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LAMPIRAN

LAMPIRAN 1 DATA PENELITIAN

BI Rate (%)	Inflasi (%)	Harga Emas (Rp/Gr)	DPK (Miliar)
5.00	2.68	Rp780.000	Rp286.485
4.75	2.98	Rp822.000	Rp291.069
4.50	2.96	Rp935.000	Rp289.362
4.50	2.67	Rp948.000	Rp289.046
4.50	2.19	Rp914.000	Rp285.751
4.25	1.96	Rp912.000	Rp293.374
4.00	1.54	Rp1.016.000	Rp289.646
4.00	1.32	Rp1.027.000	Rp295.936
4.00	1.42	Rp1.014.000	Rp312.102
4.00	1.44	Rp992.000	Rp314.741
3.75	1.59	Rp942.000	Rp316.460
3.75	1.68	Rp965.000	Rp322.853
3.75	1.55	Rp969.000	Rp321.299
3.50	1.38	Rp955.000	Rp321.421
3.50	1.37	Rp923.000	Rp318.972
3.50	1.42	Rp922.000	Rp325.997
3.50	1.68	Rp921.000	Rp329.743
3.50	1.33	Rp964.000	Rp337.900
3.50	1.52	Rp932.000	Rp340.908
3.50	1.59	Rp943.000	Rp340.209
3.50	1.6	Rp985.000	Rp341.336
3.50	1.66	Rp933.000	Rp345.189
3.50	1.75	Rp917.000	Rp352.679
3.50	1.87	Rp949.000	Rp365.421
3.50	2.18	Rp933.000	Rp366.997
3.50	2.06	Rp937.000	Rp367.377
3.50	2.64	Rp944.000	Rp367.358
3.50	3.47	Rp1.015.000	Rp368.101
3.50	3.55	Rp988.000	Rp374.136
3.50	4.35	Rp970.000	Rp380.846
3.50	4.94	Rp984.000	Rp382.232
3.75	4.69	Rp977.000	Rp407.268

4.25	5.95	Rp985.000	Rp408.041
4.75	5.71	Rp949.000	Rp410.820
5.25	5.42	Rp952.000	Rp412.751
5.50	5.51	Rp997.000	Rp429.029
5.75	5.28	Rp1.038.000	Rp422.980
5.75	5.47	Rp1.024.000	Rp424.237
5.75	4.97	Rp1.034.000	Rp437.440
5.75	4.33	Rp1.074.000	Rp434.724
5.75	4.00	Rp1.062.000	Rp430.585
5.75	3.52	Rp1.060.000	Rp422.426
5.75	3.08	Rp1.055.000	Rp426.590
5.75	3.27	Rp1.065.000	Rp423.365
5.75	2.28	Rp1.070.000	Rp432.667
6.00	2.56	Rp1.044.000	Rp436.737
6.00	2.86	Rp1.096.000	Rp435.933
6.00	2.61	Rp1.117.000	Rp456.932
6.00	2.57	Rp1.127.000	Rp460.560
6.00	2.75	Rp1.136.000	Rp463.407
6.00	3.05	Rp1.192.000	Rp477.401
6.25	3.00	Rp1.277.000	Rp473.887
6.25	2.84	Rp1.319.000	Rp472.286
6.25	2.51	Rp1.341.000	Rp474.651
6.25	2.13	Rp1.378.000	Rp479.842
6.25	2.12	Rp1.406.000	Rp479.119
6.00	1.84	Rp1.406.000	Rp483.306
6.00	1.71	Rp1.484.000	Rp482.311
6.00	1.55	Rp1.527.000	Rp486.958
6.00	1.57	Rp1.523.000	Rp511.374

Tabel 6a. Kegiatan Usaha Bank Umum Syariah
(*Sharia Commercial Bank Operations*)
Miliar Rp (*Billion IDR*)

