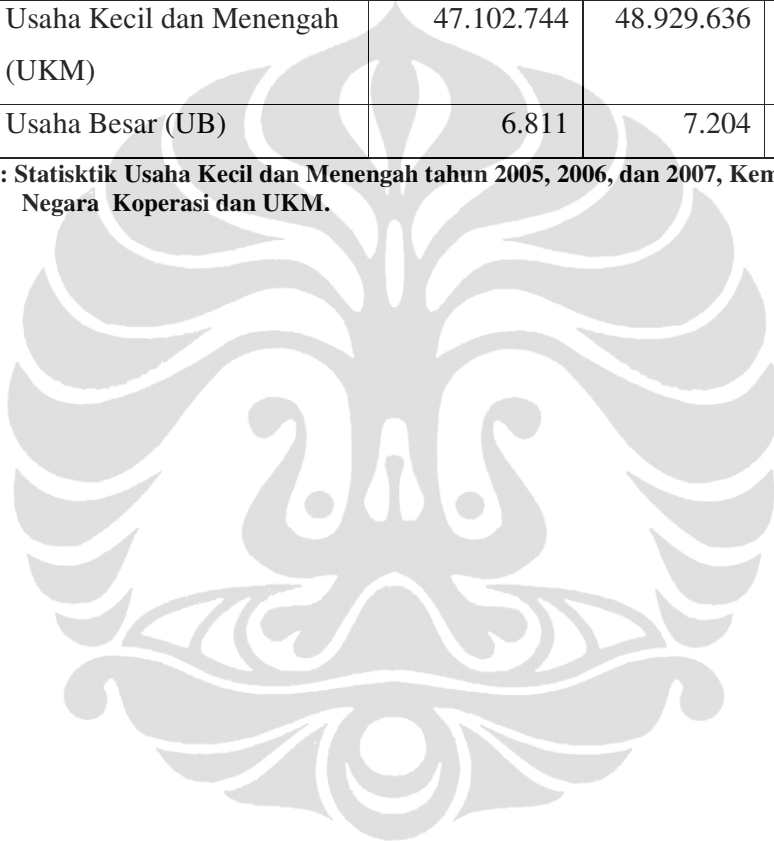


Lampiran 1:

**PERKEMBANGAN JUMLAH PELAKU USAHA MENURUT
SKALA USAHA TAHUN 2005 – 2007**

NO	Skala Usaha	Jumlah Unit		
		2005	2006	2007
1	Usaha Kecil (UK)	47.006.889	48.822.925	49.720.236
2	Usaha Menengah (UM)	95.855	106.711	5.566
3	Usaha Kecil dan Menengah (UKM)	47.102.744	48.929.636	49.725.802
4	Usaha Besar (UB)	6.811	7.204	4.527

Sumber: Statistik Usaha Kecil dan Menengah tahun 2005, 2006, dan 2007, Kementerian Negara Koperasi dan UKM.



Lampiran 2: Data Regresi

BANK	BULAN	KUR (Rp.miliar)	LC (Rp.Miliar)	NPL (%)	SSBI (%)	Cabang (Unit)
BNI	1	218.2	136,537.7	0.10	8	229
BNI	2	368.8	131,333.8	0.11	8.06	229
BNI	3	558.8	131,313.4	0.11	8.05	229
BNI	4	711.1	133,829.0	0.03	8.02	229
BNI	5	911.9	135,386.3	0.12	7.74	229
BNI	6	1002.6	144,927.1	0.06	7.41	229
BNI	7	1028.8	143,313.3	0.19	6.97	229
BNI	8	1063.1	140,818.1	0.25	6.74	229
BNI	9	1156.1	146,497.8	0.34	6.47	229
BNI	10	1177.6	163,728.2	0.51	5.3	229
BNI	11	1163.1	169,604.6	0.49	4.79	229
BNI	12	1163.9	171,180.6	0.62	5.07	229
BRI	1	351.2	153,794.9	0.00	8	4,877
BRI	2	552.5	155,595.2	0.00	9.06	4,878
BRI	3	1619.4	159,817.3	0.00	11.67	4,883
BRI	4	2918.4	160,466.0	0.00	12.61	4,883
BRI	5	4175.6	167,676.4	0.00	12.70	4,889
BRI	6	5425.8	177,901.1	0.00	12.71	4,901
BRI	7	6229	160,570.5	0.00	12.37	4,912
BRI	8	6869.5	160,996.0	0.18	12.10	4,934
BRI	9	7609	180,543.2	0.34	11.76	4,993
BRI	10	8189	191,030.1	0.61	10.55	5,012
BRI	11	8603.3	196,240.4	1.04	10.03	5,057
BRI	12	9201.9	206,996.3	1.61	10.27	5,126
MANDIRI	1	524.4	226,266.7	0.00	7	172
MANDIRI	2	647.8	225,278.3	0.00	7.06	175
MANDIRI	3	688	225,120.9	0.08	7.05	178
MANDIRI	4	993.2	225,110.8	0.11	7.02	180
MANDIRI	5	993.2	221,113.1	0.12	6.74	184
MANDIRI	6	1043.9	231,239.5	0.11	6.41	199
MANDIRI	7	1073.7	232,086.5	0.19	5.97	209
MANDIRI	8	1095.7	228,957.2	0.21	5.74	215
MANDIRI	9	1095.7	240,218.6	0.28	5.47	220
MANDIRI	10	1120.3	264,849.6	0.34	4.3	242
MANDIRI	11	1129.9	281,250.7	0.39	3.79	242
MANDIRI	12	1142.7	287,300.8	0.38	4.07	252
BTN	1	7	32,027.8	0.00	6.5	22
BTN	2	12.9	31,812.8	0.00	6.56	29
BTN	3	38.1	32,062.2	0.00	6.55	46
BTN	4	59.1	32,955.1	0.00	6.52	46
BTN	5	81	33,537.4	0.00	6.24	48
BTN	6	105.4	33,966.9	0.00	5.91	49
BTN	7	111.7	34,773.1	0.00	5.47	42
BTN	8	119.2	35,665.7	0.00	5.74	41
BTN	9	137.7	37,257.4	0.00	5.47	39
BTN	10	148.3	37,975.4	0.01	5.05	27

