LAMPIRAN

Pengaruh Variabel-Variabel Internal Dan Eksternal Perbankan Terhadap Penawaran Kredit UMKM Pada Bank Persero Tahun 2007 -2008

Dependent Variable: KREDIT_UMKM01
Method: Least Squares
Date: 06/04/09 Time: 11:33
Sample: 2007:01 2008:12
Included observations: 24

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.7112	14.15403	-0.05025	0.9605
CAR	-3.33052	1.024057	-3.25228	0.0044
DPK	0.852814	0.332813	2.562437	0.0196
NPL__UMKM01	0.174717	0.291137	0.60012	0.5559
ROA	7.674002	7.70299	0.996237	0.3323
SBI	-0.15069	1.543393	-0.09764	0.9233

R-squared	0.917324	Mean dependent var	25.89092
Adjusted R-squared	0.894358	S.D. dependent var	0.162916
S.E. of regression	0.052952	Akaike info criterion	-2.82654
Sum squared resid	0.050471	Schwarz criterion	-2.53203
Log likelihood	39.9185	F-statistic	39.94323
Durbin-Watson stat	0.901528	Prob(F-statistic)	0

Uji Otokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	5.008418	Probability	0.020461
Obs*R-squared	9.240327	Probability	0.009851

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 06/04/09 Time: 11:34
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-7.23578	12.13523	-0.59626	0.5593
CAR	0.996834	1.025631	0.971922	0.3456
DPK	0.13941	0.28352	0.491712	0.6296
NPL__UMKM01	0.139375	0.247539	0.56304	0.5812
ROA	-0.30544	6.42164	-0.04756	0.9627
SBI	1.093449	1.352753	0.808313	0.4308
RESID(-1)	0.79543	0.257622	3.087587	0.0071
RESID(-2)	-0.13527	0.310413	-0.43576	0.6688

R-squared	0.385014	Mean dependent var	1.45E-15
Adjusted R-squared	0.115957	S.D. dependent var	0.046844
S.E. of regression	0.044045	Akaike info criterion	-3.14603
Sum squared resid	0.031039	Schwarz criterion	-2.75335
Log likelihood	45.75236	F-statistic	1.430977
Durbin-Watson stat	1.661319	Prob(F-statistic)	0.260262

Uji Multikolinearitas

	CAR	DPK	NPL__UMKM01	ROA	SBI
CAR	1	-0.86751	0.37756	0.470977	-0.78502
DPK	-0.86751	1	-0.63822	-0.23544	0.762251
NPL__UMKM01	0.37756	-0.63822	1	-0.24907	-0.37949
ROA	0.470977	-0.23544	-0.24907	1	-0.27774
SBI	-0.78502	0.762251	-0.37949	-0.27774	1

Uji Otokolerasi Dengan Pembeda

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	4.58763	Probability	0.027887
Obs*R-squared	8.729212	Probability	0.01272

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 06/04/09 Time: 11:45
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-4.43706	5.841234	-0.75961	0.4593
CAR	1.098664	1.100594	0.998247	0.334
D(DPK)	0.158704	0.202415	0.784053	0.4452
NPL__UMKM01	0.173315	0.247184	0.701158	0.4939
ROA	2.113198	9.27488	0.227841	0.8228
SBI	2.233576	2.154528	1.036689	0.3163
RESID(-1)	0.707447	0.257992	2.742129	0.0151
RESID(-2)	0.019384	0.286512	0.067654	0.947

R-squared	0.379531	Mean dependent var	-8.87E-15
Adjusted R-squared	0.089979	S.D. dependent var	0.05519
S.E. of regression	0.052649	Akaike info criterion	-2.78213
Sum squared resid	0.041579	Schwarz criterion	-2.38718
Log likelihood	39.99455	F-statistic	1.310751
Durbin-Watson stat	1.63408	Prob(F-statistic)	0.310759

Pengaruh Variabel-Variabel Internal Dan Eksternal Perbankan Terhadap Penawaran Kredit UMKM Pada Bank Persero Tahun 2007 -2008 Dengan Pembeda dan AR(1)

Dependent Variable: KREDIT_UMKM01
Method: Least Squares
Date: 06/04/09 Time: 12:07
Sample(adjusted): 2007:03 2008:12
Included observations: 22 after adjusting endpoints
Convergence achieved after 20 iterations