Indikator	2016	2017	2018	2019	2020 Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Indicator
Komponen Aset																	***ASSETS***
1 Kas	3.853	4.019	4.791	5.959	4.772	4.537	4.944	5.810	5.943	5.242	4.786	4.740	4.980	4.621	5.610	6.993	*1. Cash*
2 Penempatan pada Bank Indonesia	34.755	41.162	37.800	40.356	32.816	36.028	36.410	36.533	30.760	34.571	26.796	36.002	45.448	37.531	44.440	35.455	*2. Deposit in Bank Indonesia*
a. Giro	10.956	15.750	13.482	14.025	13.085	12.907	13.559	12.837	8.768	8.759	8.829	8.971	11.280	11.936	10.077	10.115	*a. Deposit*
b. SBIS	7.940	5.105	4.245	7.200	8.115	8.235	8.375	8.245	7.895	8.125	6.215	5.924	7.398	9.434	10.144	10.039	*b. Bank Indonesia Certificates Syariah*
c. FASBIS	15.441	17.225	18.663	15.361	6.094	9.274	7.604	9.470	7.110	9.675	6.405	16.399	19.543	7.911	17.432	7.883	*c. Fasilitas Simpanan Bank Indonesia Syariah*
d. Lainnya	418	3.081	1.411	3.769	5.522	5.612	6.873	5.982	6.987	8.012	5.347	4.708	7.227	8.249	6.787	7.418	*d. Others*
3 Penempatan pada Bank Lain	4.111	3.174	4.286	3.816	7.527	5.172	5.592	5.818	4.687	4.296	5.575	5.784	6.541	7.348	5.431	10.029	*3. Placement in Other Banks*
a. Giro	3.086	2.423	3.524	3.339	7.193	4.866	5.126	5.580	4.456	4.016	5.294	5.339	6.296	6.793	4.783	9.298	*a. Demand Deposits*
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Saving Deposits*
c. Deposito	978	681	758	423	323	303	347	227	227	277	277	277	226	520	536	698	*c. Time Deposits*
d. Setoran Jaminan	1	1	4	4	3	4	4	4	4	4	4	4	4	4	4	4	*d. Margin Deposits*
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Sukuk Sinking Fund*
f. Lainnya	46	68	0	50	8	0	114	7	0	0	0	164	15	31	107	29	*f. Others*
4 Surat Berharga yang Dimiliki	24.106	35.656	54.503	63.787	66.174	69.298	63.207	61.105	63.999	68.503	70.035	65.946	66.952	78.385	75.622	86.932	*4. Investment in Securities*
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	20.381	32.697	50.342	46.589	48.256	49.037	43.802	45.472	46.684	47.902	50.636	51.887	49.818	55.806	59.434	61.767	*a. Securities Issued by Non Banks*
b. Diterbitkan oleh Bank Lain	3.725	2.958	4.161	17.198	17.918	20.261	19.405	15.632	17.315	20.601	19.399	14.059	17.134	22.579	16.188	25.165	*b. Securities Issued by Other Banks*
5 Pembiayaan Bagi Hasil	62.151	67.535	74.541	90.423	88.505	88.240	91.541	91.524	92.519	93.867	94.307	94.008	95.384	95.539	96.638	96.779	*5. Profit Sharing Financing*
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	61.629	67.049	74.122	89.995	88.094	87.832	91.120	91.112	92.097	93.447	93.887	93.582	94.953	95.124	96.227	96.376	*a. Profit sharing Financing to Non Banks*
1. Mudharabah	7.577	6.584	5.477	5.413	5.110	4.998	4.878	4.671	4.451	4.319	4.104	4.137	4.376	4.187	4.370	4.098	*1. Mudharabah*
2. Musyarakah	54.052	60.465	68.644	84.582	82.983	82.834	86.242	86.441	87.646	89.128	89.783	89.445	90.577	90.938	91.856	92.279	*2. Musyarakah*
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*3. Others*
b. Pembiayaan Bagi Hasil Kepada Bank Lain	522	487	420	428	411	408	421	412	422	419	420	426	431	415	411	402	*b. Profit sharing Financing to Other Banks*
1. Mudharabah	435	466	412	401	387	388	391	384	396	384	386	394	410	394	392	387	*1. Mudharabah*
2. Musyarakah	87	21	8	27	24	20	30	28	26	35	34	32	21	20	20	15	*2. Musyarakah*
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*3. Others*
6 Piutang	114.009	120.028	125.044	132.046	131.912	133.141	134.113	133.239	134.984	136.535	138.046	139.161	142.849	144.664	146.656	147.458	*6. Receivables/Acceptables*
a. Piutang Kepada Pihak Ketiga Bukan Bank	113.971	119.952	124.997	132.013	131.880	133.111	134.083	133.212	134.958	136.518	138.030	139.145	142.834	144.649	146.634	147.436	*a. Receivables from Non Banks*
1. Murabahah	110.063	114.458	118.134	122.725	122.477	123.673	124.191	123.654	125.808	128.087	130.220	131.281	133.806	135.071	136.578	136.990	*1. Murabahah*
2. Qardh	3.883		6.848	9.276	9.376	9.410	9.863	9.531	9.124	8.406	7.785	7.841	9.004	9.556	10.034	10.425	*2. Qardh*
3. Istishna'	25	18	15	11	27	27	29	27	26	25	25	23	23	22	22	21	*3. Istishna'*
b. Piutang Kepada Pihak Kepada Bank Lain	38	76	47	33	32	31	30	28	26	17	16	16	15	15	22	22	*b. Receivables from Other Banks*
1. Murabahah	38	76	47	33	32	31	30	28	26	17	16	16	15	15	22	22	*1. Murabahah*
2. Qardh	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	*2. Qardh*
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*3. Istishna'*
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	1.883	2.791	3.180	3.138	3.210	3.226	3.191	3.115	2.988	2.894	2.796	2.728	2.721	2.743	2.736	2.720	*7. Ijarah including Leasing receivables*
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	1.882	2.788	3.180	3.138	3.210	3.226	3.191	3.115	2.988	2.894	2.796	2.728	2.721	2.743	2.736	2.720	*a. Ijarah including Leasing receivables to Non Bank*
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*b. Ijarah including Leasing receivables to Other Banks*
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	3.017	3.185	2.895	659	802	709	553	375	290	324	335	322	369	316	357	346	*8.Other claims*
9 Penyertaan	80	81	83	471	471	471	471	471	471	471	471	471	412	412	412	412	*9. Investment in other entities*
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	6.206	6.388	5.631	5.698	5.885	5.994	6.204	6.169	6.427	7.122	7.471	7.882	8.145	8.271	8.449	8.766	*10. Impairment on Productive Assets*
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*11. Salam*
12 Aset Istishna dalam Penyelesaian	0	2	0	0	0	0	0	0	0	0	0	-	-	-	-	-	*12. Ishtishna' Assets in Resolution*
13 Aset Tetap dan inventaris	4.736	5.035	6.322	6.399	6.557	6.662	6.903	6.972	6.937	7.087	7.488	7.714	7.679	7.806	7.804	7.955	*13. Fixed Assets and Equipment*
14 Persediaan	5	29	7	7	7	7	7	23	24	12	11	10	9	9	9	5	*14. Inventories*
15 Rupa-rupa Aset	7.685	11.718	8.870	9.002	9.505	9.515	9.222	9.477	9.932	9.649	9.647	9.847	9.958	10.744	10.215	10.755	*15. Other Assets*
Komponen Kewajiban dan Modal																	***LIABILITIES AND CAPITAL***
1 Dana Pihak Ketiga	206.407	238.393	257.606	288.978	286.485	291.069	289.362	289.046	285.751	293.374	289.646	295.936	312.102	314.741	316.460	322.853	*1. Third Party Funds*
a. Dana Simpanan Wadiah	29.470	35.933	40.954	51.737	53.858	54.622	55.122	57.382	57.729	58.535	59.448	61.414	66.376	65.080	67.160	74.468	*a. iB Wadia*
1. Giro	15.375	18.792	18.553	22.821	25.018	25.317	25.528	26.930	26.148	26.760	27.270	28.553	32.567	30.550	31.456	36.769	*1. iB Demand Deposits Wadia*
2. Tabungan	14.095	17.141	22.402	28.916	28.840	29.305	29.594	30.452	31.581	31.776	32.178	32.861	33.809	34.530	35.704	37.699	*2. iB Saving Deposits Wadia*
b. Dana Investasi Non Profit Sharing	176.937	202.460	216.652	237.241	232.627	236.447	234.240	231.664	228.022	234.839	230.198	234.522	245.726	249.661	249.300	248.384	*b. Non Profit Sharing Investment Fund*
1. Giro	4.278	7.619	9.002	19.255	21.302	21.494	21.962	20.473	19.380	21.886	16.433	22.361	21.336	22.366	19.852	13.978	*1. Demand Deposits*

