

LAMP IRAN

D A T A

	ROA	CAR	NPF	FDR	KURS	INF
2013 Januari	2.52	15.29	2.49	100.63	9698	1.03
Februari	2.29	15.2	2.72	102.17	9667	0.75
Maret	2.39	14.3	2.75	102.62	9719	0.63
April	2.29	14.72	2.85	103.08	9722	-0.1
Mei	2.07	14.28	2.92	102.08	9802	-0.03
Juni	2.1	14.3	2.64	104.43	9929	1.03
Juli	2.02	15.28	2.75	104.83	10278	3.29
Agustus	2.01	14.71	3.01	102.53	10924	1.12
September	2.04	14.19	2.8	103.27	11613	-0.35
Oktober	1.94	14.19	2.96	103.03	11234	0.09
November	1.96	12.23	3.08	102.58	11977	0.12
Desember	2	14.42	2.62	100.32	12189	0.55
2014 Januari	0.08	16.76	3.01	100.07	12226	1.07
Februari	0.13	16.71	3.53	102.03	11634	0.26
Maret	1.16	16.2	3.22	102.22	11404	0.08
April	1.09	16.68	3.48	95.5	11532	-0.02
Mei	1.13	16.85	4.02	99.43	11611	0.16
Juni	1.12	16.21	3.9	100.8	11969	0.43
Juli	1.03	14.76	4.31	99.89	11591	0.93
Agustus	0.9	14.73	4.58	98.99	11717	0.47
September	0.92	14.6	4.67	99.71	12212	0.27
Oktober	0.76	15.25	4.58	98.99	12082	0.47
November	0.86	15.66	4.86	94.62	12196	1.5
Desember	0.79	15.74	4.33	91.5	12440	2.46
2015 Januari	0.88	14.16	5.56	88.85	12625	-0.24
Februari	0.78	14.38	5.83	89.37	12863	-0.36
Maret	0.69	14.43	5.49	89.15	13084	0.17
April	0.62	14.5	5.2	89.57	12937	0.36
Mei	0.63	14.37	5.44	90.05	13211	0.50
Juni	0.5	14.09	5.09	92.56	13332	0.54
Juli	0.5	14.47	5.3	90.13	13481	0.93
Agustus	0.46	15.05	5.3	90.72	14027	0.39
September	0.49	15.15	5.14	90.82	14657	-0.05
Oktober	0.51	14.96	5.16	90.67	13639	-0.08
November	0.52	15.31	5.13	90.26	13840	0.21
Desember	0.49	15.02	4.48	88.03	13795	0.96
2016 Januari	1.01	15.11	5.46	87.86	13846	0.51

Februari	0.81	15.44	5.59	87.3	13395	-0.09
Maret	0.88	14.9	5.35	87.52	13276	0.19
April	0.8	15.43	5.48	88.11	13204	-0.45
Mei	0.16	14.78	6.17	89.31	13615	0.24
Juni	0.73	14.72	5.68	89.32	13180	0.66
Juli	0.63	14.86	5.32	87.58	13094	0.69

STATISTIK DESKRIPTIF

	INF	KURS	FDR	CAR	NPF	ROA
Mean	0.495116	9.402572	95.63953	14.98581	4.284884	1.109070
Median	0.390000	9.410174	95.50000	14.86000	4.580000	0.880000
Maximum	3.290000	9.592673	104.8300	16.85000	6.170000	2.520000
Minimum	-0.450000	9.176473	87.30000	12.23000	2.490000	0.080000
Std. Dev.	0.699372	0.115618	6.205524	0.866356	1.159683	0.696877
Skewness	1.943368	-0.639820	0.004211	0.047548	-0.204096	0.645273
Kurtosis	8.186008	2.460503	1.287388	4.545728	1.489777	2.089846
Jarque-Bera	75.25251	3.455296	5.255154	4.296986	4.384911	4.468220
Probability	0.000000	0.177702	0.072253	0.116660	0.111642	0.107087
Sum	21.29000	404.3106	4112.500	644.3900	184.2500	47.69000
SumSq.Dev.	20.54307	0.561434	1617.358	31.52405	56.48427	20.39676
Observations	43	43	43	43	43	43

UNIT ROOT TEST TINGKAT LEVEL

Return on asset (ROA)