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	30.36352	3.744583	8.10865	0
CAR	-1.625409	0.729618	-2.2278	0.0416
D(DPK)	0.406456	0.112471	3.61387	0.0026
NPL__UMKM01	-0.206935	0.160513	-1.2892	0.2169
ROA	-2.007579	6.0816	-0.3301	0.7459
SBI	6.909068	1.973145	3.50155	0.0032
AR(1)	0.842356	0.137803	6.11276	0
R-squared	0.965275	Mean dependent var		25.89234
Adjusted R-squared	0.951384	S.D. dependent var		0.170423
S.E. of regression	0.037576	Akaike info criterion		-3.47151
Sum squared resid	0.02118	Schwarz criterion		-3.12436
Log likelihood	45.18661	F-statistic		69.49338
Durbin-Watson stat	1.505871	Prob(F-statistic)		0
Inverted AR Roots	0.84			

Uji Otokorelasi Dengan Pembeda dan AR(1)

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.746714	Probability	0.493196
Obs*R-squared	2.266919	Probability	0.321918

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 06/04/09 Time: 12:06
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.41661	4.504671	-0.53647	0.6007
CAR	0.273407	0.783746	0.348846	0.7328
D(DPK)	0.055845	0.125434	0.445214	0.6635
NPL__UMKM01	0.098081	0.190743	0.514206	0.6157
ROA	0.779405	6.232118	0.125063	0.9024
SBI	1.13345	2.212259	0.512349	0.617
AR(1)	-0.02138	0.182664	-0.11706	0.9086
RESID(-1)	0.383323	0.336895	1.137813	0.2757
RESID(-2)	-0.23312	0.363469	-0.64137	0.5324
R-squared	0.103042	Mean dependent var		-2.59E-10
Adjusted R-squared	-0.44893	S.D. dependent var		0.031758
S.E. of regression	0.038227	Akaike info criterion		-3.39844
Sum squared resid	0.018997	Schwarz criterion		-2.9521
Log likelihood	46.38281	F-statistic		0.186679

Durbin-Watson stat	1.956904	Prob(F-statistic)	0.988431

Uji Heterokedastisitas Dengan Pembeda dan AR(1)

White Heteroskedasticity Test:

F-statistic	0.877621	Probability	0.568912
Obs*R-squared	8.732729	Probability	0.462303

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 06/04/09 Time: 12:09
Sample: 2007:03 2008:12
Included observations: 22

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.15236	0.210059	-0.72532	0.4822
CAR	-0.55949	0.418005	-1.33847	0.2056
CAR^2	1.459341	1.027472	1.420322	0.181
D(DPK)	0.002896	0.010436	0.27752	0.7861
(D(DPK))^2	0.021413	0.024415	0.87704	0.3977
NPL__UMKM01	0.006004	0.006717	0.893831	0.389
ROA	4.183193	5.475711	0.763954	0.4597
ROA^2	-75.4227	98.67506	-0.76435	0.4594
SBI	0.277908	0.645484	0.430541	0.6744
SBI^2	-1.84777	3.050882	-0.60565	0.556

R-squared	0.396942	Mean dependent var	0.000963
Adjusted R-squared	-0.05535	S.D. dependent var	0.000982
S.E. of regression	0.001009	Akaike info criterion	-10.6575
Sum squared resid	1.22E-05	Schwarz criterion	-10.1616
Log likelihood	127.233	F-statistic	0.877621
Durbin-Watson stat	2.661279	Prob(F-statistic)	0.568912

Pengaruh Variabel-Variabel Internal Dan Eksternal Perbankan Terhadap Penawaran Kredit UMKM Pada Bank Umum Swasta Nasional Tahun 2007 - 2008

Dependent Variable: KREDIT_UMKM01
Method: Least Squares
Date: 06/04/09 Time: 11:16
Sample: 2007:01 2008:12
Included observations: 24

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-15.825	6.147539	-2.5742	0.0191
CAR	-0.9627	1.091621	-0.8819	0.3895
DPK	1.451871	0.09333	15.55631	0
NPL__UMKM01	0.154589	0.225515	0.685492	0.5018
ROA	7.098285	2.733219	2.597042	0.0182
SBI	1.249674	0.947377	1.319089	0.2037
R-squared	0.979242	Mean dependent var		26.19944
Adjusted R-squared	0.973476	S.D. dependent var		0.139682
S.E. of regression	0.022749	Akaike info criterion		-4.51629
Sum squared resid	0.009315	Schwarz criterion		-4.22177
Log likelihood	60.19544	F-statistic		169.8274
Durbin-Watson stat	1.11373	Prob(F-statistic)		0

