Lampiran 1
Data Penelitian

times	DPK	Pembiayaan	SBI	Kurs	Inflasi	IHSG	PDB
Mar-03	1,348,299	934,506	11.40%	8,908	7.17%	398.00	496.25
Jun-03	1,659,285	1,147,893	9.53%	8,285	6.98%	505.50	498.02
Sep-03	2,046,303	1,683,903	8.66%	8,389	6.33%	597.65	516.10
Dec-03	2,332,195	1,919,163	8.31%	8,465	5.16%	691.90	503.30
Mar-04	3,446,920	2,936,092	7.42%	8,587	5.11%	735.68	536.61
Jun-04	4,373,334	3,920,392	7.34%	9,415	6.83%	732.40	564.42
Sep-04	5,054,081	5,007,108	7.39%	9,170	6.27%	820.13	595.32
Dec-04	5,725,007	5,281,892	7.43%	9,290	6.40%	1,000.23	599.48
Mar-05	6,057,812	5,524,119	7.44%	9,480	8.81%	1,080.17	632.33
Jun-05	6,458,141	6,387,596	8.25%	9,713	7.42%	1,122.38	670.48
Sep-05	5,938,821	6,007,824	10.00%	10,310	9.06%	1,079.28	713.00
Dec-05	7,037,506	5,847,598	12.75%	9,830	17.11%	1,162.64	758.47
Mar-06	7,039,881	6,176,829	12.73%	9,075	15.74%	1,322.97	782.78
Jun-06	7,397,275	6,914,027	12.50%	9,300	15.53%	1,310.26	812.97
Sep-06	7,569,597	7,223,766	11.25%	9,235	14.55%	1,534.61	870.55
Dec-06	8,219,267	7,414,757	9.75%	9,020	6.60%	1,805.52	873.18
Mar-07	8,754,615	7,644,903	9.00%	9,118	6.52%	1,830.92	920.21
Jun-07	8,851,328	8,465,492	8.50%	9,054	5.77%	2,139.28	962.84
Sep-07	9,864,934	9,295,479	8.25%	9,137	6.95%	2,359.21	1033.26
Dec-07	11,105,978	10,326,374	8.00%	9,419	6.59%	2,745.83	1041.09

Lampiran 2

Output Eviews Regresi Linier Berganda untuk Model 1

Dependent Variable: DPK
Method: Least Squares
Date: 01/05/09 Time: 12:47
Sample: 2003:1 2007:4
Included observations: 20

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-8078006.	2697741.	-2.994359	0.0091
SBI	-48508632	12149713	-3.992574	0.0012
INF	18595207	6353300.	2.926858	0.0104
KURS	781.6704	280.2974	2.788718	0.0138
PDB	13701.52	670.2010	20.44390	0.0000

R-squared	0.974679	Mean dependent var	6014029.
Adjusted R-squared	0.967927	S.D. dependent var	2792263.
S.E. of regression	500063.6	Akaike info criterion	29.29518
Sum squared resid	3.75E+12	Schwarz criterion	29.54411
Log likelihood	-287.9518	F-statistic	144.3503
Durbin-Watson stat	2.230623	Prob(F-statistic)	0.000000

Lampiran 3

Output Eviews Uji Autokorelasi Model 1

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.146866	Probability	0.347772
Obs*R-squared	2.999570	Probability	0.223178

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 01/05/09 Time: 13:03
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1145592.	2777619.	-0.412437	0.6867
SBI	-1524430.	12137000	-0.125602	0.9020
INF	794827.9	6352184.	0.125127	0.9023
KURS	131.0372	291.3860	0.449703	0.6603
PDB	36.16412	668.3345	0.054111	0.9577
RESID(-1)	-0.203496	0.272054	-0.748000	0.4678
RESID(-2)	-0.418404	0.293230	-1.426880	0.1772

R-squared	0.149979	Mean dependent var	-1.72E-09
Adjusted R-squared	-0.242339	S.D. dependent var	444318.1
S.E. of regression	495238.2	Akaike info criterion	29.33268
Sum squared resid	3.19E+12	Schwarz criterion	29.68119
Log likelihood	-286.3268	F-statistic	0.382289
Durbin-Watson stat	2.221813	Prob(F-statistic)	0.877477

Lampiran 4

Output Eviews Uji Heteroskedastis Model 1

White Heteroskedasticity Test:

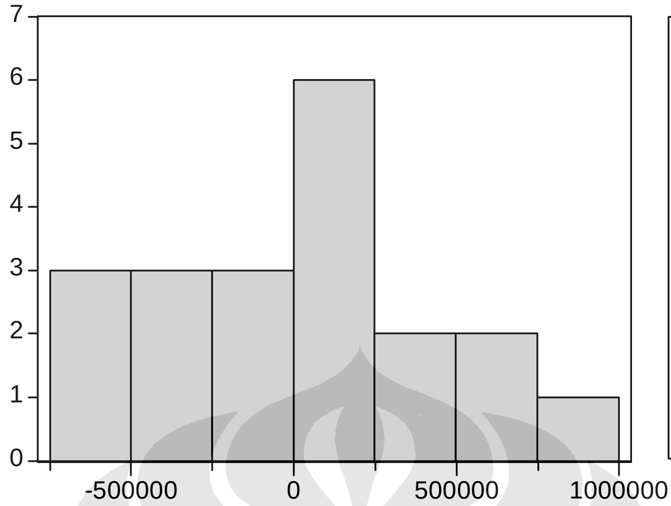
F-statistic	0.646761	Probability	0.726147
Obs*R-squared	6.397994	Probability	0.602743

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 01/05/09 Time: 13:03
Sample: 2003:1 2007:4
Included observations: 20

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-8.89E+12	2.47E+13	-0.359956	0.7257
SBI	5.83E+13	8.96E+13	0.651116	0.5283
SBI^2	-3.07E+14	4.76E+14	-0.644550	0.5324
INF	1.08E+13	1.86E+13	0.583156	0.5716
INF^2	-4.36E+13	9.23E+13	-0.472649	0.6457
KURS	9.52E+08	4.84E+09	0.196580	0.8477
KURS^2	-55932.50	257046.8	-0.217597	0.8317
PDB	4.97E+09	5.12E+09	0.971714	0.3521
PDB^2	-3130943.	3203935.	-0.977218	0.3495

R-squared	0.319900	Mean dependent var	1.88E+11
Adjusted R-squared	-0.174719	S.D. dependent var	2.10E+11
S.E. of regression	2.28E+11	Akaike info criterion	55.44555
Sum squared resid	5.72E+23	Schwarz criterion	55.89363
Log likelihood	-545.4555	F-statistic	0.646761
Durbin-Watson stat	2.739221	Prob(F-statistic)	0.726147

Lampiran 5
Output Eviews Uji Normalitas Model 1



Series: Residuals
Sample 2003:1 2007:4
Observations 20

Mean	-1.72E-09
Median	37568.64
Maximum	785003.0
Minimum	-747385.2
Std. Dev.	444318.1
Skewness	0.006771
Kurtosis	2.195532
Jarque-Bera	0.539460
Probability	0.763586

Lampiran 6

Output Regresi Linier Berganda untuk Model 2

Dependent Variable: DPK
Method: Least Squares
Date: 01/05/09 Time: 12:47
Sample: 2003:1 2007:4
Included observations: 20

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-7086923.	2826414.	-2.507391	0.0242
SBI	-27600212	12672960	-2.177882	0.0458
INF	21135146	6640336.	3.182843	0.0062
KURS	995.3730	289.9138	3.433341	0.0037
IHSG	3798.086	194.4709	19.53036	0.0000

R-squared	0.972347	Mean dependent var	6014029.
Adjusted R-squared	0.964973	S.D. dependent var	2792263.
S.E. of regression	522588.2	Akaike info criterion	29.38329
Sum squared resid	4.10E+12	Schwarz criterion	29.63223
Log likelihood	-288.8329	F-statistic	131.8586
Durbin-Watson stat	1.410196	Prob(F-statistic)	0.000000

Lampiran 7

Output Eviews Uji Autokorelasi Model 2

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.433946	Probability	0.656998
Obs*R-squared	1.251656	Probability	0.534819

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 01/05/09 Time: 13:04
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	489707.0	3020763.	0.162114	0.8737
SBI	488638.2	13239719	0.036907	0.9711
INF	147395.9	6907943.	0.021337	0.9833
KURS	-59.06220	312.2165	-0.189171	0.8529
IHSG	-10.90357	223.4447	-0.048798	0.9618
RESID(-1)	0.285499	0.315541	0.904793	0.3820
RESID(-2)	-0.081753	0.337652	-0.242122	0.8125

R-squared	0.062583	Mean dependent var	-1.51E-09
Adjusted R-squared	-0.370071	S.D. dependent var	464331.8
S.E. of regression	543500.6	Akaike info criterion	29.51867
Sum squared resid	3.84E+12	Schwarz criterion	29.86717
Log likelihood	-288.1867	F-statistic	0.144649
Durbin-Watson stat	1.849551	Prob(F-statistic)	0.986979

