LAMPIRAN

LAMPIRAN 1 Data Penelitian

Data Penelitian pada Kelompok Perbankan Syariah

Periode	NPF	GDPG	SBR	FING	DPKGS	SIZES
Mar-01	0.12000	0.04021	0.04960	0.14609	0.12862	0.00184
Jun-01	0.11500	0.05672	0.04540	0.07926	0.18666	0.00211
Sep-01	0.09474	0.03771	0.04560	0.20671	0.04007	0.00230
Dec-01	0.04009	0.01909	0.05070	0.05709	0.20400	0.00247
Mar-02	0.04389	0.02749	0.02680	0.05039	0.01875	0.00264
Jun-02	0.04327	0.04000	0.03630	0.25869	0.22047	0.00316
Sep-02	0.04195	0.05354	0.02740	0.17306	0.11317	0.00336
Dec-02	0.04118	0.04880	0.02900	0.03070	0.16703	0.00364
Mar-03	0.03963	0.05873	0.04230	0.11778	0.14938	0.00425
Jun-03	0.03909	0.05242	0.02550	0.15464	0.12768	0.00483
Sep-03	0.03957	0.04192	0.02330	0.14265	0.22858	0.00581
Dec-03	0.02344	0.04732	0.03150	0.14443	0.23217	0.00648
Mar-04	0.02596	0.03771	0.02310	0.16017	0.22671	0.00826
Jun-04	0.02353	0.04457	0.00510	0.30241	0.18412	0.00930
Sep-04	0.02754	0.04863	0.01120	0.21240	0.16353	0.01049
Dec-04	0.02351	0.06465	0.01030	0.13413	0.22597	0.01205
Mar-05	0.02771	0.06064	-0.01370	0.12789	0.03344	0.01278
Jun-05	0.03848	0.05900	0.00830	0.10117	0.08963	0.01320
Sep-05	0.04720	0.05679	0.00940	0.03384	0.00003	0.01301
Dec-05	0.02817	0.05029	-0.04360	0.03244	0.16652	0.01421
Mar-06	0.04273	0.04982	-0.03010	0.05022	-0.04021	0.01402
Jun-06	0.04226	0.04956	-0.03030	0.13535	0.09876	0.01494
Sep-06	0.05126	0.05865	-0.03300	0.08261	0.09388	0.01541
Dec-06	0.04750	0.06105	0.03150	0.03979	0.15002	0.01578
Mar-07	0.05734	0.05972	0.02480	0.01835	0.05857	0.01669
Jun-07	0.06197	0.06283	0.02980	0.10322	0.03798	0.01649
Sep-07	0.06288	0.06521	0.01300	0.10891	0.08657	0.01719

Data Penelitian pada Kelompok Perbankan Konvensional

Periode	NPL	GDPG	SBR	LOANG	DPKGK	SIZEK
Mar-01	0.18174	0.04021	0.04960	0.06083	0.04335	0.99816
Jun-01	0.16644	0.05672	0.04540	0.07232	0.03223	0.99789
Sep-01	0.14759	0.03771	0.04560	-0.02351	-0.02322	0.99770
Dec-01	0.12149	0.01909	0.05070	0.00589	0.08342	0.99753
Mar-02	0.12801	0.02749	0.02680	-0.02273	-0.01759	0.99736
Jun-02	0.11904	0.04000	0.03630	0.01218	0.00933	0.99684
Sep-02	0.10862	0.05354	0.02740	0.09025	0.02997	0.99664
Dec-02	0.07533	0.04880	0.02900	-0.04353	0.02506	0.99636
Mar-03	0.07607	0.05873	0.04230	0.02724	-0.00337	0.99575
Jun-03	0.07084	0.05242	0.02550	0.03738	0.01559	0.99517
Sep-03	0.06815	0.04192	0.02330	0.05264	0.01915	0.99419
Dec-03	0.06836	0.04732	0.03150	0.05435	0.02758	0.99352
Mar-04	0.06306	0.03771	0.02310	0.01836	-0.01669	0.99174
Jun-04	0.06258	0.04457	0.00510	0.09046	0.04189	0.99070
Sep-04	0.05639	0.04863	0.01120	0.05251	0.01358	0.98951
Dec-04	0.04545	0.06465	0.01030	0.07786	0.03762	0.98795
Mar-05	0.04405	0.06064	-0.01370	0.03936	-0.00447	0.98722
Jun-05	0.07066	0.05900	0.00830	0.07943	0.05349	0.98680
Sep-05	0.07937	0.05679	0.00940	0.08217	0.06670	0.98699
Dec-05	0.07666	0.05029	-0.04360	0.02271	0.04527	0.98579
Mar-06	0.08280	0.04982	-0.03010	-0.01361	-0.00309	0.98598
Jun-06	0.08435	0.04956	-0.03030	0.03845	0.03869	0.98506
Sep-06	0.08029	0.05865	-0.03300	0.04274	0.03099	0.98459
Dec-06	0.06100	0.06105	0.03150	0.06207	0.06646	0.98422
Mar-07	0.06050	0.05972	0.02480	0.00998	0.00242	0.98331
Jun-07	0.05768	0.06283	0.02980	0.07565	0.04961	0.98351
Sep-07	0.05138	0.06521	0.01300	0.05957	0.03276	0.98281