BTN	11	158.2	39,182.6	0.41	4.79	29
BTN	12	166	39,857.3	1.31	5.07	36
BUKOPIN	1	77.6	30,282.9	0.00	8	46
BUKOPIN	2	132.5	29,028.8	0.00	8.06	46
BUKOPIN	3	251.6	28,896.9	0.00	8.05	46
BUKOPIN	4	342.1	29,050.1	0.00	8.02	46
BUKOPIN	5	425.9	28,136.4	0.00	7.74	46
BUKOPIN	6	512.5	32,055.4	0.08	7.41	46
BUKOPIN	7	553.5	28,722.9	0.16	6.97	46
BUKOPIN	8	602.2	26,555.7	0.26	6.74	46
BUKOPIN	9	628.3	26,490.9	0.54	6.47	46
BUKOPIN	10	628.5	27,474.9	0.87	5.3	46
BUKOPIN	11	626.5	29,174.1	1.43	4.79	46
BUKOPIN	12	623.2	28,568.7	1.91	5.07	46
BSM	1	29.1	11,359.1	0.00	8	57
BSM	2	68.2	11,848.0	0.00	8.06	57
BSM	3	105.7	11,940.6	0.00	8.05	57
BSM	4	177.5	13,028.9	0.00	8.02	57
BSM	5	258.5	12,693.8	0.00	7.74	57
BSM	6	278.1	14,079.6	0.00	7.41	57
BSM	7	295.5	13,951.0	0.00	6.97	57
BSM	8	315.7	13,885.9	0.00	6.74	57
BSM	9	334.6	14,040.9	0.00	6.47	57
BSM	10	327.1	13,996.2	0.47	5.3	57
BSM	11	331.7	13,788.2	0.51	4.79	57
BSM	12	326.4	14,728.7	1.06	5.07	57

Lampiran 3: Hasil Regresi Data

Dependent Variable: LOG(KUR?)
Method: Pooled Least Squares
Date: 06/02/09 Time: 10:18
Sample: 2008:01 2008:12
Included observations: 12
Number of cross-sections used: 6
Total panel (balanced) observations: 72

Variable	Coefficient	Std. Error	t-Statistic	Prob.
LOG(LC?)	4.852244	1.069515	4.536864	0.0000
NPL?	0.658874	0.238346	2.764358	0.0075
SSBI?	0.181757	0.082973	2.190549	0.0323
LOG(CABANG?)	1.409289	0.627436	2.246109	0.0283
Fixed Effects				
_BNI--C	-60.06700			
_BRI--C	-64.52974			
_MANDIRI--C	-61.95041			
_BTN--C	-52.75944			
_BUKOPIN--C	-50.78852			
_BSM--C	-47.84144			
R-squared	0.850844	Mean dependent var	6.192213	
Adjusted R-squared	0.829192	S.D. dependent var	1.468608	
S.E. of regression	0.606959	Sum squared resid	22.84079	
Log likelihood	-60.83131	F-statistic	39.29692	
Durbin-Watson stat	0.438121	Prob(F-statistic)	0.000000	