

(Dalam milyar rupiah)

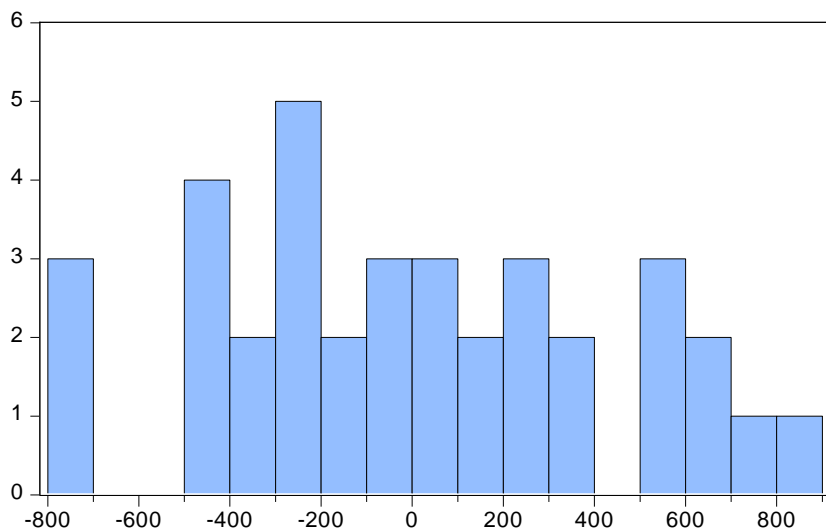
| Tahun | Aset      | Dpk   | Kredit | Modal |      |
|-------|-----------|-------|--------|-------|------|
| 1997  | Januari   | 11485 | 5701   | 8004  | 944  |
|       | Februari  | 11190 | 5652   | 7545  | 966  |
|       | Maret     | 10896 | 5604   | 7087  | 989  |
|       | April     | 10552 | 5693   | 6783  | 1016 |
|       | Mei       | 10869 | 5856   | 7126  | 953  |
|       | Juni      | 10992 | 6175   | 7425  | 967  |
|       | Juli      | 11115 | 6494   | 7725  | 981  |
|       | Agustus   | 11822 | 6716   | 7822  | 995  |
|       | September | 12239 | 6998   | 7998  | 1015 |
|       | Oktober   | 12609 | 7126   | 8272  | 1062 |
|       | November  | 12817 | 7225   | 8422  | 1092 |
|       | Desember  | 13096 | 7188   | 8522  | 1101 |
| 1998  | Januari   | 12979 | 7224   | 8386  | 1118 |
|       | Februari  | 13018 | 7330   | 8138  | 1126 |
|       | Maret     | 12828 | 7302   | 7877  | 1161 |
|       | April     | 12442 | 7475   | 7675  | 1153 |
|       | Mei       | 12559 | 7653   | 8082  | 1140 |
|       | Juni      | 16254 | 10760  | 8796  | 1298 |
|       | Juli      | 19505 | 13887  | 8792  | 1421 |
|       | Agustus   | 18453 | 12664  | 8872  | 1402 |
|       | September | 17595 | 12312  | 7992  | 1367 |
|       | Oktober   | 16328 | 11765  | 7648  | 1206 |
|       | November  | 17811 | 13242  | 8305  | 1322 |
|       | Desember  | 21488 | 15328  | 8726  | 1343 |
| 1999  | Januari   | 21246 | 14568  | 9157  | 1339 |
|       | Februari  | 20261 | 13609  | 9302  | 1360 |
|       | Maret     | 20848 | 13558  | 9634  | 1407 |
|       | April     | 20278 | 12298  | 10231 | 1408 |
|       | Mei       | 20560 | 12129  | 10548 | 1410 |
|       | Juni      | 21347 | 12762  | 10933 | 1515 |
|       | Juli      | 22186 | 13371  | 11247 | 1404 |
|       | Agustus   | 22608 | 13425  | 11468 | 1422 |
|       | September | 23186 | 13716  | 11058 | 1415 |
|       | Oktober   | 23288 | 13910  | 11718 | 1159 |
|       | November  | 24509 | 13322  | 12025 | 1856 |
|       | Desember  | 23814 | 11847  | 12318 | 1935 |

(Sumber: Bank Indonesia)

Dependent Variable: ASET  
 Method: Least Squares  
 Date: 06/21/19 Time: 22:39  
 Sample: 1997M01 1999M12  
 Included observations: 36

| Variable | Coefficient | Std. Error | t-Statistic | Prob.  |
|----------|-------------|------------|-------------|--------|
| C        | -5176.003   | 491.1086   | -10.53943   | 0.0000 |
| KREDIT   | 1.251577    | 0.086379   | 14.48942    | 0.0000 |
| MODAL    | 1.738999    | 0.628546   | 2.766700    | 0.0093 |
| DPK      | 0.831691    | 0.036923   | 22.52492    | 0.0000 |

|                    |           |                       |          |
|--------------------|-----------|-----------------------|----------|
| R-squared          | 0.991730  | Mean dependent var    | 16529.81 |
| Adjusted R-squared | 0.990954  | S.D. dependent var    | 4751.215 |
| S.E. of regression | 451.8829  | Akaike info criterion | 15.16916 |
| Sum squared resid  | 6534342.  | Schwarz criterion     | 15.34511 |
| Log likelihood     | -269.0449 | Hannan-Quinn criter.  | 15.23057 |
| F-statistic        | 1279.080  | Durbin-Watson stat    | 0.898643 |
| Prob(F-statistic)  | 0.000000  |                       |          |



