	3.4047	1.33573
BI Rate	36	3.50	6.25	5.3056	1.03873
Valid N (listwise)	36				

Lampiran 3 : Hasil Uji Asumsi Klasik

1. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		36
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	5470.825865
Most Extreme Differences	Absolute	.076
	Positive	.076
	Negative	-.075
Test Statistic		.076
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

2. Uji Multikolinieritas

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	80824.441	6345.748		12.737	.000		
	Inflasi	-3257.498	743.344	-.336	-4.382	.000	.920	1.087
	BI Rate	9375.831	955.878	.752	9.809	.000	.920	1.087

a. Dependent Variable: Pembiayaan

3. Uji Heteroskedastisitas

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	18.240	2.649		6.885	.000
	Inflasi	.290	.310	.159	.934	.357
	BI Rate	-.638	.399	-.271	-1.598	.120

a. Dependent Variable: LN_RES

Lampiran 4 : Analisis Regresi Berganda

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	80824.441	6345.748		12.737	.000
	Inflasi	-3257.498	743.344	-.336	-4.382	.000
	BI Rate	9375.831	955.878	.752	9.809	.000

a. Dependent Variable: Pembiayaan

Lampiran 5 : Uji Hipotesis

1. Uji T

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	80824.441	6345.748		12.737	.000
	Inflasi	-3257.498	743.344	-.336	-4.382	.000
	BI Rate	9375.831	955.878	.752	9.809	.000

a. Dependent Variable: Pembiayaan

2. Uji f

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4821409997	2	2410704999	75.942	.000[b]
	Residual	1047547748	33	31743871.14		
	Total	5868957745	35			

a. Dependent Variable: Pembiayaan

b. Predictors: (Constant), BI Rate, Inflasi

3. Koefisien Determinan

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.906[a]	.822	.811	5634.170

a. Predictors: (Constant), BI Rate, Inflasi

Lampiran 6 : tabel t

Titik Persentase Distribusi t (df = 1 – 40)

Pr df	0.25 0.50	0.10 0.20	0.05 0.10	0.025 0.050	0.01 0.02	0.005 0.010	0.001 0.002
1	1.00000	3.07768	6.31375	12.70620	31.82052	63.65674	318.30884
2	0.81650	1.88562	2.91999	4.30265	6.96456	9.92484	22.32712
3	0.76489	1.63774	2.35336	3.18245	4.54070	5.84091	10.21453
4	0.74070	1.53321	2.13185	2.77645	3.74695	4.60409	7.17318
5	0.72669	1.47588	2.01505	2.57058	3.36493	4.03214	5.89343
6	0.71756	1.43976	1.94318	2.44691	3.14267	3.70743	5.20763
7	0.71114	1.41492	1.89458	2.36462	2.99795	3.49948	4.78529
8	0.70639	1.39682	1.85955	2.30600	2.89646	3.35539	4.50079
9	0.70272	1.38303	1.83311	2.26216	2.82144	3.24984	4.29681
10	0.69981	1.37218	1.81246	2.22814	2.76377	3.16927	4.14370
11	0.69745	1.36343	1.79588	2.20099	2.71808	3.10581	4.02470
12	0.69548	1.35622	1.78229	2.17881	2.68100	3.05454	3.92963
13	0.69383	1.35017	1.77093	2.16037	2.65031	3.01228	3.85198
14	0.69242	1.34503	1.76131	2.14479	2.62449	2.97684	3.78739
15	0.69120	1.34061	1.75305	2.13145	2.60248	2.94671	3.73283
16	0.69013	1.33676	1.74588	2.11991	2.58349	2.92078	3.68615
17	0.68920	1.33338	1.73961	2.10982	2.56693	2.89823	3.64577
18	0.68836	1.33039	1.73406	2.10092	2.55238	2.87844	3.61048
19	0.68762	1.32773	1.72913	2.09302	2.53948	2.86093	3.57940
20	0.68695	1.32534	1.72472	2.08596	2.52798	2.84534	3.55181
21	0.68635	1.32319	1.72074	2.07961	2.51765	2.83136	3.52715
22	0.68581	1.32124	1.71714	2.07387	2.50832	2.81876	3.50499
23	0.68531	1.31946	1.71387	2.06866	2.49987	2.80734	3.48496
24	0.68485	1.31784	1.71088	2.06390	2.49216	2.79694	3.46678
25	0.68443	1.31635	1.70814	2.05954	2.48511	2.78744	3.45019
26	0.68404	1.31497	1.70562	2.05553	2.47863	2.77871	3.43500
27	0.68368	1.31370	1.70329	2.05183	2.47266	2.77068	3.42103
28	0.68335	1.31253	1.70113	2.04841	2.46714	2.76326	3.40816
29	0.68304	1.31143	1.69913	2.04523	2.46202	2.75639	3.39624
30	0.68276	1.31042	1.69726	2.04227	2.45726	2.75000	3.38518
31	0.68249	1.30946	1.69552	2.03951	2.45282	2.74404	3.37490
32	0.68223	1.30857	1.69389	2.03693	2.44868	2.73848	3.36531
33	0.68200	1.30774	1.69236	2.03452	2.44479	2.73328	3.35634
34	0.68177	1.30695	1.69092	2.03224	2.44115	2.72839	3.34793
35	0.68156	1.30621	1.68957	2.03011	2.43772	2.72381	3.34005
36	0.68137	1.30551	1.68830	2.02809	2.43449	2.71948	3.33262
37	0.68118	1.30485	1.68709	2.02619	2.43145	2.71541	3.32563
38	0.68100	1.30423	1.68595	2.02439	2.42857	2.71156	3.31903
39	0.68083	1.30364	1.68488	2.02269	2.42584	2.70791	3.31279
40	0.68067	1.30308	1.68385	2.02108	2.42326	2.70446	3.30688

