

LAMPIRAN

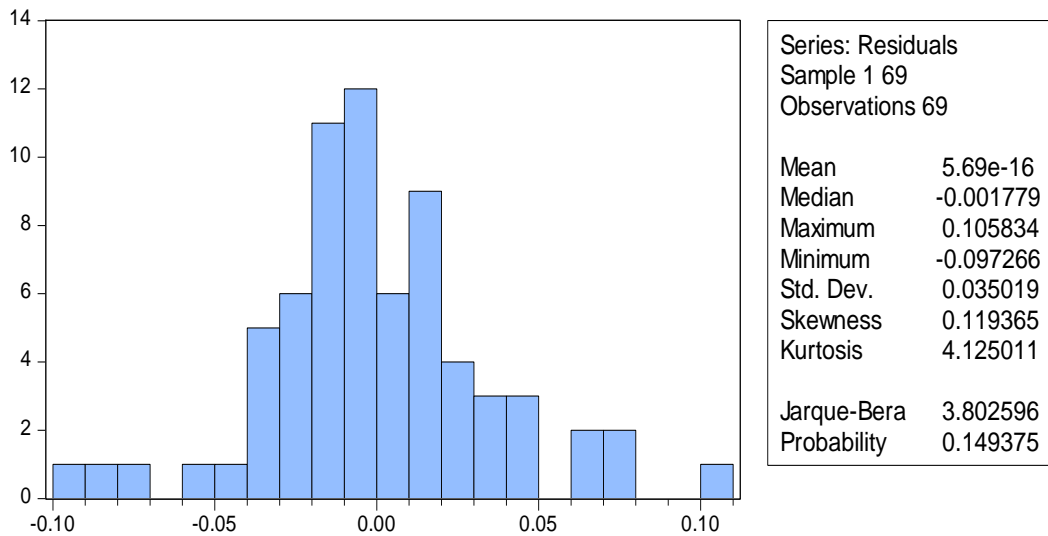
Lampiran 1. Data Variabel Dependen dan Variabel Independen

Tahun	FDR (%)	DPK Miliar (RP)	NPF (%)	ROA (%)	CAR (%)
2012M01	87,27	116,518	2,68	1,36	16,27
2012M02	90,49	114,616	2,82	1,79	15,91
2012M03	87,13	119,639	2,76	1,83	15,33
2012M04	95,39	114,018	2,85	1,79	14,97
2012M05	97,95	115,206	2,93	1,99	13,4
2012M06	98,59	119,279	2,88	2,05	16,12
2012M07	99,91	121,018	2,92	2,05	16,12
2012M08	101,03	123,673	2,78	2,04	15,63
2012M09	102,1	127,678	2,74	2,07	14,98
2012M10	100,84	134,453	2,58	2,11	14,54
2012M11	101,19	138,671	2,5	2,09	14,82
2012M12	100	147,512	2,22	2,14	25,16
2013M01	100,63	148,731	2,49	2,52	15,29
2013M02	102,17	150,795	2,72	2,29	15,2
2013M03	102,62	156,964	2,75	2,39	14,3
2013M04	103,08	158,519	2,85	2,29	14,72
2013M05	102,08	163,858	2,92	2,07	14,28
2013M06	104,43	163,966	2,64	2,1	14,3
2013M07	104,83	166,453	2,75	2,02	15,28
2013M08	102,53	170,222	3,01	2,01	14,71
2013M09	103,27	171,701	2,8	2,04	14,19
2013M10	103,03	174,018	2,96	1,94	14,19
2013M11	102,58	176,292	3,08	1,96	12,23
2013M12	100,32	183,534	2,62	2	14,42
2014M01	100,07	177,93	3,01	0,08	16,76
2014M02	102,03	178,154	3,53	0,13	16,71
2014M03	102,22	180,945	3,22	1,16	16,2
2014M04	95,5	185,508	3,48	1,09	16,68
2014M05	99,43	190,783	4,02	1,13	16,85
2014M06	100,8	191,47	3,9	1,12	16,21
2014M07	99,89	194,299	4,31	1,05	15,62
2014M08	98,99	195,959	4,58	0,93	14,73
2014M09	99,71	197,141	4,67	0,97	14,54

2014M10	98,99	207,121	4,58	0,92	15,25
2014M11	94,62	209,644	4,86	0,87	15,66
2014M12	91,5	217,858	4,33	0,8	16,01
2015M01	99,63	210,761	4,23	1,405	14,16
2015M02	99,55	210,298	4,44	1,36	14,36
2015M03	100,435	212,988	4,21	1,54	14,43
2015M04	99,535	213,973	4,12	1,52	14,5
2015M05	99,84	215,339	4,195	1,515	14,37
2015M06	100,905	213,478	4,425	1,25	14,09
2015M07	100,075	1198,1	4,54	1,275	14,47
2015M08	99,985	216,356	4,5	1,3	15,05
2015M09	99,265	219,314	4,405	1,32	15,15
2015M10	98,84	1198,497	4,41	1,365	14,96
2015M11	99,59	220,653	4,295	1,335	15,31
2015M12	96,455	231,175	3,935	1,15	15,02
2016M01	96,755	268,055	4,39	1,545	15,11
2016M02	95,23	270,78	4,46	1,445	15,44
2016M03	96,04	332,557	4,54	1,575	14,9
2016M04	95,075	233,808	4,53	1,335	15,43
2016M05	90,69	238,366	5,07	1,11	14,78
2016M06	94,46	241,337	4,585	1,41	14,72
2016M07	93,135	243,184	4,43	1,395	14,86
2016M08	92,185	244,843	4,505	1,35	14,87
2016M09	92,04	263,522	4,005	1,41	15,43
2016M10	92,295	264,678	4,055	1,405	15,27
2016M11	91,435	270,48	3,97	1,505	15,78
2016M12	91,345	279,334	3,955	1,2	15,95
2017M01	91,085	277,714	4,195	1,835	16,99
2017M02	90,88	281,084	4,165	1,835	17,04
2017M03	91,405	286,178	4,055	1,865	16,98
2017M04	91,515	291,889	4,145	1,82	16,91
2017M05	91,635	295,606	4,075	1,86	16,88
2017M06	92,735	302,013	3,67	1,795	16,42
2017M07	90,98	307,528	3,65	1,735	17,01
2017M08	90,46	309,006	3,635	1,725	16,42
2017M09	89,595	318,574	3,565	1,725	16,05