Uji Otokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	2.006343	Probability	0.166923
Obs*R-squared	4.81217	Probability	0.090168

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 06/04/09 Time: 11:18
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.28949	5.873761	-0.21953	0.829
CAR	0.797732	1.158809	0.688407	0.5011
DPK	-0.04365	0.094434	-0.46226	0.6501
NPL__UMKM01	0.100365	0.22231	0.451466	0.6577
ROA	-0.63179	3.327488	-0.18987	0.8518
SBI	0.203468	1.176006	0.173016	0.8648
RESID(-1)	0.569125	0.289889	1.963249	0.0672
RESID(-2)	-0.11252	0.381102	-0.29524	0.7716
R-squared	0.200507	Mean dependent var		7.32E-15
Adjusted R-squared	-0.14927	S.D. dependent var		0.020125
S.E. of regression	0.021575	Akaike info criterion		-4.5734
Sum squared resid	0.007447	Schwarz criterion		-4.18071
Log likelihood	62.88077	F-statistic		0.573241
Durbin-Watson stat	1.722816	Prob(F-statistic)		0.767415

Uji Multikolinearitas

	CAR	DPK	NPL__UMKM01	ROA	SBI
CAR	1	-0.00414	-0.7782	-0.00199	-0.26981
DPK	-0.00414	1	-0.07829	-0.22507	0.709564
NPL__UMKM01	-0.7782	-0.07829	1	0.138732	0.135962
ROA	-0.00199	-0.22507	0.138732	1	-0.64329
SBI	-0.26981	0.709564	0.135962	-0.64329	1

Uji Heterokedastisidas

White Heteroskedasticity Test:

F-statistic	1.270684	Probability	0.327792
Obs*R-squared	9.694686	Probability	0.287112

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 06/04/09 Time: 11:17
Sample: 2007:01 2008:12
Included observations: 24

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.057327	0.135685	0.422503	0.6787
CAR	0.43614	0.698186	0.624676	0.5416
CAR^2	-1.13869	1.707363	-0.66693	0.5149
DPK	0.002606	0.001862	1.399739	0.1819
NPL__UMKM01	-0.00745	0.005341	-1.39569	0.1831
ROA	-0.2887	0.537422	-0.53719	0.599
ROA^2	7.236324	12.26088	0.590196	0.5638
SBI	0.096928	0.191912	0.505064	0.6209
SBI^2	-0.50172	1.002047	-0.50069	0.6239

R-squared	0.403945	Mean dependent var	0.000388
Adjusted R-squared	0.086049	S.D. dependent var	0.000471
S.E. of regression	0.00045	Akaike info criterion	-12.2941
Sum squared resid	3.04E-06	Schwarz criterion	-11.8524
Log likelihood	156.5294	F-statistic	1.270684
Durbin-Watson stat	2.477055	Prob(F-statistic)	0.327792

Analisis Variabel Internal dan Eksternal Perbankan Terhadap Penawaran Kredit UMKM Pada Bank Pembangunan Daerah

Dependent Variable: KREDIT_UMKM01
Method: Least Squares
Date: 06/04/09 Time: 10:51
Sample: 2007:01 2008:12
Included observations: 24

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	21.78227	8.765191	2.485088	0.023
CAR	-2.84451	1.367284	-2.08041	0.052
DPK	-0.12772	0.438264	-0.29141	0.7741
NPL__UMKM01	0.291064	0.281243	1.034921	0.3144

ROA	15.36393	7.897854	1.94533	0.0675
SBI	3.872289	1.861677	2.080001	0.0521
R-squared	0.890073	Mean dependent var		24.96262
Adjusted R-squared	0.859537	S.D. dependent var		0.164597
S.E. of regression	0.061688	Akaike info criterion		-2.52112
Sum squared resid	0.068498	Schwarz criterion		-2.22661
Log likelihood	36.25348	F-statistic		29.14891
Durbin-Watson stat	1.828108	Prob(F-statistic)		0