Lampiran 7 : tabel f

Tabel Uji F

α = 0,05	df_1=(k-1)							
df_2=(n-k-1)	1	2	3	4	5	6	7	8
1	161.448	199.500	215.707	224.583	230.162	233.986	236.768	238.883
2	18.513	19.000	19.164	19.247	19.296	19.330	19.353	19.371
3	10.128	9.552	9.277	9.117	9.013	8.941	8.887	8.845
4	7.709	6.944	6.591	6.388	6.256	6.163	6.094	6.041
5	6.608	5.786	5.409	5.192	5.050	4.950	4.876	4.818
6	5.987	5.143	4.757	4.534	4.387	4.284	4.207	4.147
7	5.591	4.737	4.347	4.120	3.972	3.866	3.787	3.726
8	5.318	4.459	4.066	3.838	3.687	3.581	3.500	3.438
9	5.117	4.256	3.863	3.633	3.482	3.374	3.293	3.230
10	4.965	4.103	3.708	3.478	3.326	3.217	3.135	3.072
11	4.844	3.982	3.587	3.357	3.204	3.095	3.012	2.948
12	4.747	3.885	3.490	3.259	3.106	2.996	2.913	2.849
13	4.667	3.806	3.411	3.179	3.025	2.915	2.832	2.767
14	4.600	3.739	3.344	3.112	2.958	2.848	2.764	2.699
15	4.543	3.682	3.287	3.056	2.901	2.790	2.707	2.641
16	4.494	3.634	3.239	3.007	2.852	2.741	2.657	2.591
17	4.451	3.592	3.197	2.965	2.810	2.699	2.614	2.548
18	4.414	3.555	3.160	2.928	2.773	2.661	2.577	2.510
19	4.381	3.522	3.127	2.895	2.740	2.628	2.544	2.477
20	4.351	3.493	3.098	2.866	2.711	2.599	2.514	2.447
21	4.325	3.467	3.072	2.840	2.685	2.573	2.488	2.420
22	4.301	3.443	3.049	2.817	2.661	2.549	2.464	2.397
23	4.279	3.422	3.028	2.796	2.640	2.528	2.442	2.375
24	4.260	3.403	3.009	2.776	2.621	2.508	2.423	2.355
25	4.242	3.385	2.991	2.759	2.603	2.490	2.405	2.337
26	4.225	3.369	2.975	2.743	2.587	2.474	2.388	2.321
27	4.210	3.354	2.960	2.728	2.572	2.459	2.373	2.305
28	4.196	3.340	2.947	2.714	2.558	2.445	2.359	2.291
29	4.183	3.328	2.934	2.701	2.545	2.432	2.346	2.278
30	4.171	3.316	2.922	2.690	2.534	2.421	2.334	2.266
31	4.160	3.305	2.911	2.679	2.523	2.409	2.323	2.255
32	4.149	3.295	2.901	2.668	2.512	2.399	2.313	2.244
33	4.139	3.285	2.892	2.659	2.503	2.389	2.303	2.235
34	4.130	3.276	2.883	2.650	2.494	2.380	2.294	2.225
35	4.121	3.267	2.874	2.641	2.485	2.372	2.285	2.217
36	4.113	3.259	2.866	2.634	2.477	2.364	2.277	2.209
37	4.105	3.252	2.859	2.626	2.470	2.356	2.270	2.201
38	4.098	3.245	2.852	2.619	2.463	2.349	2.262	2.194
39	4.091	3.238	2.845	2.612	2.456	2.342	2.255	2.187
40	4.085	3.232	2.839	2.606	2.449	2.336	2.249	2.180
41	4.079	3.226	2.833	2.600	2.443	2.330	2.243	2.174
42	4.073	3.220	2.827	2.594	2.438	2.324	2.237	2.168
43	4.067	3.214	2.822	2.589	2.432	2.318	2.232	2.163
44	4.062	3.209	2.816	2.584	2.427	2.313	2.226	2.157
45	4.057	3.204	2.812	2.579	2.422	2.308	2.221	2.152
46	4.052	3.200	2.807	2.574	2.417	2.304	2.216	2.147
47	4.047	3.195	2.802	2.570	2.413	2.299	2.212	2.143
48	4.043	3.191	2.798	2.565	2.409	2.295	2.207	2.138
49	4.038	3.187	2.794	2.561	2.404	2.290	2.203	2.134
50	4.034	3.183	2.790	2.557	2.400	2.286	2.199	2.130
51	4.030	3.179	2.786	2.553	2.397	2.283	2.195	2.126

