

Lampiran 1
Perkembangan Tingkat Inflasi
2003 – 2009

	2003	2004	2005	2006	2007	2008	2009
Maret	7.17%	5.11%	8.81%	15.74%	6.52%	8.17%	7.92%
Juni	6.98%	6.83%	7.42%	15.53%	5.77%	11.03%	3.65%
September	6.33%	6.27%	9.06%	14.55%	6.95%	12.14%	2.83%
Desember	5.16%	6.40%	17.11%	6.60%	6.59%	11.06%	

Lampiran 2
Perkembangan Tingkat Suku Bunga SBI
2003 – 2009

	2003	2004	2005	2006	2007	2008	2009
Maret	11.97%	7.42%	7.43%	12.73%	9.00%	7.96%	8.31%
Juni	10.27%	7.33%	7.98%	12.50%	8.75%	8.35%	7.00%
September	8.83%	7.38%	10.00%	11.25%	8.25%	9.36%	6.56%
Desember	8.43%	7.43%	12.75%	10.25%	8.25%	10.99%	

Lampiran 3
Perkembangan Nilai Tukar Rupiah
2003 – 2009

	2003	2004	2005	2006	2007	2008	2009
Maret	8,908	8,587	9,480	9,075	9,118	9,217	11,575
Juni	8,285	9,415	9,713	9,300	9,054	9,225	10,225
September	8,389	9,170	10,310	9,235	9,137	9,378	9,681
Desember	8,465	9,290	9,830	9,020	9,419	10,950	

Lampiran 4
Perkembangan Rata-Rata NPL BPD
2003 – 2009

	2003	2004	2005	2006	2007	2008	2009
Maret	2.34%	2.15%	1.87%	2.13%	1.78%	1.89%	1.69%
Juni	2.15%	2.20%	2.05%	2.08%	1.93%	1.87%	1.81%
September	2.04%	2.16%	2.25%	2.04%	1.92%	1.76%	1.91%
Desember	1.74%	1.74%	1.86%	1.59%	1.68%	1.41%	1.71%

Lampiran 5
Uji Hausman

Correlated Random Effects - Hausman Test
Pool: NPL
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	3.137259	3	0.1528

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
INFLASI?	0.374630	0.374036	0.000003	0.6942
SBI?	0.105539	0.104458	0.000025	0.7364
KURS?	-0.276753	-0.275950	0.000035	0.8438

Cross-section random effects test equation:

Dependent Variable: NPL?

Method: Panel Least Squares

Date: 06/20/10 Time: 14:01

Sample: 2003Q1 2009Q3

Included observations: 27

Cross-sections included: 26

Total pool (balanced) observations: 702

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.021387	0.008754	2.443033	0.0148
INFLASI?	0.005034	0.023165	0.380696	0.2302
SBI?	0.114473	0.046119	2.482144	0.0133
KURS?	-4.29E-07	7.41E-07	-0.579801	0.5622

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.749087	Mean dependent var	0.025195
Adjusted R-squared	0.738648	S.D. dependent var	0.020807
S.E. of regression	0.010637	Akaike info criterion	-6.208471
Sum squared resid	0.076151	Schwarz criterion	-6.020345
Log likelihood	2208.173	Hannan-Quinn criter.	-6.135759
F-statistic	71.75736	Durbin-Watson stat	0.686273
Prob(F-statistic)	0.000000		

Lampiran 6

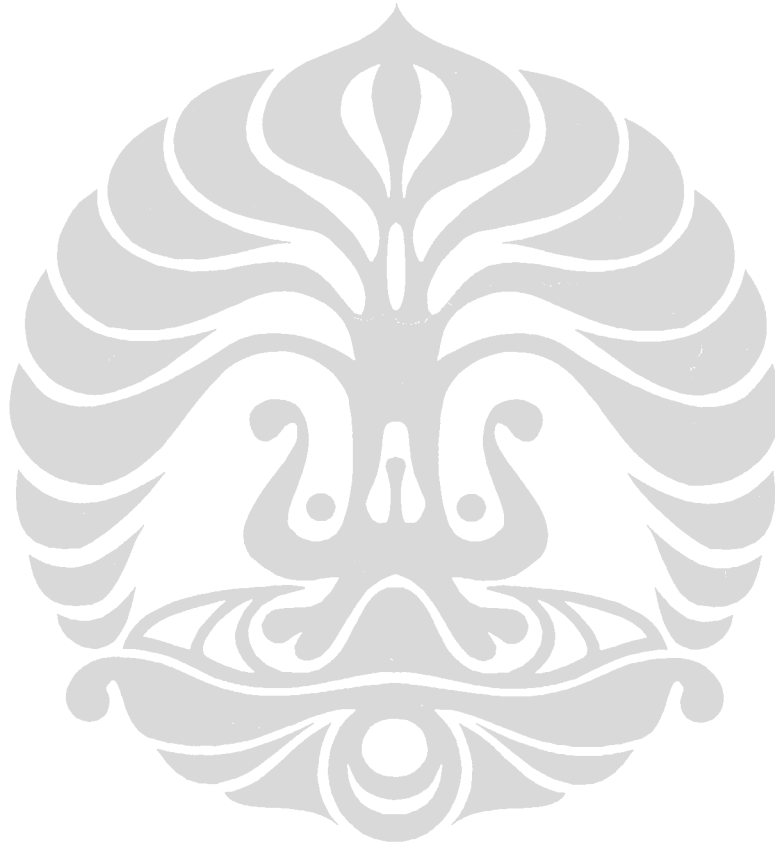
Analisis Pool Regression Dengan Model Random Effect