Uji Otokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.418844	Probability	0.664814
Obs*R-squared	1.19402	Probability	0.550455

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 06/04/09 Time: 10:52
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.14581	9.152904	-0.12519	0.9019
CAR	0.977292	1.81585	0.538201	0.5978
DPK	-0.10791	0.472409	-0.22841	0.8222
NPL__UMKM01	0.179629	0.355902	0.504716	0.6206
ROA	-2.79981	8.779797	-0.31889	0.7539
SBI	0.789838	2.161417	0.365426	0.7196
RESID(-1)	-0.12824	0.32584	-0.39357	0.6991
RESID(-2)	-0.3496	0.381972	-0.91524	0.3737
R-squared	0.049751	Mean dependent var		-5.47E-15
Adjusted R-squared	-0.36598	S.D. dependent var		0.054573
S.E. of regression	0.063782	Akaike info criterion		-2.40549
Sum squared resid	0.06509	Schwarz criterion		-2.0128
Log likelihood	36.86585	F-statistic		0.11967
Durbin-Watson stat	1.976021	Prob(F-statistic)		0.995763

Uji Multikolinearitas

	CAR	DPK	NPL__UMKM01	ROA	SBI
CAR	1	-0.84436	-0.78521	0.074244	-0.43808
DPK	-0.84436	1	0.803439	-0.00751	0.456994
NPL__UMKM01	-0.78521	0.803439	1	0.37407	0.390009
ROA	0.074244	-0.00751	0.37407	1	0.445685
SBI	-0.43808	0.456994	0.390009	0.445685	1

Uji Multikolinearitas Dengan Pembeda

	CAR	DDPK	DNPL__UMKM01	ROA	SBI
CAR	1	-0.05885	-0.06154	-0.0831	-0.41462
DDPK	-0.05885	1	0.787486	0.19476	-0.25013
DNPL__UMKM01	-0.06154	0.787486	1	0.088194	-0.34033
ROA	-0.0831	0.19476	0.088194	1	0.58215
SBI	-0.41462	-0.25013	-0.34033	0.58215	1

Analisis Variabel Internal dan Eksternal Perbankan Terhadap Penawaran Kredit UMKM Pada Bank Pembangunan Daerah Dengan Pembeda

Dependent Variable: KREDIT_UMKM01
Method: Least Squares
Date: 06/04/09 Time: 12:18
Sample(adjusted): 2007:02 2008:12
Included observations: 23 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	24.74658	0.205359	120.5039	0
CAR	-4.42554	0.657528	-6.73057	0
D(DPK)	0.186631	0.382746	0.487609	0.6321
D(NPL__UMKM01)	-0.23321	0.216635	-1.07652	0.2967
ROA	24.70728	5.82195	4.243815	0.0005
SBI	1.69914	1.890997	0.898542	0.3814

R-squared	0.890368	Mean dependent var	24.9638
Adjusted R-squared	0.858123	S.D. dependent var	0.168193
S.E. of regression	0.063353	Akaike info criterion	-2.46074
Sum squared resid	0.06823	Schwarz criterion	-2.16453
Log likelihood	34.29855	F-statistic	27.61276
Durbin-Watson stat	1.493912	Prob(F-statistic)	0

Uji Otokorelasi Dengan Pembeda

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.527622	Probability	0.600562
Obs*R-squared	1.511694	Probability	0.469613

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 06/04/09 Time: 12:18
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.131958	0.256148	0.515162	0.6139
CAR	-0.0977	0.690768	-0.14144	0.8894
D(DPK)	0.304603	0.504185	0.60415	0.5548
D(NPL__UMKM01)	-0.03983	0.241437	-0.16498	0.8712
ROA	-4.98184	7.79315	-0.63926	0.5323
SBI	0.79486	2.09467	0.379468	0.7097
RESID(-1)	0.353345	0.363273	0.97267	0.3461
RESID(-2)	0.237177	0.379115	0.625608	0.541

R-squared	0.065726	Mean dependent var	-5.24E-16
Adjusted R-squared	-0.37027	S.D. dependent var	0.05569
S.E. of regression	0.06519	Akaike info criterion	-2.35482
Sum squared resid	0.063746	Schwarz criterion	-1.95986
Log likelihood	35.08038	F-statistic	0.150749
Durbin-Watson stat	1.81537	Prob(F-statistic)	0.991348

