

# LAMPIRAN

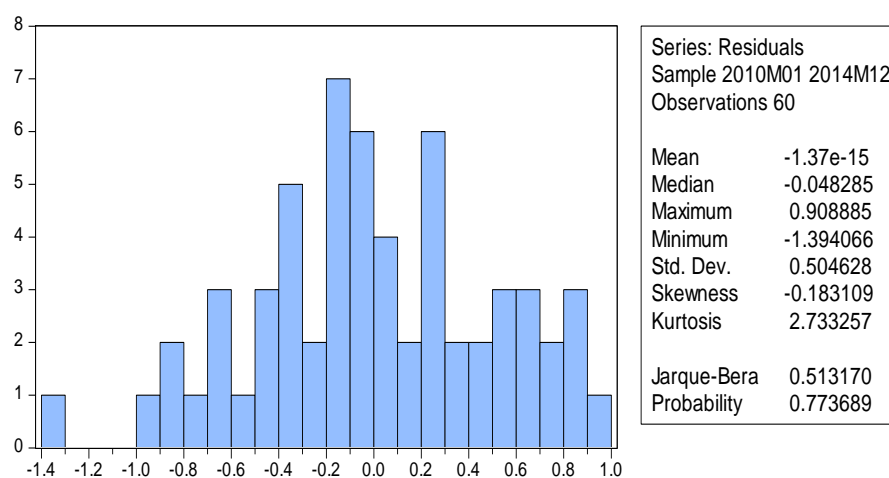
## A. Data Penelitian

TAHUN	NPF	CAR	ROA	FDR	BOPO
Jan-10	4,36	11,26	1,65	88,67	84,87
Feb-10	4,75	11,43	1,76	90,96	79,73
Mar-10	4,53	11,07	2,13	95,07	76,27
Apr-10	4,47	12,12	2,06	95,57	77,15
Mei-10	4,77	12,31	1,25	96,65	85,79
Jun-10	3,89	12,89	1,66	96,08	79,99
Jul-10	4,14	14,66	1,67	95,32	79,77
Agust-10	4,10	14,23	1,63	98,86	80,36
Sep-10	3,95	14,58	1,77	95,40	79,10
Okt-10	3,95	15,74	1,79	94,76	78,94
Nop-10	3,99	15,40	1,83	95,45	77,70
Des-10	3,02	16,25	1,67	89,67	80,54
Jan-11	3,28	20,23	2,26	91,97	75,75
Feb-11	3,66	15,17	1,81	95,16	79,56
Mar-11	3,60	16,57	1,97	93,22	77,63
Apr-11	3,79	19,86	1,90	95,17	78,78
Mei-11	3,76	19,58	1,84	94,88	79,05
Jun-11	3,55	15,92	1,84	94,93	78,13
Jul-11	3,75	15,92	1,86	94,18	77,13
Agust-11	3,53	15,83	1,81	98,39	77,65
Sep-11	3,50	16,18	1,80	94,97	77,54
Okt-11	3,11	15,30	1,75	95,24	78,03
Nop-11	2,74	14,88	1,78	94,40	77,92
Des-11	2,52	16,63	1,79	88,94	78,41
Jan-12	2,68	16,27	1,36	87,27	86,22
Feb-12	2,82	15,91	1,79	90,49	78,39
Mar-12	2,76	15,33	1,83	87,13	77,77
Apr-12	2,85	14,97	1,79	95,39	77,77
Mei-12	2,93	13,40	1,99	97,95	76,24
Jun-12	2,88	16,12	2,05	98,59	75,74
Jul-12	2,92	16,12	2,05	99,91	75,87
Agust-12	2,78	15,63	2,04	101,03	75,89
Sep-12	2,74	14,98	2,07	102,10	75,44
Okt-12	2,58	14,54	2,11	100,84	75,04
Nop-12	2,50	14,82	2,09	101,19	75,29
Des-12	2,22	14,13	2,14	100,00	74,75
Jan-13	2,49	15,29	2,52	100,63	70,43