Lampiran 8 : laporan pembiayaan unit usaha syariah

Tabel 6.b.
Kegiatan Usaha Unit Usaha Syariah
(Islamic Business Unit Operations)
Nominal dalam Miliar Rp (Billion Rp)

Indikator	2020	2021	2022	2023	2024											
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
Komponen Aset/*Assets*																
1 Kas / *Cash*	475	533	546	556	507	510	605	526	488	494	497	475	498	499	488	572
2 Penempatan pada Bank Indonesia / *Deposit in Bank Indonesia*	24 225	38 008	28 199	21 617	17 094	20 962	18 925	18 527	19 074	17 504	14 851	15 455	18 456	15 111	17 353	24 228
a. Giro / *Deposit*	5 499	8 927	13 438	12 466	11 070	11 581	10 575	10 088	11 284	8 646	8 825	8 917	11 098	10 132	11 105	13 381
b. SBIS / *Bank Indonesia Certificates Syariah*	2 804	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. FASBIS / *Fasilitas Simpanan Bank Indonesia Syariah*	11 486	23 192	13 001	7 457	5 866	7 417	7 081	6 731	7 303	7 547	5 132	5 610	4 784	4 194	4 822	10 123
d. Lainnya / *Others*	4 436	5 844	1 759	1 694	158	1 964	1 268	1 707	488	1 310	894	927	2 574	785	1 426	724
3 Penempatan pada Bank Lain / *Placement in Other Banks*	219	108	80	242	42	43	47	43	146	367	269	94	451	42	42	642
a. Giro / *Demand Deposits*	4	5	33	19	19	20	21	22	22	44	45	74	401	23	23	24
b. Tabungan / *Saving Deposits*	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Deposito / *Time Deposits*	43	50	47	123	23	23	26	22	124	123	124	20	20	19	19	518
d. Setoran Jaminan / *Margin Deposits*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Dana Pelunasan Sukuk / *Sukuk Sinking Fund*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Lainnya / *Others*	170	50	-	-	-	-	-	-	-	200	100	-	30	-	-	100
4 Surat Berharga yang Dimiliki / *Investment in Securities*	32 829	43 229	52 142	51 268	49 735	47 376	46 407	47 275	43 181	42 328	47 966	49 141	47 762	52 653	49 438	51 551
a. Diterbitkan oleh Pihak Ketiga Bukan Bank / *Securities Issued by Non Banks*	23 993	31 683	17 243	17 655	17 110	17 135	17 315	17 532	17 088	17 121	16 280	16 272	15 228	13 100	13 526	13 856
b. Diterbitkan oleh Bank Lain / *Securities Issued by Other Banks*	8 836	11 545	34 899	33 613	32 625	30 241	29 092	29 744	26 093	25 207	31 685	32 869	32 534	39 553	35 912	37 695
5 Pembiayaan Bagi Hasil / *Profit Sharing Financing*	91 041	98 444	110 419	132 413	126 618	129 278	132 426	128 644	131 402	135 083	132 970	134 219	136 143	135 538	136 746	135 519
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank / *Profit sharing Financing to Non Banks*	90 397	98 055	109 044	131 063	125 264	127 916	130 445	128 003	130 479	133 114	131 117	132 348	134 188	134 925	135 248	133 925
1. Mudharabah / *Mudharabah*	7 757	6 556	6 753	7 053	6 059	7 928	8 714	8 330	7 676	8 203	8 244	9 410	9 342	10 173	10 799	9 688
2. Musyarakah / *Musyarakah*	82 640	91 499	102 290	124 009	119 205	119 988	121 731	119 673	122 803	124 911	122 872	122 938	124 846	124 752	124 449	124 237