LAMPIRAN 2 Hasil Regresi pada Perbankan Syariah

Dependent Variable: NPF
Method: Least Squares
Date: 01/10/08 Time: 18:05
Sample(adjusted): 2001:4 2007:3
Included observations: 24 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.040923	0.010802	3.788501	0.0020
NPF(-1)	0.412106	0.135480	3.041830	0.0088
D(GDPG(-1))	0.332914	0.162779	2.045189	0.0601
D(SBR)	0.089028	0.065433	1.360589	0.1951
FING	0.025624	0.030882	0.829743	0.4206
FING(-1)	-0.042612	0.023007	-1.852136	0.0852
FING(-2)	-0.002884	0.028202	-0.102256	0.9200
FING(-3)	-0.048819	0.022005	-2.218590	0.0436
DPKGS	-0.074838	0.024641	-3.037135	0.0089
SIZES	0.008173	0.320501	0.025502	0.9800

R-squared	0.806707	Mean dependent var	0.040007
Adjusted R-squared	0.682448	S.D. dependent var	0.011515
S.E. of regression	0.006489	Akaike info criterion	-6.943123
Sum squared resid	0.000589	Schwarz criterion	-6.452268
Log likelihood	93.31748	F-statistic	6.492110
Durbin-Watson stat	2.254182	Prob(F-statistic)	0.001073

LAMPIRAN 3 Hasil Regresi pada Perbankan Konvensional

Dependent Variable: NPL
Method: Least Squares
Date: 01/10/08   Time: 18:35
Sample(adjusted): 2002:1 2007:3
Included observations: 23 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.001333	0.008408	-0.158497	0.8760
NPL(-1)	0.888472	0.080260	11.06999	0.0000
D(GDPG(-1))	-0.604645	0.199719	-3.027477	0.0080
SBR	0.063659	0.088230	0.721506	0.4810
LOANG(-3)	0.119828	0.053321	2.247277	0.0391
LOANG(-4)	0.072080	0.052744	1.366589	0.1907
DPKGK	-0.014809	0.072661	-0.203810	0.8411

R-squared	0.905111	Mean dependent var	0.073506
Adjusted R-squared	0.869527	S.D. dependent var	0.021206
S.E. of regression	0.007660	Akaike info criterion	-6.659874
Sum squared resid	0.000939	Schwarz criterion	-6.314288
Log likelihood	83.58855	F-statistic	25.43621
Durbin-Watson stat	1.859471	Prob(F-statistic)	0.000000

LAMPIRAN 4 Uji Otokorelasi Model

Hasil Uji Otokorelasi Persamaan (4.1) dengan LM

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.134986	Probability	0.353630
Obs*R-squared	3.817760	Probability	0.148246

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 01/11/08 Time: 09:08
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.006171	0.011784	-0.523634	0.6101
NPF(-1)	0.094533	0.154376	0.612356	0.5517
D(GDPG(-1))	0.013325	0.169786	0.078482	0.9387
D(SBR)	0.057260	0.077978	0.734310	0.4769
FING	0.029303	0.036262	0.808090	0.4348
FING(-1)	-0.011554	0.024048	-0.480440	0.6396
FING(-2)	0.018835	0.030671	0.614088	0.5506
FING(-3)	-0.005603	0.022254	-0.251795	0.8055
DPKGS	-0.013570	0.026140	-0.519122	0.6131
SIZES	0.063672	0.320789	0.198485	0.8460
RESID(-1)	-0.201825	0.329418	-0.612671	0.5515
RESID(-2)	0.476502	0.380220	1.253225	0.2340