Series: Residuals  
 Sample 1997M01 1999M12  
 Observations 36

Mean -2.32e-12  
 Median -16.36708  
 Maximum 821.4087  
 Minimum -785.0869  
 Std. Dev. 432.0827  
 Skewness 0.135264  
 Kurtosis 2.185902

Jarque-Bera 1.103912  
 Probability 0.575822

Breusch-Godfrey Serial Correlation LM Test:

|               |          |                     |        |
|---------------|----------|---------------------|--------|
| F-statistic   | 2.189614 | Prob. F(6,26)       | 0.0767 |
| Obs*R-squared | 12.08443 | Prob. Chi-Square(6) | 0.0601 |

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 06/21/19 Time: 22:40

Sample: 1997M01 1999M12

Included observations: 36

Presample missing value lagged residuals set to zero.

| Variable  | Coefficient | Std. Error | t-Statistic | Prob.  |
|-----------|-------------|------------|-------------|--------|
| C         | 16.30978    | 449.1797   | 0.036310    | 0.9713 |
| KREDIT    | -0.025792   | 0.090988   | -0.283466   | 0.7791 |
| MODAL     | 0.046796    | 0.635456   | 0.073642    | 0.9419 |
| DPK       | 0.015668    | 0.036776   | 0.426042    | 0.6736 |
| RESID(-1) | 0.573651    | 0.201272   | 2.850133    | 0.0084 |
| RESID(-2) | -0.028261   | 0.230307   | -0.122708   | 0.9033 |
| RESID(-3) | 0.156190    | 0.221788   | 0.704233    | 0.4875 |
| RESID(-4) | -0.246794   | 0.238029   | -1.036821   | 0.3094 |
| RESID(-5) | 0.115825    | 0.251878   | 0.459847    | 0.6494 |
| RESID(-6) | -0.038856   | 0.224290   | -0.173242   | 0.8638 |

|                    |           |                       |           |
|--------------------|-----------|-----------------------|-----------|
| R-squared          | 0.335679  | Mean dependent var    | -2.32E-12 |
| Adjusted R-squared | 0.105721  | S.D. dependent var    | 432.0827  |
| S.E. of regression | 408.6047  | Akaike info criterion | 15.09351  |
| Sum squared resid  | 4340903.  | Schwarz criterion     | 15.53337  |
| Log likelihood     | -261.6831 | Hannan-Quinn criter.  | 15.24703  |
| F-statistic        | 1.459742  | Durbin-Watson stat    | 1.961585  |
| Prob(F-statistic)  | 0.214902  |                       |           |

Heteroskedasticity Test: White

|                     |          |                     |        |
|---------------------|----------|---------------------|--------|
| F-statistic         | 1.090517 | Prob. F(9,26)       | 0.4027 |
| Obs*R-squared       | 9.865449 | Prob. Chi-Square(9) | 0.3615 |
| Scaled explained SS | 4.622007 | Prob. Chi-Square(9) | 0.8659 |

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 06/21/19 Time: 22:41

Sample: 1997M01 1999M12

Included observations: 36

| Variable     | Coefficient | Std. Error | t-Statistic | Prob.  |
|--------------|-------------|------------|-------------|--------|
| C            | 2199897.    | 2394631.   | 0.918679    | 0.3667 |
| KREDIT       | -445.7807   | 673.7962   | -0.661596   | 0.5141 |
| KREDIT^2     | -0.024309   | 0.060467   | -0.402016   | 0.6910 |
| KREDIT*MODAL | 0.388102    | 0.446672   | 0.868876    | 0.3929 |
| KREDIT*DPK   | 0.028207    | 0.040666   | 0.693631    | 0.4941 |
| MODAL        | 1958.402    | 3534.853   | 0.554026    | 0.5843 |
| MODAL^2      | -1.020217   | 1.813660   | -0.562519   | 0.5786 |
| MODAL*DPK    | -0.236580   | 0.234974   | -1.006832   | 0.3233 |
| DPK          | -236.2310   | 246.3172   | -0.959052   | 0.3464 |
| DPK^2        | 0.014076    | 0.011685   | 1.204651    | 0.2392 |

|                    |           |                       |          |
|--------------------|-----------|-----------------------|----------|
| R-squared          | 0.274040  | Mean dependent var    | 181509.5 |
| Adjusted R-squared | 0.022746  | S.D. dependent var    | 200466.1 |
| S.E. of regression | 198173.1  | Akaike info criterion | 27.46180 |
| Sum squared resid  | 1.02E+12  | Schwarz criterion     | 27.90167 |
| Log likelihood     | -484.3124 | Hannan-Quinn criter.  | 27.61533 |
| F-statistic        | 1.090517  | Durbin-Watson stat    | 1.642864 |
| Prob(F-statistic)  | 0.402711  |                       |          |

Variance Inflation Factors

Date: 06/21/19 Time: 22:42

Sample: 1997M01 1999M12

Included observations: 36

| Variable | Coefficient<br>Variance | Uncentered<br>VIF | Centered<br>VIF |
|----------|-------------------------|-------------------|-----------------|
| C        | 241187.6                | 42.52121          | NA              |
| KREDIT   | 0.007461                | 108.0185          | 3.003733        |
| MODAL    | 0.395070                | 111.5332          | 3.823344        |
| DPK      | 0.001363                | 26.94279          | 2.655187        |

# ANALISIS FAKTOR YANG MEMPENGARUHI KERENTANAN (VULNERABILITY) PADA BPD (BANK PEMBANGUNAN DAERAH DAERAH) DI INDONESIA PADA KRISIS KEUANGAN ASIA TAHUN 1998

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