Tabel 6.a.
Kegiatan Usaha Bank Umum Syariah
(*Islamic Commercial Bank Operations*)
Nominal dalam Miliar Rp (Billion Rp)

Indikator/Indicator	2018	2019	2020 Des	2021 Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
9 Penyertaan / *Investment in other entities*	83	471	412	412	411	411	411	411	411	411	411	411	431	431	431
10 Cadangan Kerugian Penurunan Nilai Aset Produktif / *Impairment on Productive Assets*	5 631	5 698	8 766	8 978	9 272	9 275	9 845	9 891	9 994	10 044	9 968	9 843	9 691	9 860	10 050
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Aset Istishna dalam Penyelesaian / *Ishtishna' Assets in Resolution*	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Aset Tetap dan inventaris / *Fixed Assets and Equipment*	6 322	6 399	7 955	7 955	7 898	7 950	7 942	7 964	7 910	7 868	7 997	8 120	8 223	8 300	8 366
14 Persediaan / *Inventories*	7	7	5	8	5	5	8	8	9	7	4	3	3	3	3
15 Rupa-rupa Aset / *Other Assets*	8 870	9 002	10 755	12 607	12 026	9 275	11 652	11 319	11 237	11 264	10 985	11 529	11 203	11 451	11 052
Komponen Kewajiban dan Modal / *Liabilities And Capital*			-	-	-	-	-	-	-	-	-	-	-	-	-
1 Dana Pihak Ketiga / *Third Party Funds*	257 606	288 978	322 853	321 299	321 421	318 972	325 997	329 743	337 900	340 908	340 209	341 336	345 189	352 679	365 421
a. Dana Simpanan Wadiah / *iB Wadia*	40 954	51 737	74 468	67 178	67 119	68 712	66 797	67 466	67 496	67 652	66 685	67 872	71 710	70 202	74 997
1. Giro / *iB Demand Deposits Wadia*	18 553	22 821	36 769	29 657	29 782	31 404	27 970	28 067	28 348	28 728	27 807	27 966	30 406	28 087	30 270
2. Tabungan / *iB Saving Deposits Wadia*	22 402	28 916	37 699	37 521	37 337	37 308	38 827	39 399	39 148	38 924	38 879	39 906	41 304	42 114	44 727
b. Dana Investasi Non Profit Sharing / *Non Profit Sharing Investment Fund*	216 652	237 241	248 384	254 121	254 301	250 260	259 200	262 276	270 404	273 255	273 524	273 464	273 479	282 478	290 424
1. Giro / *Demand Deposits*	9 002	19 255	13 978	14 966	17 339	15 314	17 237	15 799	16 845	16 806	17 739	18 745	22 530	22 249	24 041
2. Tabungan / *Saving Deposits*	65 642	71 743	82 227	80 725	79 781	78 999	79 862	81 292	82 546	84 067	84 857	85 339	84 662	86 237	92 424
3. Deposito / *Time Deposits*	142 008	146 243	152 179	158 430	157 182	155 947	162 102	165 185	171 013	172 383	170 928	169 381	166 287	173 991	173 959
c. Dana Investasi Profit Sharing / *Profit Sharing Investment Fund*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1. Giro / *Demand Deposits*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Tabungan / *Saving Deposits*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Deposito / *Time Deposits*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 6.a.
Kegiatan Usaha Bank Umum Syariah
(*Islamic Commercial Bank Operations*)
Nominal dalam Miliar Rp (Billion Rp)

Indikator/Indicator	2019	2020	2021 Nov	2021 Des	2022 Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
9 Penyertaan / *Investment in other entities*	471	412	431	431	431	443	443	443	443	720	720	721	721	722	722	722
10 Cadangan Kerugian Penurunan Nilai Aset Produktif / *Impairment on Productive Assets*	5 698	8 766	9 860	10 050	10 167	10 175	10 522	10 720	10 822	11 100	11 184	11 828	11 996	12 273	12 542	12 423
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Aset Istishna dalam Penyelesaian / *Ishtishna' Assets in Resolution*	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Aset Tetap dan inventaris / *Fixed Assets and Equipment*	6 399	7 955	8 300	8 366	8 331	8 319	8 501	8 531	8 499	8 607	8 605	8 979	9 648	9 711	9 776	9 875
14 Persediaan / *Inventories*	7	5	3	3	3	3	3	5	3	3	4	3	4	4	6	12
15 Rupa-rupa Aset / *Other Assets*	9 002	10 755	11 451	11 052	12 702	12 753	12 015	12 793	11 918	12 294	13 148	13 492	13 458	13 409	13 844	14 176
Komponen Kewajiban dan Modal / *Liabilities And Capital*			-	-	-	-	-	-	-	-	-	-	-	-	-	-
1 Dana Pihak Ketiga / *Third Party Funds*	288 978	322 853	352 679	365 421	366 997	367 377	367 358	368 101	374 136	380 846	382 232	407 268	408 041	410 820	412 751	429 029
a. Dana Simpanan Wadiah / *iB Wadia*	51 737	74 468	70 202	74 997	73 621	76 199	75 296	75 476	77 981	78 670	78 922	79 517	81 566	80 795	83 725	87 613
1. Giro / *iB Demand Deposits Wadia*	22 821	36 769	28 087	30 270	28 111	30 274	28 883	26 012	28 398	29 125	28 284	27 895	29 068	28 232	29 843	30 385
2. Tabungan / *iB Saving Deposits Wadia*	28 916	37 699	42 114	44 727	45 510	45 925	46 413	49 463	49 582	49 544	50 638	51 622	52 498	52 563	53 881	57 228
b. Dana Investasi Non Profit Sharing / *Non Profit Sharing Investment Fund*	237 241	248 384	282 478	290 424	293 376	291 179	292 062	292 625	296 156	302 176	303 310	327 751	326 475	330 025	329 026	341 416
1. Giro / *Demand Deposits*	19 255	13 978	22 249	24 041	26 306	26 777	28 167	25 372	25 905	28 474	29 311	37 842	35 132	39 458	34 905	33 995
2. Tabungan / *Saving Deposits*	71 743	82 227	86 237	92 424	90 242	89 676	90 545	92 256	92 325	94 492	95 192	100 854	100 967	100 928	101 741	107 645
3. Deposito / *Time Deposits*	146 243	152 179	173 991	173 959	176 828	174 726	173 350	174 997	177 926	179 210	178 807	189 055	190 375	189 639	192 380	199 775
c. Dana Investasi Profit Sharing / *Profit Sharing Investment Fund*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1. Giro / *Demand Deposits*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Tabungan / *Saving Deposits*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Deposito / *Time Deposits*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Liabilitas kepada Bank Indonesia / *Liabilities to Bank Indonesia*	1 494	5 473	-	-	-	-	-	1 695	-	-	-	101	-	-	-	436
3 Liabilitas kepada Bank Lain / *Liabilities to other Banks*	3 552	4 060	3 547	3 614	3 483	3 544	3 052	3 080	3 083	3 062	2 903	2 999	3 335	3 502	3 516	4 147
a. Giro / *Demand Deposits*	376	501	604	522	475	424	350	400	403	392	552	592	627	625	594	658