Feb-13	2,72	15,20	2,29	102,17	72,06
Mar-13	2,75	14,30	2,39	102,62	72,95
Apr-13	2,85	14,72	2,29	103,08	73,95
Mei-13	2,92	14,28	2,07	102,08	76,87
Jun-13	2,64	14,30	2,10	104,43	76,18
Jul-13	2,75	15,28	2,02	104,83	76,13
Agust-13	3,01	14,71	2,01	102,53	77,87
Sep-13	2,80	14,19	2,04	103,27	77,98
Okt-13	2,96	14,19	1,94	103,03	79,06
Nop-13	3,08	12,23	1,96	102,58	78,59
Des-13	2,62	14,42	2,00	100,32	78,21
Jan-14	3,01	16,76	0,08	100,07	80,05
Feb-14	3,53	16,71	0,13	102,03	83,77
Mar-14	3,22	16,20	1,16	102,22	91,90
Apr-14	3,49	16,68	1,09	95,50	84,50
Mei-14	4,02	16,85	1,13	99,43	91,82
Jun-14	3,90	16,21	1,12	100,80	91,50
Jul-14	4,30	14,76	1,05	99,89	91,61
Agust-14	4,58	14,73	0,93	98,99	92,70
Sep-14	4,67	14,60	0,97	99,71	99,55
Okt-14	4,75	15,25	0,92	98,99	97,37
Nop-14	4,86	15,66	0,87	94,62	96,34
Des-14	4,33	15,74	0,80	91,50	96,97

## B. Hasil Uji Asumsi Klasik

### 1. Uji Normalitas



## 2. Uji Multikolinearitas

	CAR	ROA	FDR	BOPO
CAR	1.000000	-0.155585	-0.125324	0.051731
ROA	-0.155585	1.000000	0.096744	-0.790361
FDR	-0.125324	0.096744	1.000000	-0.121570
BOPO	0.051731	-0.790361	-0.121570	1.000000

## 3. Uji Heteroskedastisitas

## Heteroskedasticity Test: Breusch-Pagan-Godfrey

F-statistic	1.437382	Prob. F(4,55)	0.23401
Obs*R-squared	5.678589	Prob. Chi-Square(4)	0.2245
Scaled explained SS	16.86940	Prob. Chi-Square(4)	0.0020

## Test Equation:

Dependent Variable: RESID<sup>2</sup>

Method: Least Squares

Date: 04/25/17 Time: 14:47

Sample: 2010M01 2014M12

Included observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.050749	0.015936	3.184670	0.0024
CAR	0.012306	0.017757	0.693039	0.4912
ROA	0.108832	0.223093	0.487833	0.6276
FDR	-0.014450	0.010312	-1.401281	0.1667
BOPO	0.011339	0.008710	1.301752	0.1984

R-squared	0.094643	Mean dependent var	0.046279
Adjusted R-squared	0.028799	S.D. dependent var	0.124097
S.E. of regression	0.122297	Akaike info criterion	-1.285067
Sum squared resid	0.822616	Schwarz criterion	-1.110538
Log likelihood	43.55200	Hannan-Quinn criter.	-1.216799
F-statistic	1.437382	Durbin-Watson stat	1.883370
Prob(F-statistic)	0.233976		

## 4. Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.394674	Prob. F(2,53)	0.2569
Obs*R-squared	2.999871	Prob. Chi-Square(2)	0.2231

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 04/25/17 Time: 14:48

Sample: 2010M01 2014M12

Included observations: 60

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.000256	0.029071	0.008817	0.9930
CAR	0.006427	0.032838	0.195710	0.8456
ROA	0.012011	0.410392	0.029267	0.9768
FDR	-0.003827	0.019269	-0.198628	0.8433
BOPO	0.002775	0.016112	0.172237	0.8639
RESID(-1)	0.240351	0.144340	1.665171	0.1018
RESID(-2)	-0.021962	0.143578	-0.152964	0.8790
R-squared	0.049998	Mean dependent var	1.39E-17	
Adjusted R-squared	-0.057550	S.D. dependent var	0.216940	
S.E. of regression	0.223095	Akaike info criterion	-0.053157	
Sum squared resid	2.637884	Schwarz criterion	0.191183	
Log likelihood	8.594708	Hannan-Quinn criter.	0.042418	
F-statistic	0.464891	Durbin-Watson stat	1.934559	
Prob(F-statistic)	0.831158			