3. Pembiayaan Bagi Hasil Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Pembiayaan Bagi Hasil Kepada Bank Lain / *Profit sharing Financing to Other Banks*	644	389	1 375	1 350	1 354	1 363	1 981	641	923	1 970	1 854	1 871	1 955	614	1 498	1 594
1. Mudharabah / *Mudharabah*	642	389	1 368	1 345	1 349	1 357	1 976	636	919	1 965	1 850	1 866	1 952	610	1 495	1 591
2. Musyarakah / *Musyarakah*	2	-	7	6	5	5	5	5	4	4	4	5	4	3	3	3
3. Pembiayaan Bagi Hasil Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Piutang / *Receivables / Acceptables*	41 100	50 722	54 727	63 397	63 084	64 101	65 182	65 701	66 200	67 675	68 277	68 209	68 675	71 058	72 033	70 837
a. Piutang Kepada Pihak Ketiga Bukan Bank / *Receivables from Non Banks*	41 100	50 719	54 723	63 394	63 081	64 098	65 179	65 698	66 198	67 673	68 274	68 207	68 672	71 056	72 031	70 835
1. Murabahah / *Murabahah*	37 311	46 704	49 760	56 804	56 574	57 233	58 033	58 534	59 170	60 027	60 742	60 465	60 682	61 402	62 151	62 202
2. Qardh / *Qardh*	1 446	1 524	1 952	2 677	2 522	2 809	2 979	2 933	2 703	3 179	2 944	3 014	3 091	4 604	4 676	3 270
3. Istishna / *Istishna*	2 342	2 492	3 011	3 913	3 986	4 057	4 168	4 232	4 324	4 466	4 589	4 727	4 899	5 050	5 204	5 364
b. Piutang Kepada Pihak Kepada Bank Lain / *Receivables from Other Banks*	-	3	4	3	3	3	3	3	2	2	2	2	2	2	2	2
1. Murabahah / *Murabahah*	-	3	4	3	3	3	3	3	2	2	2	2	2	2	2	2
2. Qardh / *Qardh*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Istishna' / *Istishna*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa / *Ijarah including Leasing receivables*	5 915	4 884	5 123	5 603	5 638	5 782	5 679	5 874	5 894	6 046	6 183	6 135	6 401	6 514	6 612	6 545
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank / *Ijarah including Leasing receivables to Non Bank*	5 915	4 884	5 123	5 603	5 638	5 782	5 679	5 874	5 894	6 046	6 183	6 135	6 401	6 514	6 612	6 545
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain / *Ijarah including Leasing receivables to Other Banks*	-	-	-	-	-	-		-	-	-	-	[illegible]	[illegible]	[illegible]	[illegible]	-
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi) / *Other claims*	165	176	246	51	57	92	43	57	106	66	118	143	173	224	234	267

Lampiran 9 : data inflasi

Tanggal	Inflasi Data
Desember 2024	1,57%
November 2024	1,55%
Oktober 2024	1,71%
September 2024	1,84%
Agustus 2024	2,12%
Juli 2024	2,13%
Juni 2024	2,51%
Mei 2024	2,84%
April 2024	3%
Maret 2024	3,05%

Lampiran 10 : BI Rate

TIDAK	Tanggal	BI-Rate	Pranala Siaran Pers
1	18 Desember 2024	6,00%	Lihat
2	20 November 2024	6,00%	Lihat
3	16 Oktober 2024	6,00%	Lihat
4	18 September 2024	6,00%	Lihat
5	21 Agustus 2024	6,25%	Lihat
6	17 Juli 2024	6,25%	Lihat
7	20 Juni 2024	6,25%	Lihat
8	22 Mei 2024	6,25%	Lihat
9	24 April 2024	6,25%	Lihat
10	20 Maret 2024	6,00%	Lihat