Uji Heterokedastisida Dengan Pembeda

White Heteroskedasticity Test:

F-statistic	2.299809	Probability	0.086761
Obs*R-squared	15.11386	Probability	0.127966

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 06/04/09 Time: 12:19
Sample: 2007:02 2008:12
Included observations: 23

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.339946	0.226799	1.498885	0.1597
CAR	-1.58139	1.328913	-1.18999	0.2571
CAR^2	3.941214	3.278213	1.202245	0.2525
D(DPK)	-0.04398	0.027559	-1.59585	0.1365
(D(DPK))^2	0.187638	0.334086	0.561646	0.5847
D(NPL__UMKM01)	0.003426	0.016921	0.202477	0.8429
(D(NPL__UMKM01))^2	0.001805	0.082141	0.021977	0.9828
ROA	-1.564	7.107687	-0.22004	0.8295
ROA^2	29.74035	97.42723	0.305257	0.7654
SBI	-3.25106	2.21093	-1.47045	0.1672
SBI^2	15.36711	10.78789	1.424478	0.1798

R-squared	0.657124	Mean dependent var	0.002967
Adjusted R-squared	0.371394	S.D. dependent var	0.003227
S.E. of regression	0.002559	Akaike info criterion	-8.79268
Sum squared resid	7.86E-05	Schwarz criterion	-8.24962
Log likelihood	112.1158	F-statistic	2.299809
Durbin-Watson stat	1.872386	Prob(F-statistic)	0.086761

Analisis Variabel Internal dan Eksternal Perbankan Terhadap Penawaran Kredit UMKM Pada Bank Asing dan Campuran

Dependent Variable: KREDIT_UMKM01
Method: Least Squares

Date: 06/04/09 Time: 11:10
Sample: 2007:01 2008:12
Included observations: 24

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	17.38396	1.981744	8.772052	0
CAR	-0.80006	0.51981	-1.53915	0.1412
DPK	0.243162	0.075206	3.233259	0.0046
NPL__UMKM01	0.016494	0.013525	1.219495	0.2384
ROA	-7.74529	1.097472	-7.05739	0
SBI	4.712019	0.549792	8.570549	0

R-squared	0.983037	Mean dependent var	23.76467
Adjusted R-squared	0.978325	S.D. dependent var	0.144382
S.E. of regression	0.021256	Akaike info criterion	-4.65201
Sum squared resid	0.008133	Schwarz criterion	-4.35749
Log likelihood	61.82407	F-statistic	208.6307
Durbin-Watson stat	2.052556	Prob(F-statistic)	0

Uji Otokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	2.266172	Probability	0.135973
Obs*R-squared	5.2978	Probability	0.070729

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 06/04/09 Time: 11:10
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.30732	1.875348	-0.16388	0.8719
CAR	-0.01076	0.486903	-0.02209	0.9826
DPK	0.015617	0.070879	0.220338	0.8284
NPL__UMKM01	-0.00408	0.014682	-0.27788	0.7847
ROA	0.040361	1.047511	0.03853	0.9697
SBI	0.035057	0.528087	0.066385	0.9479
RESID(-1)	-0.19246	0.264223	-0.72838	0.4769
RESID(-2)	-0.4843	0.233379	-2.07517	0.0545

R-squared	0.220742	Mean dependent var	-1.19E-14
Adjusted R-squared	-0.12018	S.D. dependent var	0.018804
S.E. of regression	0.019902	Akaike info criterion	-4.73475
Sum squared resid	0.006338	Schwarz criterion	-4.34207
Log likelihood	64.81702	F-statistic	0.647478
Durbin-Watson stat	1.941872	Prob(F-statistic)	0.711576

Uji Multikolinearitas

	CAR	DPK	NPL__UMKM01	ROA	SBI
CAR	1	-0.8796	-0.38674	0.805957	-0.53279
DPK	-0.8796	1	0.419472	-0.71229	0.628801
NPL__UMKM01	-0.38674	0.419472	1	-0.46591	0.469741
ROA	0.805957	-0.71229	-0.46591	1	-0.28899
SBI	-0.53279	0.628801	0.469741	-0.28899	1