## 5. Hasil Uji Linear Berganda

Dependent Variable: NPF  
 Method: Least Squares  
 Date: 04/22/17 Time: 15:22  
 Sample: 2010M01 2014M12  
 Included observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.261112	2.510186	1.299152	0.1993
CAR	-0.107434	0.039846	-2.696223	0.0093
ROA	-0.033736	0.223672	-0.150828	0.8807
FDR	-0.036557	0.015348	-2.381953	0.0207
BOPO	0.067237	0.016836	3.993728	0.0002
R-squared	0.521031	Mean dependent var		3.427000
Adjusted R-squared	0.486197	S.D. dependent var		0.729152
S.E. of regression	0.522656	Akaike info criterion		1.619871
Sum squared resid	15.02434	Schwarz criterion		1.794399
Log likelihood	-43.59612	Hannan-Quinn criter.		1.688138
F-statistic	14.95748	Durbin-Watson stat		0.647310
Prob(F-statistic)	0.000000			

## 6. Hasil NPF gap

$$Y = 3,261112 - 0,107434X_1 - 0,036557X_2 + 0,067237X_3 + \varepsilon$$

TAHUN	NPF Rill	NPF Estimated	GAP
Jan-10	4,36	4,52	-0,16
Feb-10	4,75	4,07	0,68
Mar-10	4,53	3,72	0,81
Apr-10	4,47	3,65	0,82
Mei-10	4,77	4,17	0,60
Jun-10	3,89	3,74	0,15
Jul-10	4,14	3,57	0,57
Agust-10	4,10	3,52	0,58
Sep-10	3,95	3,53	0,42
Okt-10	3,95	3,41	0,54
Nop-10	3,99	3,34	0,65

Des-10	3,02	3,65	-0,63
Jan-11	3,28	2,82	0,46
Feb-11	3,66	3,50	0,16
Mar-11	3,60	3,29	0,31
Apr-11	3,79	2,95	0,84
Mei-11	3,76	3,00	0,76
Jun-11	3,55	3,33	0,22
Jul-11	3,75	3,29	0,46
Agust-11	3,53	3,18	0,35
Sep-11	3,50	3,26	0,24
Okt-11	3,11	3,38	-0,27
Nop-11	2,74	3,45	-0,71
Des-11	2,52	3,50	-0,98
Jan-12	2,68	4,12	-1,44
Feb-12	2,82	3,51	-0,69
Mar-12	2,76	3,66	-0,90
Apr-12	2,85	3,39	-0,54
Mei-12	2,93	3,37	-0,44
Jun-12	2,88	3,02	-0,14
Jul-12	2,92	2,98	-0,06
Agust-12	2,78	2,99	-0,21
Sep-12	2,74	2,99	-0,25
Okt-12	2,58	3,06	-0,48
Nop-12	2,50	3,03	-0,53
Des-12	2,22	3,11	-0,89
Jan-13	2,49	2,68	-0,19
Feb-13	2,72	2,74	-0,02
Mar-13	2,75	2,88	-0,13
Apr-13	2,85	2,88	-0,03
Mei-13	2,92	3,16	-0,24
Jun-13	2,64	3,03	-0,39
Jul-13	2,75	2,91	-0,16
Agust-13	3,01	3,17	-0,16
Sep-13	2,80	3,20	-0,40
Okt-13	2,96	3,29	-0,33
Nop-13	3,08	3,48	-0,40
Des-13	2,62	3,30	-0,68
Jan-14	3,01	3,18	-0,17
Feb-14	3,53	3,37	0,16
Mar-14	3,22	3,96	-0,74