Tabel 6.a.
Kegiatan Usaha Bank Umum Syariah
(*Islamic Commercial Bank Operations*)
Nominal dalam Miliar Rp (Billion Rp)

Indikator/Indicator	2020	2021	2022	2023											
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
9 Penyertaan / *Investment in other entities*	412	431	722	722	722	722	722	722	722	722	722	722	721	721	721
10 Cadangan Kerugian Penurunan Nilai Aset Produktif / *Impairment on Productive Assets*	8 766	10 050	12 423	12 802	12 918	13 076	13 059	13 103	13 435	13 501	13 498	13 582	13 423	13 485	13 670
11 Salam	-	-	-	-	-	-	-	-	-	664	-	127	328	253	253
12 Aset Istishna dalam Penyelesaian / *Ishtishna' Assets in Resolution*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Aset Tetap dan inventaris / *Fixed Assets and Equipment*	7 955	8 366	9 875	10 141	10 137	10 241	10 165	10 122	10 064	9 884	9 874	9 860	10 060	10 065	10 223
14 Persediaan / *Inventories*	5	3	12	11	3	4	4	5	6	5	5	4	4	4	4
15 Rupa-rupa Aset / *Other Assets*	10 755	11 052	14 176	14 579	14 760	14 738	16 533	15 534	17 422	16 527	17 176	16 949	15 476	16 382	211 215
Komponen Kewajiban dan Modal / *Liabilities And Capital*		-	-	-	-	-	-	-	-	-	-	-	-	-	-
1 Dana Pihak Ketiga / *Third Party Funds*	322 853	365 421	429 029	422 980	424 237	437 440	434 724	430 585	422 426	426 590	423 365	432 667	436 737	435 933	465 932
a. Dana Simpanan Wadiah / *iB Wadia*	74 468	74 997	87 613	81 030	81 435	84 581	87 091	82 512	81 049	83 380	83 323	84 523	84 264	85 569	92 755
1. Giro / *iB Demand Deposits Wadia*	36 769	30 270	30 385	26 343	26 731	28 580	29 196	29 735	27 027	29 138	28 693	28 916	27 816	27 805	29 846
2. Tabungan / *iB Saving Deposits Wadia*	37 699	44 727	57 228	54 687	54 704	56 001	57 895	52 777	54 022	54 241	54 629	55 608	56 448	57 765	62 909
b. Dana Investasi Non Profit Sharing / *Non Profit Sharing Investment Fund*	248 384	290 424	341 416	341 950	342 802	352 859	347 633	348 073	341 377	343 211	340 043	348 144	352 473	350 364	373 176
1. Giro / *Demand Deposits*	13 978	24 041	33 995	35 369	38 428	44 339	43 026	46 777	34 684	33 532	31 648	35 652	39 102	43 752	44 229
2. Tabungan / *Saving Deposits*	82 227	92 424	107 645	103 065	102 486	103 750	105 732	101 068	102 970	105 575	105 523	105 556	105 836	107 690	114 026
3. Deposito / *Time Deposits*	152 179	173 959	199 775	203 516	201 888	204 770	198 874	200 228	203 723	204 103	202 872	206 936	207 536	198 922	214 922
c. Dana Investasi Profit Sharing / *Profit Sharing Investment Fund*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1. Giro / *Demand Deposits*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Tabungan / *Saving Deposits*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Deposito / *Time Deposits*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Liabilitas kepada Bank Indonesia / *Liabilities to Bank Indonesia*	5 473	-	436	-	-	1 631	3 022	4 600	15 473	10 037	8 677	11 029	7 707	9 626	17 082
3 Liabilitas kepada Bank Lain / *Liabilities to other Banks*	4 060	3 614	4 147	3 957	3 607	3 234	3 268	3 358	3 810	4 100	4 337	4 632	4 622	4 677	5 382
a. Giro / *Demand Deposits*	501	522	658	695	794	727	800	848	712	879	877	1 079	978	927	903
b. Tabungan / *Saving Deposits*	1 150	1 321	1 431	1 431	1 404	1 179	1 133	1 245	1 172	1 314	1 400	1 429	1 438	1 556	1 576
c. Deposito / *Time Deposits*	2 259	1 702	1 933	1 771	1 337	1 263	1 176	1 201	1 708	1 697	2 004	2 000	2 149	2 137	2 435
d. Setoran Jaminan / *Margin Deposits*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Dana Pelunasan Sukuk / *Sukuk Sinking Fund*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Lainnya / *Others*	150	70	126	60	72	65	158	65	218	209	56	125	57	56	467
4 Surat Berharga yang Diterbitkan / *Issued Securities*	5 337	9 430	10 559	6 014	9 102	9 040	7 109	6 971	8 988	9 685	9 206	10 108	9 690	10 278	11 220
a. Dimiliki Pihak Ketiga Bukan Bank / *Securities Held by Non Banks*	1 852	4 425	4 525	4 527	4 532	4 540	4 544	4 551	4 557	4 559	4 561	4 563	4 565	4 567	4 677
b. Dimiliki Bank Lain / *Securities Held by Other Banks*	3 485	5 005	6 034	1 487	4 570	4 500	2 565	2 420	4 431	5 126	4 645	5 545	5 125	5 712	6 543
5 Pembiayaan yang Diterima / *Received Borrowing*	2 485	1 910	4 119	4 089	4 127	4 063	4 012	3 947	4 164	4 346	3 927	4 748	4 528	4 906	4 679
6 Liabilitas Lainnya / *Other Liabilities*	306	226	547	547	567	556	473	393	283	334	374	349	264	289	497
7 Rupa-Rupa Liabilitas / *Miscellaneous Liabilities*	8 438	8 407	9 563	9 104	8 893	8 232	10 065	8 589	9 591	8 130	8 294	9 231	8 014	8 481	204 189
8 Dana Investasi Profit Sharing lainnya / *Other Profit Sharing Investment Fund*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 6.a.
Kegiatan Usaha Bank Umum Syariah
(*Islamic Commercial Bank Operations*)
Nominal dalam Miliar Rp (Billion Rp)