R-squared	0.159073	Mean dependent var	-8.20E-18
Adjusted R-squared	-0.611776	S.D. dependent var	0.005063
S.E. of regression	0.006427	Akaike info criterion	-6.949708
Sum squared resid	0.000496	Schwarz criterion	-6.360681
Log likelihood	95.39649	F-statistic	0.206361
Durbin-Watson stat	2.125050	Prob(F-statistic)	0.993167

Hasil Uji Otokorelasi Persamaan (4.2) dengan LM

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.315145	Probability	0.734726
Obs*R-squared	0.990868	Probability	0.609306

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 01/11/08 Time: 09:15
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.003248	0.011162	0.290945	0.7754
NPL(-1)	-0.006844	0.098624	-0.069394	0.9457
D(GDPG(-1))	-0.070769	0.227091	-0.311632	0.7599
SBR	-0.044974	0.108351	-0.415076	0.6844
LOANG(-3)	-0.030338	0.069596	-0.435917	0.6695
LOANG(-4)	-0.008606	0.056701	-0.151778	0.8815
DPKGK	-0.023809	0.101732	-0.234040	0.8183
RESID(-1)	0.092969	0.377784	0.246091	0.8092
RESID(-2)	-0.274416	0.352111	-0.779347	0.4487

R-squared	0.043081	Mean dependent var	-3.32E-18
Adjusted R-squared	-0.503730	S.D. dependent var	0.006532
S.E. of regression	0.008010	Akaike info criterion	-6.529997
Sum squared resid	0.000898	Schwarz criterion	-6.085673
Log likelihood	84.09497	F-statistic	0.078786
Durbin-Watson stat	1.919370	Prob(F-statistic)	0.999413

LAMPIRAN 5 Uji Heteroskedastisitas Model

Uji Heteroskedastisitas Persamaan (4.1)

White Heteroskedasticity Test:

F-statistic	1.258776	Probability	0.432365
Obs*R-squared	19.66129	Probability	0.352208

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 01/11/08 Time: 09:11
Sample: 2001:4 2007:3
Included observations: 24

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	6.31E-05	0.000136	0.465545	0.6611
NPF(-1)	0.000952	0.003175	0.299759	0.7764
NPF(-1)^2	-0.022707	0.028556	-0.795175	0.4626
D(GDPG(-1))	-0.001395	0.000936	-1.489286	0.1966
(D(GDPG(-1)))^2	0.171518	0.142006	1.207824	0.2811
D(SBR)	0.000149	0.000275	0.543188	0.6103
(D(SBR))^2	-0.006591	0.008652	-0.761830	0.4805
FING	-0.000740	0.000382	-1.936927	0.1105
FING^2	0.001410	0.001006	1.401721	0.2199
FING(-1)	-0.000242	0.000302	-0.802123	0.4589
FING(-1)^2	0.000967	0.000864	1.119360	0.3139
FING(-2)	-0.000535	0.000409	-1.307711	0.2479
FING(-2)^2	0.000622	0.001085	0.573431	0.5912
FING(-3)	-0.000524	0.000310	-1.688643	0.1521
FING(-3)^2	0.002288	0.001108	2.065445	0.0938
DPKGS	0.000422	0.000306	1.380356	0.2260
DPKGS^2	-0.000113	0.001085	-0.103774	0.9214
SIZES	0.003514	0.015949	0.220300	0.8344
SIZES^2	0.060427	0.804566	0.075105	0.9430

R-squared	0.819220	Mean dependent var	2.46E-05
Adjusted R-squared	0.168413	S.D. dependent var	2.39E-05
S.E. of regression	2.18E-05	Akaike info criterion	-18.61235
Sum squared resid	2.38E-09	Schwarz criterion	-17.67972
Log likelihood	242.3482	F-statistic	1.258776
Durbin-Watson stat	2.936289	Prob(F-statistic)	0.432365

Uji Heteroskedastisitas Persamaan (4.2)

White Heteroskedasticity Test:

F-statistic	1.082023	Probability	0.456792
Obs*R-squared	12.99316	Probability	0.369538