Lampiran 8

Output Eviews Uji Heteroskedastis Model 2

White Heteroskedasticity Test:

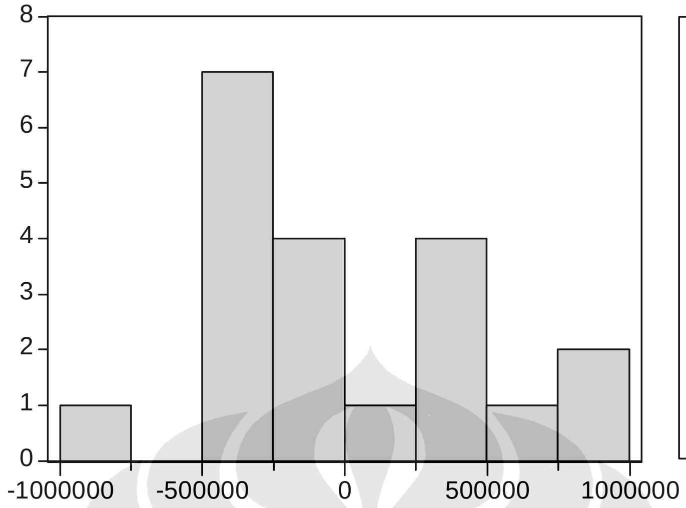
F-statistic	0.781298	Probability	0.628512
Obs*R-squared	7.246662	Probability	0.510269

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 01/05/09 Time: 13:05
Sample: 2003:1 2007:4
Included observations: 20

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.18E+13	2.63E+13	-0.449915	0.6615
SBI	4.24E+13	9.51E+13	0.445630	0.6645
SBI^2	-1.92E+14	5.12E+14	-0.375506	0.7144
INF	-8.39E+12	2.01E+13	-0.417305	0.6845
INF^2	2.16E+13	1.01E+14	0.214139	0.8344
KURS	2.12E+09	5.05E+09	0.420135	0.6825
KURS^2	-111158.0	269414.1	-0.412591	0.6878
IHSG	2.87E+08	6.36E+08	0.451170	0.6606
IHSG^2	-55869.61	184513.8	-0.302794	0.7677

R-squared	0.362333	Mean dependent var	2.05E+11
Adjusted R-squared	-0.101425	S.D. dependent var	2.31E+11
S.E. of regression	2.43E+11	Akaike info criterion	55.57115
Sum squared resid	6.49E+23	Schwarz criterion	56.01923
Log likelihood	-546.7115	F-statistic	0.781298
Durbin-Watson stat	2.165479	Prob(F-statistic)	0.628512

Lampiran 9
Output Eviews Uji Normalitas Model 2



Series: Residuals
Sample 2003:1 2007:4
Observations 20

Mean	-1.51E-09
Median	-141832.4
Maximum	917741.9
Minimum	-796205.6
Std. Dev.	464331.8
Skewness	0.414588
Kurtosis	2.212130
Jarque-Bera	1.090228
Probability	0.579776

Lampiran 10

Output Regresi Linier Berganda untuk Model 3

Dependent Variable: PEMB
Method: Least Squares
Date: 01/05/09 Time: 12:44
Sample(adjusted): 2003:2 2007:4
Included observations: 19 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-11213911	2040862.	-5.494694	0.0001
SBI	-59674546	12220990	-4.882955	0.0003
INF	10290818	5727057.	1.796877	0.0956
INF(-1)	13029860	3621275.	3.598141	0.0032
KURS	1239.091	208.6943	5.937352	0.0000
PDB	12395.15	518.7564	23.89397	0.0000

R-squared	0.986444	Mean dependent var	5743432.
Adjusted R-squared	0.981230	S.D. dependent var	2537670.
S.E. of regression	347673.6	Akaike info criterion	28.60801
Sum squared resid	1.57E+12	Schwarz criterion	28.90625
Log likelihood	-265.7761	F-statistic	189.1915
Durbin-Watson stat	2.454444	Prob(F-statistic)	0.000000

Lampiran 11

Output Eviews Uji Autokorelasi Model 3

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.228450	Probability	0.329961
Obs*R-squared	3.468935	Probability	0.176494