Apr-14	3,49	3,66	-0,17
Mei-14	4,02	3,99	0,03
Jun-14	3,90	3,99	-0,09
Jul-14	4,30	4,18	0,12
Agust-14	4,58	4,29	0,29
Sep-14	4,67	4,74	-0,07
Okt-14	4,75	4,55	0,20
Nop-14	4,86	4,60	0,26
Des-14	4,33	4,75	-0,42

## 7. Hasil Skenario Normal

TAHUN	NPF (%)	CAR (%)	FDR (%)	BOPO (%)
Mei-12	2,93	13,40	97,95	76,24
Jul-12	2,92	16,12	99,91	75,87
Mei-13	2,92	14,28	102,08	76,87

## 8. Hasil Skenario Tolerable

TAHUN	NPF (%)	CAR (%)	FDR (%)	BOPO (%)
Des-10	3,02	16,25	89,67	80,54
Jan-11	3,28	20,23	91,97	75,75
Feb-11	3,66	15,17	95,16	79,56
Mar-11	3,60	16,57	93,22	77,63
Mei-11	3,76	19,58	94,88	79,05
Jun-11	3,55	15,92	94,93	78,13
Jul-11	3,75	15,92	94,18	77,13
Agust-11	3,53	15,83	98,39	77,65
Sep-11	3,50	16,18	94,97	77,54
Okt-11	3,11	15,30	95,24	78,03
Nop-11	2,74	14,88	94,40	77,92
Feb-12	2,82	15,91	90,49	78,39
Mar-12	2,76	15,33	87,13	77,77
Apr-12	2,85	14,97	95,39	77,77
Mei-12	2,93	13,40	97,95	76,24
Jun-12	2,88	16,12	98,59	75,74
Agust-12	2,78	15,63	101,03	75,89
Sep-12	2,74	14,98	102,10	75,44



Feb-13	2,72	15,20	102,17	72,06
Mar-13	2,75	14,30	102,62	72,95
Apr-13	2,85	14,72	103,08	73,95
Jul-13	2,75	15,28	104,83	76,13
Agust-13	3,01	14,71	102,53	77,87
Sep-13	2,80	14,19	103,27	77,98
Okt-13	2,96	14,19	103,03	79,06
Nop-13	3,08	12,23	102,58	78,59
Jan-14	3,01	16,76	100,07	80,05
Feb-14	3,53	16,71	102,03	83,77
Mar-14	3,22	16,20	102,22	91,90
Apr-14	3,49	16,68	95,50	84,50

## 9. Hasil Skenario Krisis

TAHUN	NPF (%)	CAR (%)	FDR (%)	BOPO (%)
Jan-10	4,36	11,26	88,67	84,87
Feb-10	4,75	11,43	90,96	79,73
Mar-10	4,53	11,07	95,07	76,27
Apr-10	4,47	12,12	95,57	77,15
Mei-10	4,77	12,31	96,65	85,79
Jun-10	3,89	12,89	96,08	79,99
Jul-10	4,14	14,66	95,32	79,77
Agust-10	4,10	14,23	98,86	80,36
Sep-10	3,95	14,58	95,40	79,10
Okt-10	3,95	15,74	94,76	78,94
Nop-10	3,99	15,40	95,45	77,70
Apr-11	3,79	19,86	95,17	78,78
Apr-11	3,79	19,86	95,17	78,78
Jun-14	3,90	16,21	100,80	91,50
Jul-14	4,30	14,76	99,89	91,61
Agust-14	4,58	14,73	98,99	92,70
Sep-14	4,67	14,60	99,71	99,55
Okt-14	4,75	15,25	98,99	97,37
Nop-14	4,86	15,66	94,62	96,34
Des-14	4,33	15,74	91,50	96,97

## 10. Hasil Skenario Stagnan

TAHUN	NPF (%)	CAR (%)	FDR (%)	BOPO (%)
Des-11	2,52	16,63	88,94	78,41
Okt-12	2,58	14,54	100,84	75,04
Nop-12	2,50	14,82	101,19	75,29
Des-12	2,22	14,13	100,00	74,75
Jan-13	2,49	15,29	100,63	70,43
Jun-13	2,64	14,30	104,43	76,18
Des-13	2,62	14,42	100,32	78,21