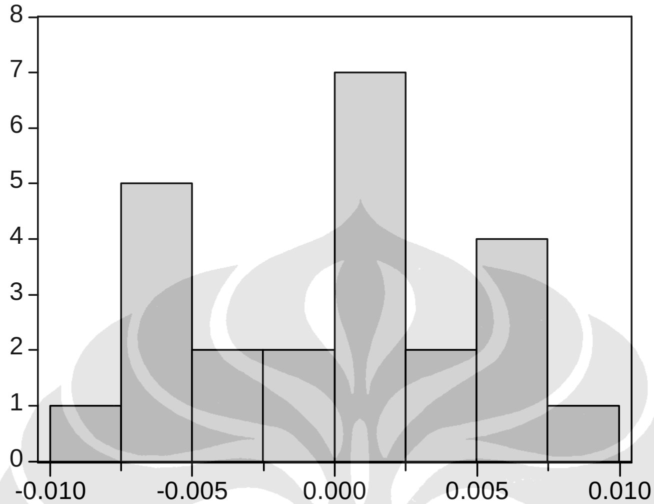
Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 01/11/08 Time: 09:16
Sample: 2002:1 2007:3
Included observations: 23

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.000464	0.000319	1.454103	0.1766
NPL(-1)	-0.011148	0.007127	-1.564329	0.1488
NPL(-1)^2	0.066310	0.041661	1.591654	0.1425
D(GDPG(-1))	0.001013	0.002614	0.387524	0.7065
(D(GDPG(-1)))^2	-0.046839	0.296981	-0.157718	0.8778
SBR	0.000154	0.001094	0.140528	0.8910
SBR^2	-0.027604	0.043773	-0.630607	0.5424
LOANG(-3)	0.000413	0.001054	0.391526	0.7036
LOANG(-3)^2	-0.006904	0.013100	-0.527033	0.6097
LOANG(-4)	-0.000774	0.000940	-0.824069	0.4291
LOANG(-4)^2	0.014471	0.014333	1.009657	0.3365
DPKGK	0.000474	0.001662	0.285028	0.7814
DPKGK^2	0.007624	0.029188	0.261202	0.7992

R-squared	0.564920	Mean dependent var	4.08E-05
Adjusted R-squared	0.042824	S.D. dependent var	7.01E-05
S.E. of regression	6.86E-05	Akaike info criterion	-16.03920
Sum squared resid	4.71E-08	Schwarz criterion	-15.39740
Log likelihood	197.4508	F-statistic	1.082023
Durbin-Watson stat	2.075737	Prob(F-statistic)	0.456792

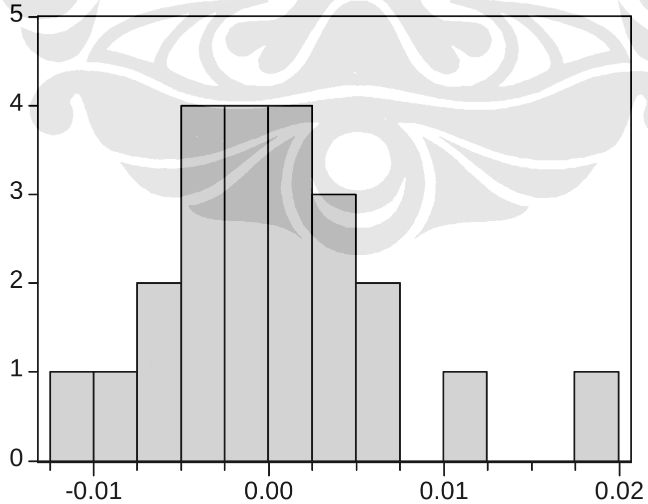
LAMPIRAN 6 Uji Normalitas Variabel Residual Model

Uji Normalitas Residual Persamaan (4.1)



Series: Residuals	
Sample 2001:4 2007:3	
Observations 24	
Mean	-8.20E-18
Median	0.001106
Maximum	0.008957
Minimum	-0.008413
Std. Dev.	0.005063
Skewness	-0.077829
Kurtosis	1.909903
Jarque-Bera	1.212541
Probability	0.545381

Uji Normalitas Residual Persamaan (4.2)



Series: Residuals	
Sample 2002:1 2007:3	
Observations 23	
Mean	-3.32E-18
Median	-0.000748
Maximum	0.017875
Minimum	-0.010833
Std. Dev.	0.006532
Skewness	0.853375
Kurtosis	3.822453
Jarque-Bera	3.439869
Probability	0.179078