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 01/05/09 Time: 13:06
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	200095.0	2029381.	0.098599	0.9232
SBI	-11484430	14071904	-0.816125	0.4317
INF	5503284.	6674145.	0.824568	0.4271
INF(-1)	1069757.	3711431.	0.288233	0.7785
KURS	33.58379	208.4566	0.161107	0.8749
PDB	-32.90009	511.4380	-0.064329	0.9499
RESID(-1)	-0.497428	0.349632	-1.422717	0.1826
RESID(-2)	-0.405501	0.335767	-1.207685	0.2525

R-squared	0.182576	Mean dependent var	-1.12E-09
Adjusted R-squared	-0.337604	S.D. dependent var	295465.8
S.E. of regression	341720.4	Akaike info criterion	28.61693
Sum squared resid	1.28E+12	Schwarz criterion	29.01459
Log likelihood	-263.8609	F-statistic	0.350986
Durbin-Watson stat	2.295836	Prob(F-statistic)	0.912553

Lampiran 12

Output Eviews Uji Heteroskedastis Model 3

White Heteroskedasticity Test:

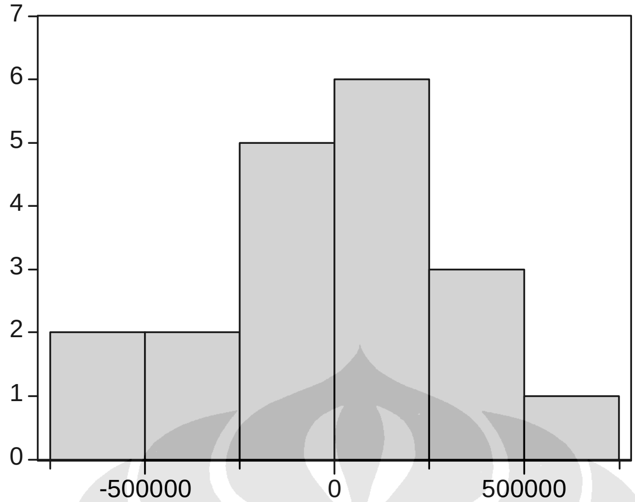
F-statistic	1.837905	Probability	0.200083
Obs*R-squared	13.23785	Probability	0.210676

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 01/05/09 Time: 13:06
Sample: 2003:2 2007:4
Included observations: 19

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-3.37E+13	1.70E+13	-1.975391	0.0836
SBI	1.21E+14	4.37E+13	2.757882	0.0248
SBI^2	-6.37E+14	2.23E+14	-2.854905	0.0213
INF	-8.52E+12	8.71E+12	-0.978255	0.3566
INF^2	6.01E+13	4.53E+13	1.325064	0.2217
INF(-1)	-1.33E+13	7.47E+12	-1.783619	0.1123
INF(-1)^2	6.52E+13	3.29E+13	1.985246	0.0824
KURS	6.52E+09	3.53E+09	1.849761	0.1015
KURS^2	-338141.5	186661.8	-1.811519	0.1076
PDB	-5.47E+09	3.44E+09	-1.589973	0.1505
PDB^2	3013366.	2078119.	1.450045	0.1851

R-squared	0.696729	Mean dependent var	8.27E+10
Adjusted R-squared	0.317640	S.D. dependent var	1.05E+11
S.E. of regression	8.68E+10	Akaike info criterion	53.50360
Sum squared resid	6.02E+22	Schwarz criterion	54.05038
Log likelihood	-497.2842	F-statistic	1.837905
Durbin-Watson stat	2.349391	Prob(F-statistic)	0.200083

Lampiran 13
Output Eviews Uji Normalitas Model 3



Series: Residuals	
Sample 2003:2 2007:4	
Observations 19	
Mean	-1.12E-09
Median	8856.895
Maximum	512259.1
Minimum	-603407.5
Std. Dev.	295465.8
Skewness	-0.375486
Kurtosis	2.527839
Jarque-Bera	0.622958
Probability	0.732363

Lampiran 14
Output Regresi Linier Berganda untuk Model 4

Dependent Variable: PEMB
Method: Least Squares
Date: 01/05/09 Time: 12:45
Sample(adjusted): 2003:2 2007:4
Included observations: 19 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-10892607	2550838.	-4.270206	0.0009
SBI	-35957682	15039282	-2.390917	0.0326
INF	10109454	7142250.	1.415444	0.1804
INF(-1)	13239608	4514650.	2.932588	0.0117
KURS	1476.284	255.7117	5.773237	0.0001
IHSG	3386.159	177.8448	19.03997	0.0000