Uji Multikolinearitas Dengan Pembeda

	CAR	DDPK	NPL__UMKM01	DROA	SBI
CAR	1	-0.34165	-0.38828	-0.01686	-0.55346
DDPK	-0.34165	1	0.251591	-0.73127	-0.05948
NPL__UMKM01	-0.38828	0.251591	1	-0.07192	0.474881
DROA	-0.01686	-0.73127	-0.07192	1	0.392167
SBI	-0.55346	-0.05948	0.474881	0.392167	1

Analisis Variabel Internal dan Eksternal Perbankan Terhadap Penawaran Kredit UMKM Pada Bank Asing dan Campuran Dengan Pembeda

Dependent Variable: KREDIT_UMKM01
Method: Least Squares
Date: 06/04/09 Time: 12:25
Sample(adjusted): 2007:02 2008:12
Included observations: 23 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	23.52146	0.556438	42.27145	0
CAR	-4.30193	0.559747	-7.68548	0
D(DPK)	0.08819	0.148736	0.59292	0.561
NPL__UMKM01	0.046613	0.026014	1.791874	0.091
D(ROA)	-4.46414	2.621605	-1.70283	0.1068
SBI	4.83597	1.124187	4.30175	0.0005

R-squared	0.934827	Mean dependent var	23.76525
Adjusted R-squared	0.915659	S.D. dependent var	0.147599
S.E. of regression	0.042865	Akaike info criterion	-3.24207
Sum squared resid	0.031236	Schwarz criterion	-2.94585
Log likelihood	43.28377	F-statistic	48.76921
Durbin-Watson stat	1.65308	Prob(F-statistic)	0

Uji Otokorelasi Dengan Pembeda

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.725573	Probability	0.50028
Obs*R-squared	2.028816	Probability	0.362617

Test Equation:
Dependent Variable: RESID
Method: Least Squares

Date: 06/04/09 Time: 12:25
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.0827	0.659409	-0.12542	0.9019
CAR	-0.00062	0.601582	-0.00103	0.9992
D(DPK)	0.04105	0.155125	0.26465	0.7949
NPL__UMKM01	0.002761	0.029721	0.092903	0.9272
D(ROA)	-1.64666	3.005162	-0.54794	0.5918
SBI	0.282975	1.167499	0.242377	0.8118
RESID(-1)	0.263062	0.317151	0.829455	0.4199
RESID(-2)	-0.27582	0.288198	-0.95706	0.3537

R-squared	0.088209	Mean dependent var	-8.87E-15
Adjusted R-squared	-0.33729	S.D. dependent var	0.03768
S.E. of regression	0.043574	Akaike info criterion	-3.1605
Sum squared resid	0.028481	Schwarz criterion	-2.76554
Log likelihood	44.34573	F-statistic	0.207306
Durbin-Watson stat	1.989943	Prob(F-statistic)	0.978478

Uji HeterokedastisidasDengan Pembeda

White Heteroskedasticity Test:

F-statistic	0.554783	Probability	0.820658
Obs*R-squared	7.271559	Probability	0.699583

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 06/04/09 Time: 12:26
Sample: 2007:02 2008:12
Included observations: 23

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.90249	1.45301	-0.62112	0.5461
CAR	1.503248	1.207031	1.245409	0.2368
CAR^2	-2.70692	2.203754	-1.22832	0.2429
D(DPK)	0.013119	0.018504	0.708964	0.4919
(D(DPK))^2	0.04976	0.088575	0.56178	0.5846
NPL__UMKM01	0.061467	0.137356	0.447499	0.6625
NPL__UMKM01^2	-0.00139	0.003217	-0.43335	0.6724
D(ROA)	-0.02083	0.283333	-0.07352	0.9426
(D(ROA))^2	34.21884	33.11127	1.03345	0.3218
SBI	0.404451	1.031234	0.392201	0.7018
SBI^2	-1.99184	5.354291	-0.37201	0.7164

R-squared	0.316155	Mean dependent var	0.001358
Adjusted R-squared	-0.25372	S.D. dependent var	0.001729

S.E. of regression	0.001936	Akaike info criterion	-9.3505
Sum squared resid	4.50E-05	Schwarz criterion	-8.80744
Log likelihood	118.5308	F-statistic	0.554783
Durbin-Watson stat	2.115004	Prob(F-statistic)	0.820658