Sumber : Otoritas Jasa Keuangan (OJK)

Lampiran 2. Hasil Uji Normalitas



Sumber : *Eviews 0.8* (data diolah)

Lampiran 3. Hasil Uji Multikolinieritas

	DPK	NPF	ROA	CAR
DPK	1	-0.1026403788553145	0.1687775408581073	-0.2077028154268184
NPF	-0.1026403788553145	1	-0.3158649581462893	0.1454773807424059
ROA	0.1687775408581073	-0.3158649581462893	1	0.327861807573408
CAR	-0.2077028154268184	0.1454773807424059	0.327861807573408	1

Sumber : *Eviews 0.8* (data diolah)

Lampiran 4. Hasil Uji Autokolerasi

Breusch-Godfrey Serial Correlation LM Test:				
F-statistic	1.073954	Prob. F(2,62)	0.3479	
Obs*R-squared	2.310375	Prob. Chi-Square(2)	0.3150	
Test Equation:				
Dependent Variable: RESID				
Method: Least Squares				
Date: 11/26/17 Time: 11:35				
Sample: 1 69				
Included observations: 69				
Presample missing value lagged residuals set to zero.				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.016012	0.100821	0.158811	0.8743
DPK	-0.004933	0.032188	-0.153243	0.8787
NPF	-0.000887	0.004864	-0.182366	0.8559
ROA	-0.003115	0.008495	-0.366700	0.7151
CAR	0.003103	0.046225	0.067127	0.9467
RESID(-1)	0.126781	0.136965	0.925639	0.3582
RESID(-2)	0.141819	0.138446	1.024364	0.3096
R-squared	0.033484	Mean dependent var	5.69E-16	
Adjusted R-squared	-0.060050	S.D. dependent var	0.035019	
S.E. of regression	0.036055	Akaike info criterion	-3.711591	
Sum squared resid	0.080600	Schwarz criterion	-3.484943	
Log likelihood	135.0499	Hannan-Quinn criter.	-3.621672	
F-statistic	0.357985	Durbin-Watson stat	1.861894	
Prob(F-statistic)	0.902546			

Sumber : *Eviews 0.8* (data diolah)

Lampiran 5. Hasil Uji Heteroskedastisitas

Heteroskedasticity Test: Breusch-Pagan-Godfrey				
F-statistic	1.260945	Prob. F(4,64)	0.2946	
Obs*R-squared	5.040583	Prob. Chi-Square(4)	0.2832	
Scaled explained SS	6.775856	Prob. Chi-Square(4)	0.1482	
Test Equation:				
Dependent Variable: RESID^2				
Method: Least Squares				
Date: 11/26/17 Time: 11:34				
Sample: 1 69				
Included observations: 69				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.010579	0.005909	-1.790478	0.0781
DPK	0.003046	0.001889	1.612003	0.1119
NPF	-0.000228	0.000286	-0.799024	0.4272
ROA	-0.000322	0.000486	-0.663205	0.5096
CAR	0.005010	0.002726	1.838109	0.0707
R-squared	0.073052	Mean dependent var	0.001209	
Adjusted R-squared	0.015118	S.D. dependent var	0.002152	
S.E. of regression	0.002136	Akaike info criterion	-9.390235	
Sum squared resid	0.000292	Schwarz criterion	-9.228343	
Log likelihood	328.9631	Hannan-Quinn criter.	-9.326007	
F-statistic	1.260945	Durbin-Watson stat	1.940457	
Prob(F-statistic)	0.294588			

Sumber : *Eviews 0.8* (data diolah)

Lampiran 6. Analisis Regresi Linier Berganda

Dependent Variable: FDR				
Method: Least Squares				
Date: 11/26/17 Time: 11:36				
Sample: 1 69				
Included observations: 69				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.897325	0.099862	18.99949	0.0000
DPK	0.110110	0.031934	3.448113	0.0010
NPF	-0.020555	0.004832	-4.253901	0.0001
ROA	0.036876	0.008208	4.492728	0.0000
CAR	-0.092074	0.046065	-1.998790	0.0499
R-squared	0.592628	Mean dependent var	2.011159	
Adjusted R-squared	0.567167	S.D. dependent var	0.054867	
S.E. of regression	0.036097	Akaike info criterion	-3.735505	
Sum squared resid	0.083392	Schwarz criterion	-3.573613	
Log likelihood	133.8749	Hannan-Quinn criter.	-3.671277	
F-statistic	23.27615	Durbin-Watson stat	1.644742	
Prob(F-statistic)	0.000000			

Sumber : *Eviews 0.8* (data diolah)