Indikator/Indicator	2020	2021	2022	2023											
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
9 Penyertaan / *Investment in other entities*	412	431	722	722	722	722	722	722	722	722	722	722	721	721	721
10 Cadangan Kerugian Penurunan Nilai Aset Produktif / *Impairment on Productive Assets*	8 766	10 050	12 423	12 802	12 918	13 076	13 059	13 103	13 435	13 501	13 498	13 582	13 423	13 485	13 670
11 Salam	-	-	-	-	-	-	-	-	-	664	-	127	328	253	253
12 Aset Istishna dalam Penyelesaian / *Ishtishna' Assets in Resolution*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Aset Tetap dan inventaris / *Fixed Assets and Equipment*	7 955	8 366	9 875	10 141	10 137	10 241	10 165	10 122	10 064	9 884	9 874	9 860	10 060	10 065	10 223
14 Persediaan / *Inventories*	5	3	12	11	3	4	4	5	6	5	5	4	4	4	4
15 Rupa-rupa Aset / *Other Assets*	10 755	11 052	14 176	14 579	14 760	14 738	16 533	15 534	17 422	16 527	17 176	16 949	15 476	16 382	211 215
Komponen Kewajiban dan Modal / *Liabilities And Capital*		-	-	-	-	-	-	-	-	-	-	-	-	-	-
1 Dana Pihak Ketiga / *Third Party Funds*	322 853	365 421	429 029	422 980	424 237	437 440	434 724	430 585	422 426	426 590	423 365	432 667	436 737	435 933	465 932
a. Dana Simpanan Wadiah / *iB Wadia*	74 468	74 997	87 613	81 030	81 435	84 581	87 091	82 512	81 049	83 380	83 323	84 523	84 264	85 569	92 755
1. Giro / *iB Demand Deposits Wadia*	36 769	30 270	30 385	26 343	26 731	28 580	29 196	29 735	27 027	29 138	28 693	28 916	27 816	27 805	29 846
2. Tabungan / *iB Saving Deposits Wadia*	37 699	44 727	57 228	54 687	54 704	56 001	57 895	52 777	54 022	54 241	54 629	55 608	56 448	57 765	62 909
b. Dana Investasi Non Profit Sharing / *Non Profit Sharing Investment Fund*	248 384	290 424	341 416	341 950	342 802	352 859	347 633	348 073	341 377	343 211	340 043	348 144	352 473	350 364	373 176
1. Giro / *Demand Deposits*	13 978	24 041	33 995	35 369	38 428	44 339	43 026	46 777	34 684	33 532	31 648	35 652	39 102	43 752	44 229
2. Tabungan / *Saving Deposits*	82 227	92 424	107 645	103 065	102 486	103 750	105 732	101 068	102 970	105 575	105 523	105 556	105 836	107 690	114 026
3. Deposito / *Time Deposits*	152 179	173 959	199 775	203 516	201 888	204 770	198 874	200 228	203 723	204 103	202 872	206 936	207 536	198 922	214 922
c. Dana Investasi Profit Sharing / *Profit Sharing Investment Fund*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1. Giro / *Demand Deposits*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Tabungan / *Saving Deposits*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Deposito / *Time Deposits*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Liabilitas kepada Bank Indonesia / *Liabilities to Bank Indonesia*	5 473	-	436	-	-	1 631	3 022	4 600	15 473	10 037	8 677	11 029	7 707	9 626	17 082
3 Liabilitas kepada Bank Lain / *Liabilities to other Banks*	4 060	3 614	4 147	3 957	3 607	3 234	3 268	3 358	3 810	4 100	4 337	4 632	4 622	4 677	5 382
a. Giro / *Demand Deposits*	501	522	658	695	794	727	800	848	712	879	877	1 079	978	927	903
b. Tabungan / *Saving Deposits*	1 150	1 321	1 431	1 431	1 404	1 179	1 133	1 245	1 172	1 314	1 400	1 429	1 438	1 556	1 576
c. Deposito / *Time Deposits*	2 259	1 702	1 933	1 771	1 337	1 263	1 176	1 201	1 708	1 697	2 004	2 000	2 149	2 137	2 435
d. Setoran Jaminan / *Margin Deposits*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Dana Pelunasan Sukuk / *Sukuk Sinking Fund*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Lainnya / *Others*	150	70	126	60	72	65	158	65	218	209	56	125	57	56	467
4 Surat Berharga yang Diterbitkan / *Issued Securities*	5 337	9 430	10 559	6 014	9 102	9 040	7 109	6 971	8 988	9 685	9 206	10 108	9 690	10 278	11 220
a. Dimiliki Pihak Ketiga Bukan Bank / *Securities Held by Non Banks*	1 852	4 425	4 525	4 527	4 532	4 540	4 544	4 551	4 557	4 559	4 561	4 563	4 565	4 567	4 677
b. Dimiliki Bank Lain / *Securities Held by Other Banks*	3 485	5 005	6 034	1 487	4 570	4 500	2 565	2 420	4 431	5 126	4 645	5 545	5 125	5 712	6 543
5 Pembiayaan yang Diterima / *Received Borrowing*	2 485	1 910	4 119	4 089	4 127	4 063	4 012	3 947	4 164	4 346	3 927	4 748	4 528	4 906	4 679
6 Liabilitas Lainnya / *Other Liabilities*	306	226	547	547	567	556	473	393	283	334	374	349	264	289	497
7 Rupa-Rupa Liabilitas / *Miscellaneous Liabilities*	8 438	8 407	9 563	9 104	8 893	8 232	10 065	8 589	9 591	8 130	8 294	9 231	8 014	8 481	204 189
8 Dana Investasi Profit Sharing lainnya / *Other Profit Sharing Investment Fund*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Variabel	BI Rate									
	2020									
	Maret	April	Mei	Juni	Juli	Agustus	September	Oktober	November	Desember
BI Rate	4,50	4,50	4,50	4,25	4,00	4,00	4,00	4,00	3,75	3,75