R-squared	0.978920	Mean dependent var	5743432.
Adjusted R-squared	0.970813	S.D. dependent var	2537670.
S.E. of regression	433543.1	Akaike info criterion	29.04946
Sum squared resid	2.44E+12	Schwarz criterion	29.34770
Log likelihood	-269.9699	F-statistic	120.7412
Durbin-Watson stat	1.967091	Prob(F-statistic)	0.000000

Lampiran 15

Output Eviews Uji Autokorelasi Model 4

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.393517	Probability	0.683809
Obs*R-squared	1.268653	Probability	0.530293

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 01/05/09 Time: 13:07
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	405087.4	2717578.	0.149062	0.8842
SBI	-7593803.	18034348	-0.421074	0.6818
INF	2889068.	8214125.	0.351719	0.7317
INF(-1)	371368.1	4763543.	0.077960	0.9393
KURS	-14.44144	269.2163	-0.053643	0.9582
IHSG	124.7056	234.9531	0.530768	0.6061
RESID(-1)	-0.258735	0.404825	-0.639127	0.5358
RESID(-2)	-0.319304	0.398760	-0.800743	0.4402

R-squared	0.066771	Mean dependent var	-2.74E-09
Adjusted R-squared	-0.527102	S.D. dependent var	368440.8
S.E. of regression	455304.2	Akaike info criterion	29.19088
Sum squared resid	2.28E+12	Schwarz criterion	29.58854
Log likelihood	-269.3134	F-statistic	0.112433
Durbin-Watson stat	1.920648	Prob(F-statistic)	0.995988

Lampiran 16

Output Eviews Uji Heteroskedastis Model 4

White Heteroskedasticity Test:

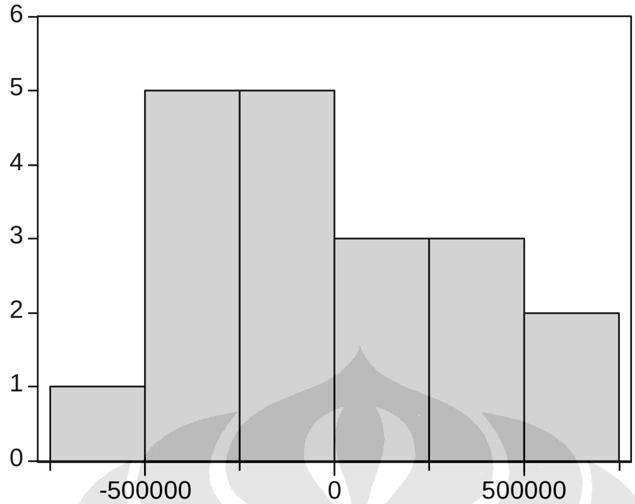
F-statistic	0.556956	Probability	0.809738
Obs*R-squared	7.798462	Probability	0.648515

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 01/05/09 Time: 13:07
Sample: 2003:2 2007:4
Included observations: 19

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-3.12E+13	3.26E+13	-0.955928	0.3671
SBI	-3.97E+12	8.90E+13	-0.044635	0.9655
SBI^2	6.65E+13	4.62E+14	0.144160	0.8889
INF	2.69E+10	1.81E+13	0.001487	0.9988
INF^2	-2.06E+13	9.33E+13	-0.220331	0.8311
INF(-1)	6.99E+12	1.51E+13	0.464019	0.6550
INF(-1)^2	-3.35E+13	6.72E+13	-0.497872	0.6320
KURS	6.73E+09	6.52E+09	1.032885	0.3319
KURS^2	-357890.8	347198.7	-1.030795	0.3328
IHSG	-8.37E+08	7.61E+08	-1.099837	0.3034
IHSG^2	251376.6	204994.2	1.226262	0.2550

R-squared	0.410445	Mean dependent var	1.29E+11
Adjusted R-squared	-0.326498	S.D. dependent var	1.51E+11
S.E. of regression	1.74E+11	Akaike info criterion	54.89879
Sum squared resid	2.43E+23	Schwarz criterion	55.44557
Log likelihood	-510.5385	F-statistic	0.556956
Durbin-Watson stat	2.948574	Prob(F-statistic)	0.809738

Lampiran 17
Output Eviews Uji Normalitas Model 4



Series: Residuals
Sample 2003:2 2007:4
Observations 19

Mean	-2.74E-09
Median	-86743.01
Maximum	704241.9
Minimum	-693709.1
Std. Dev.	368440.8
Skewness	0.258152
Kurtosis	2.311794
Jarque-Bera	0.585989
Probability	0.746026