Dependent Variable: NPL?
 Method: Pooled EGLS (Cross-section random effects)
 Date: 06/17/10 Time: 13:52
 Sample: 2003Q1 2009Q3
 Included observations: 27
 Cross-sections included: 26
 Total pool (balanced) observations: 702
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.021387	0.008754	2.443033	0.0148
INFLASI?	0.005034	0.023165	0.380696	0.2302
SBI?	0.114473	0.046119	2.482144	0.0133
KURS?	-4.29E-07	7.41E-07	-0.579801	0.5622
Random Effects (Cross)				
_KALSEL--C	-0.002603			
_KALTIM--C	-0.000357			
_SULTENGGARA--C	0.026409			
_YOGYA--C	-0.011231			
_DKI--C	0.022111			
_LAMPUNG--C	-0.009640			
_KALTENG--C	0.012843			
_ACEH--C	-0.004940			
_JAMBI--C	-0.015832			
_SULSEL--C	-8.67E-05			
_NAGARI--C	0.000243			
_JABARBANTEN--C	-0.018700			
_KALBAR--C	-0.017625			
_MALUKU--C	0.012685			
_BENGKULU--C	-0.001828			
_JATENG--C	-0.017434			
_JATIM--C	-0.015938			
_NTB--C	0.000520			
_NTT--C	-0.017434			
_SULTENGAH--C	0.065859			
_SULUT--C	-0.008122			
_BALI--C	-0.013448			
_PAPUA--C	0.000630			
_RIAU--C	0.002320			
_SUMSELBABEL--C	0.005316			
_SUMUT--C	0.006285			
Effects Specification				
			S.D.	Rho
Cross-section random			0.018221	0.7458
Idiosyncratic random			0.010637	0.2542

Weighted Statistics			
R-squared	0.075137	Mean dependent var	0.002813
Adjusted R-squared	0.000861	S.D. dependent var	0.210642
S.E. of regression	0.010637	Sum squared resid	0.078980
F-statistic	1.201394	Durbin-Watson stat	0.661693
Prob(F-statistic)	0.308338		

Unweighted Statistics			
R-squared	0.001344	Mean dependent var	0.025195
Sum squared resid	0.303089	Durbin-Watson stat	0.172427



Lampiran 7
Perkembangan Tingkat Suku Bunga Deposito Rupiah 1 Bulan BPD
2004 – 2009

	2004 *)	2005 *)	2006 *)	2007 *)	2008	2009
Januari						9.53%
Februari						9.25%
Maret					6.91%	8.73%
April					6.94%	8.68%
Mei					7.00%	8.51%
Juni					7.16%	8.62%
Juli					7.37%	8.57%
Agustus					7.78%	8.48%
September					8.54%	7.84%
Oktober					9.37%	7.77%
November					9.50%	7.74%
Desember	0.0686	0.1028	0.0877	0.0724	9.83%	7.69%

*) Rata-rata tahun berjalan



Lampiran 8
Perkembangan Tingkat Suku Bunga Pinjaman BPD
2004 – 2009

	Pinjaman Modal Kerja	Pinjaman Investasi	Pinjaman Konsumsi
2004	17.54%	16.24%	15.10%
2005	16.85%	15.51%	14.19%
2006	16.60%	15.28%	14.16%
2007	15.33%	14.61%	13.82%
Mar-08	15.02%	14.32%	13.78%
Apr-08	14.85%	14.11%	13.81%
May-08	14.74%	13.92%	13.84%
Jun-08	14.55%	13.71%	13.87%
Jul-08	14.49%	13.60%	13.91%
Aug-08	14.57%	13.51%	13.92%
Sep-08	14.47%	13.44%	13.96%
Oct-08	14.44%	13.39%	14.02%
Nov-08	14.50%	13.34%	14.02%
Dec-08	14.43%	13.52%	14.06%
Jan-09	14.44%	13.55%	14.07%
Feb-09	14.32%	13.48%	14.10%
Mar-09	14.29%	13.32%	14.12%
Apr-09	14.21%	13.29%	14.17%
May-09	14.16%	13.25%	14.22%
Jun-09	14.16%	13.20%	14.23%
Jul-09	14.16%	13.13%	14.23%
Aug-09	14.14%	12.81%	14.25%
Sep-09	14.10%	12.76%	14.25%
Oct-09	14.07%	12.66%	14.24%
Nov-09	14.02%	12.59%	14.22%
Dec-09	13.91%	12.54%	14.17%

Lampiran 9
Perkembangan Kredit Rupiah Yang Diberikan
2003 – 2009

	2003	2004	2005	2006	2007	2008	2009
Maret	22,815	30,872	38,939	47,220	58,747	74,571	100,303
Juni	25,468	33,639	41,985	51,089	65,017	84,723	110,475
September	28,278	35,921	44,485	54,970	70,775	93,394	119,119
Desember	28,332	37,209	44,889	55,919	71,529	95,751	120,244

Lampiran 10
Perkembangan Kredit Dollar Yang Diberikan
2003 – 2009

	2003	2004	2005	2006	2007	2008	2009
Maret	13	17	27	34	69	452	577
Juni	12	19	27	40	71	553	581
September	17	23	35	37	125	556	549
Desember	16	23	42	36	351	635	510