Keterangan Data :

Sumber: Bank Indonesia.

Variabel	BI Rate									
	2021									
	Maret	April	Mei	Juni	Juli	Agustus	September	Oktober	November	Desember
BI Rate	3,50	3,50	3,50	3,50	3,50	3,50	3,50	3,50	3,50	3,50

Keterangan Data :

Sumber: Bank Indonesia.

Variabel	BI Rate									
	2022									
	Maret	April	Mei	Juni	Juli	Agustus	September	Oktober	November	Desember
BI Rate	3,50	3,50	3,50	3,50	3,50	3,75	4,25	4,75	5,25	5,50

Keterangan Data :

Sumber: Bank Indonesia.

Variabel	BI Rate									
	2023									
	Maret	April	Mei	Juni	Juli	Agustus	September	Oktober	November	Desember
BI Rate	5,75	5,75	5,75	5,75	5,75	5,75	5,75	6,00	6,00	6,00

Keterangan Data :

Sumber: Bank Indonesia.

Variabel	BI Rate									
	2024									
	Maret	April	Mei	Juni	Juli	Agustus	September	Oktober	November	Desember
BI Rate	6,00	6,25	6,25	6,25	6,25	6,25	6,00	6,00	6,00	-

Keterangan Data :

Sumber: Bank Indonesia.

Tanggal	Data Inflasi
Desember 2020	1.68 %
November 2020	1.59 %
Oktober 2020	1.44 %
September 2020	1.42 %
Agustus 2020	1.32 %
Juli 2020	1.54 %
Juni 2020	1.96 %
Mei 2020	2.19 %
April 2020	2.67 %
Maret 2020	2.96 %

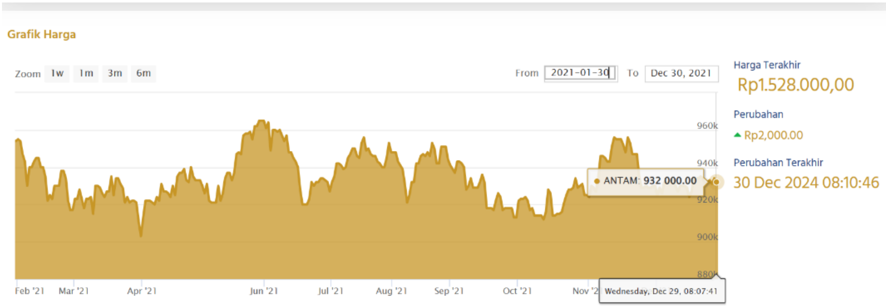
Tanggal	Data Inflasi
Desember 2021	1.87 %
November 2021	1.75 %
Oktober 2021	1.66 %
September 2021	1.6 %
Agustus 2021	1.59 %
Juli 2021	1.52 %
Juni 2021	1.33 %
Mei 2021	1.68 %
April 2021	1.42 %
Maret 2021	1.37 %

Tanggal	Data Inflasi
Desember 2022	5.51 %
November 2022	5.42 %
Oktober 2022	5.71 %
September 2022	5.95 %
Agustus 2022	4.69 %
Juli 2022	4.94 %
Juni 2022	4.35 %
Mei 2022	3.55 %
April 2022	3.47 %
Maret 2022	2.64 %

Tanggal	Data Inflasi
Desember 2023	2.61 %
November 2023	2.86 %
Oktober 2023	2.56 %
September 2023	2.28 %
Agustus 2023	3.27 %
Juli 2023	3.08 %
Juni 2023	3.52 %
Mei 2023	4 %
April 2023	4.33 %
Maret 2023	4.97 %

Tanggal	Data Inflasi
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 %


Grafik Harga
Zoom 1w 1m 3m 6m
From Feb 10, 2020 To 2020-12-30
Harga Terakhir
Rp1.528.000,00
Perubahan
Rp2,000.00
Perubahan Terakhir
30 Dec 2024 08:10:46
ANTAM: 967 000.00
1 000k
900k
800k
700k
17. Feb 16. Mar 20. Apr 1. Jun 6. Jul 10. Aug 7. Sep 5. Oct 2. Nov
Tuesday, Dec 29, 08:49:58


Grafik Harga
Zoom 1w 1m 3m 6m
From 2021-01-30 To Dec 30, 2021
Harga Terakhir
Rp1.528.000,00
Perubahan
Rp2,000.00
Perubahan Terakhir
30 Dec 2024 08:10:46
ANTAM: 932 000.00
960k
940k
920k
900k
880k
Feb '21 Mar '21 Apr '21 Jun '21 Jul '21 Aug '21 Sep '21 Oct '21
Wednesday, Dec 29, 08:07:41


Grafik Harga
Zoom 1w 1m 3m 6m
From Jan 31, 2022 To 2022-12-30
Harga Terakhir
Rp1.528.000,00
Perubahan
Rp2,000.00
Perubahan Terakhir
30 Dec 2024 08:10:46
ANTAM: 1 012 000.00
1 025k
975k
950k
925k
900k
14. Feb 14. Mar 18. Apr 30. May 4. Jul 8. Aug 12. Sep 17. Oct
Thursday, Dec 29, 08:19:53


Grafik Harga
Zoom 1w 1m 3m 6m
From 2023-01-30 To Dec 30, 2023
Harga Terakhir
Rp1.528.000,00
Perubahan
Rp2,000.00
Perubahan Terakhir
30 Dec 2024 08:10:46
ANTAM: 1 130 000.00
1 150k
1 100k
1 050k
1 000k
27. Feb 3. Apr 15. May 12. Jun 10. Jul 14. Aug 18. Sep 23. Oct
Friday, Dec 29, 08:04:50


Grafik Harga
Zoom 1w 1m 3m 6m
From 2024-01-30 To Dec 30, 2024
Harga Terakhir
Rp1.528.000,00
Perubahan
Rp2,000.00
Perubahan Terakhir
30 Dec 2024 08:10:46
ANTAM: 1 526 000.00
1 400k
1 200k
1 000k
4. Mar 8. Apr 13. May 17. Jun 22. Jul 26. Aug 30. Sep 28. Oct
Sunday, Dec 29, 06:02:02

LAMPIRAN 5 TABEL DURBIN WATSON

Tabel Durbin-Watson (DW), α = 5%

	k=1		k=2		k=3		k=4		k=5	
n	dL	dU	dL	dU	dL	dU	dL	dU	dL	dU
6	0.6102	1.4002								
7	0.6996	1.3564	0.4672	1.8964						
8	0.7629	1.3324	0.5591	1.7771	0.3674	2.2866				
9	0.8243	1.3199	0.6291	1.6993	0.4548	2.1282	0.2957	2.5881		
10	0.8791	1.3197	0.6972	1.6413	0.5253	2.0163	0.3760	2.4137	0.2427	2.8217
11	0.9273	1.3241	0.7580	1.6044	0.5948	1.9280	0.4441	2.2833	0.3155	2.6446
12	0.9708	1.3314	0.8122	1.5794	0.6577	1.8640	0.5120	2.1766	0.3796	2.5061
13	1.0097	1.3404	0.8612	1.5621	0.7147	1.8159	0.5745	2.0943	0.4445	2.3897
14	1.0450	1.3503	0.9054	1.5507	0.7667	1.7788	0.6321	2.0296	0.5052	2.2959
15	1.0770	1.3605	0.9455	1.5432	0.8140	1.7501	0.6852	1.9774	0.5620	2.2198
16	1.1062	1.3709	0.9820	1.5386	0.8572	1.7277	0.7340	1.9351	0.6150	2.1567
17	1.1330	1.3812	1.0154	1.5361	0.8968	1.7101	0.7790	1.9005	0.6641	2.1041
18	1.1576	1.3913	1.0461	1.5353	0.9331	1.6961	0.8204	1.8719	0.7098	2.0600
19	1.1804	1.4012	1.0743	1.5355	0.9666	1.6851	0.8588	1.8482	0.7523	2.0226
20	1.2015	1.4107	1.1004	1.5367	0.9976	1.6763	0.8943	1.8283	0.7918	1.9908
21	1.2212	1.4200	1.1246	1.5385	1.0262	1.6694	0.9272	1.8116	0.8286	1.9635
22	1.2395	1.4289	1.1471	1.5408	1.0529	1.6640	0.9578	1.7974	0.8629	1.9400
23	1.2567	1.4375	1.1682	1.5435	1.0778	1.6597	0.9864	1.7855	0.8949	1.9196
24	1.2728	1.4458	1.1878	1.5464	1.1010	1.6565	1.0131	1.7753	0.9249	1.9018
25	1.2879	1.4537	1.2063	1.5495	1.1228	1.6540	1.0381	1.7666	0.9530	1.8863
26	1.3022	1.4614	1.2236	1.5528	1.1432	1.6523	1.0616	1.7591	0.9794	1.8727
27	1.3157	1.4688	1.2399	1.5562	1.1624	1.6510	1.0836	1.7527	1.0042	1.8608
28	1.3284	1.4759	1.2553	1.5596	1.1805	1.6503	1.1044	1.7473	1.0276	1.8502
29	1.3405	1.4828	1.2699	1.5631	1.1976	1.6499	1.1241	1.7426	1.0497	1.8409
30	1.3520	1.4894	1.2837	1.5666	1.2138	1.6498	1.1426	1.7386	1.0706	1.8326
31	1.3630	1.4957	1.2969	1.5701	1.2292	1.6500	1.1602	1.7352	1.0904	1.8252
32	1.3734	1.5019	1.3093	1.5736	1.2437	1.6505	1.1769	1.7323	1.1092	1.8187
33	1.3834	1.5078	1.3212	1.5770	1.2576	1.6511	1.1927	1.7298	1.1270	1.8128
34	1.3929	1.5136	1.3325	1.5805	1.2707	1.6519	1.2078	1.7277	1.1439	1.8076
35	1.4019	1.5191	1.3433	1.5838	1.2833	1.6528	1.2221	1.7259	1.1601	1.8029
36	1.4107	1.5245	1.3537	1.5872	1.2953	1.6539	1.2358	1.7245	1.1755	1.7987
37	1.4190	1.5297	1.3635	1.5904	1.3068	1.6550	1.2489	1.7233	1.1901	1.7950
38	1.4270	1.5348	1.3730	1.5937	1.3177	1.6563	1.2614	1.7223	1.2042	1.7916
39	1.4347	1.5396	1.3821	1.5969	1.3283	1.6575	1.2734	1.7215	1.2176	1.7886
40	1.4421	1.5444	1.3908	1.6000	1.3384	1.6589	1.2848	1.7209	1.2305	1.7859
41	1.4493	1.5490	1.3992	1.6031	1.3480	1.6603	1.2958	1.7205	1.2428	1.7835
42	1.4562	1.5534	1.4073	1.6061	1.3573	1.6617	1.3064	1.7202	1.2546	1.7814
43	1.4628	1.5577	1.4151	1.6091	1.3663	1.6632	1.3166	1.7200	1.2660	1.7794
44	1.4692	1.5619	1.4226	1.6120	1.3749	1.6647	1.3263	1.7200	1.2769	1.7777
45	1.4754	1.5660	1.4298	1.6148	1.3832	1.6662	1.3357	1.7200	1.2874	1.7762
46	1.4814	1.5700	1.4368	1.6176	1.3912	1.6677	1.3448	1.7201	1.2976	1.7748
47	1.4872	1.5739	1.4435	1.6204	1.3989	1.6692	1.3535	1.7203	1.3073	1.7736
48	1.4928	1.5776	1.4500	1.6231	1.4064	1.6708	1.3619	1.7206	1.3167	1.7725
49	1.4982	1.5813	1.4564	1.6257	1.4136	1.6723	1.3701	1.7210	1.3258	1.7716
50	1.5035	1.5849	1.4625	1.6283	1.4206	1.6739	1.3779	1.7214	1.3346	1.7708
51	1.5086	1.5884	1.4684	1.6309	1.4273	1.6754	1.3855	1.7218	1.3431	1.7701
52	1.5135	1.5917	1.4741	1.6334	1.4339	1.6769	1.3929	1.7223	1.3512	1.7694
53	1.5183	1.5951	1.4797	1.6359	1.4402	1.6785	1.4000	1.7228	1.3592	1.7689
54	1.5230	1.5983	1.4851	1.6383	1.4464	1.6800	1.4069	1.7234	1.3669	1.7684
55	1.5276	1.6014	1.4903	1.6406	1.4523	1.6815	1.4136	1.7240	1.3743	1.7681
56	1.5320	1.6045	1.4954	1.6430	1.4581	1.6830	1.4201	1.7246	1.3815	1.7678
57	1.5363	1.6075	1.5004	1.6452	1.4637	1.6845	1.4264	1.7253	1.3885	1.7675
58	1.5405	1.6105	1.5052	1.6475	1.4692	1.6860	1.4325	1.7259	1.3953	1.7673
59	1.5446	1.6134	1.5099	1.6497	1.4745	1.6875	1.4385	1.7266	1.4019	1.7672
60	1.5485	1.6162	1.5144	1.6518	1.4797	1.6889	1.4443	1.7274	1.4083	1.7671
61	1.5524	1.6189	1.5189	1.6540	1.4847	1.6904	1.4499	1.7281	1.4146	1.7671
62	1.5562	1.6216	1.5232	1.6561	1.4896	1.6918	1.4554	1.7288	1.4206	1.7671
63	1.5599	1.6243	1.5274	1.6581	1.4943	1.6932	1.4607	1.7296	1.4265	1.7671
64	1.5635	1.6268	1.5315	1.6601	1.4990	1.6946	1.4659	1.7303	1.4322	1.7672
65	1.5670	1.6294	1.5355	1.6621	1.5035	1.6960	1.4709	1.7311	1.4378	1.7673
66	1.5704	1.6318	1.5395	1.6640	1.5079	1.6974	1.4758	1.7319	1.4433	1.7675
67	1.5738	1.6343	1.5433	1.6660	1.5122	1.6988	1.4806	1.7327	1.4486	1.7676
68	1.5771	1.6367	1.5470	1.6678	1.5164	1.7001	1.4853	1.7335	1.4537	1.7678
69	1.5803	1.6390	1.5507	1.6697	1.5205	1.7015	1.4899	1.7343	1.4588	1.7680
70	1.5834	1.6413	1.5542	1.6715	1.5245	1.7028	1.4943	1.7351	1.4637	1.7683

LAMPIRAN 8 OUTPUT SPSS

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		60
Normal Parameters[a,b]	*Mean*	.0000000
	Std. Deviation	27003.21520541
Most Extreme Differences	*Absolute*	.087
	Positive	.071
	Negative	-.087
Test Statistic		.087
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.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.914[a]	.835	.826	27717.07965	.472

a. Predictors: (Constant), Harga Emas, Inflasi, BI_Rate

b. Dependent Variable: DPK

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.963[a]	.928	.924	15853.49379	1.847
a. Predictors: (Constant), LAG_Hargaemas, LAG_Inflasi, LAG_BIrate					
b. Dependent Variable: LAG_DPK					

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	177103099216.183	3	59034366405.394	234.885	.000[b]
	Residual	13823329587.804	55	251333265.233		
	Total	190926428803.988	58			
a. Dependent Variable: LAG_DPK						
b. Predictors: (Constant), LAG_Hargaemas, LAG_Inflasi, LAG_BIrate						

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-7974.692	5671.442		-1.406	.165
	LAG_BIrate	13291.638	3420.383	.222	3.886	.000
	LAG_Inflasi	10380.624	4123.239	.114	2.518	.015
	LAG_Hargaemas	.312	.022	.815	14.338	.000
a. Dependent Variable: LAG_DPK						

Coefficients [a]						
Model		*Unstandardized Coefficients*		*Standardized Coefficients*	t	*Sig.*
		B	*Std. Error*	Beta		
1	(Constant)	6351838.870	3820749.100		1.662	.102
	LAG_BiRate	5413855.892	3231377.959	.231	1.675	.100
	LAG_Inflasi	-590839.082	2111257.073	-.037	-.280	.781
	LAG_HargaEmas	-8.439	16.641	-.069	-.507	.614

a. *Dependent Variable*: ABS_RES

Coefficients [a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-6045.495	25491.804		-.237	.813		
	BI_Rate	13245.733	5223.258	.220	2.536	.014	.392	2.550
	Inflasi	16711.587	3113.193	.337	5.368	.000	.748	1.337
	Harga Emas	.270	.033	.689	8.198	.000	.418	2.394

a. Dependent Variable: DPK