Null Hypothesis: ROA has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-2.399204	0.1481
Test critical values:		
1% level	-3.596616	
5% level	-2.933158	
10% level	-2.604867	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(ROA)

Method: Least Squares

Date: 04/25/17 Time: 22:19

Sample (adjusted): 2013M02 2016M07

Included observations: 42 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
ROA(-1)	-0.193440	0.080627	-2.399204	0.0212
C	0.171745	0.106217	1.616931	0.1138
R-squared	0.125801	Mean dependent var		-0.045000
Adjusted R-squared	0.103946	S.D. dependent var		0.382452
S.E. of regression	0.362029	Akaike info criterion		0.852266
Sum squared resid	5.242614	Schwarz criterion		0.935012
Log likelihood	-15.89758	Hannan-Quinn criter.		0.882596
F-statistic	5.756182	Durbin-Watson stat		2.133967
Prob(F-statistic)	0.021181			

Capital adequacy ratio (CAR)

Null Hypothesis: CAR has a unit root

Exogenous: Constant

Lag Length: 1 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-3.494233	0.0132
Test critical values:		
1% level	-3.600987	
5% level	-2.935001	
10% level	-2.605836	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(CAR)

Method: Least Squares

Date: 04/25/17 Time: 22:20

Sample (adjusted): 2013M03 2016M07

Included observations: 41 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
CAR(-1)	-0.491482	0.140655	-3.494233	0.0012
D(CAR(-1))	0.233515	0.157687	1.480876	0.1469
C	7.358067	2.111076	3.485459	0.0013
R-squared	0.243283	Mean dependent var		-0.008293
Adjusted R-squared	0.203456	S.D. dependent var		0.790752
S.E. of regression	0.705741	Akaike info criterion		2.211219
Sum squared resid	18.92668	Schwarz criterion		2.336602
Log likelihood	-42.32999	Hannan-Quinn criter.		2.256877
F-statistic	6.108470	Durbin-Watson stat		1.951078
Prob(F-statistic)	0.005009			

Non performing financing (NPF)

Null Hypothesis: NPF has a unit root

Exogenous: Constant

Lag Length: 2 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-0.917797	0.7722
Test critical values:		
1% level	-3.605593	
5% level	-2.936942	
10% level	-2.606857	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(NPF)

Method: Least Squares

Date: 04/25/17 Time: 22:21

Sample (adjusted): 2013M04 2016M07

Included observations: 40 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
NPF(-1)	-0.047850	0.052136	-0.917797	0.3648
D(NPF(-1))	-0.402559	0.159172	-2.529089	0.0160
D(NPF(-2))	-0.405455	0.161874	-2.504755	0.0169
C	0.339154	0.230281	1.472786	0.1495
R-squared	0.246575	Mean dependent var		0.064250
Adjusted R-squared	0.183789	S.D. dependent var		0.397717
S.E. of regression	0.359315	Akaike info criterion		0.885405
Sum squared resid	4.647864	Schwarz criterion		1.054293
Log likelihood	-13.70811	Hannan-Quinn criter.		0.946470
F-statistic	3.927258	Durbin-Watson stat		1.926456
Prob(F-statistic)	0.015966			

Financing to deposit ratio (FDR)

Null Hypothesis: FDR has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-0.698688	0.8361
Test critical values:		
1% level	-3.596616	
5% level	-2.933158	
10% level	-2.604867	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(FDR)

Method: Least Squares

Date: 04/25/17 Time: 22:21

Sample (adjusted): 2013M02 2016M07

Included observations: 42 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
FDR(-1)	-0.033601	0.048092	-0.698688	0.4888
C	2.909353	4.617988	0.630004	0.5323
R-squared	0.012057	Mean dependent var		-0.310714
Adjusted R-squared	-0.012642	S.D. dependent var		1.882051
S.E. of regression	1.893909	Akaike info criterion		4.161611
Sum squared resid	143.4757	Schwarz criterion		4.244357
Log likelihood	-85.39383	Hannan-Quinn criter.		4.191941
F-statistic	0.488165	Durbin-Watson stat		2.064222
Prob(F-statistic)	0.488790			

Exchange rate (KURS)

Null Hypothesis: KURS has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-1.893608	0.3321
Test critical values:		
1% level	-3.596616	
5% level	-2.933158	
10% level	-2.604867	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(KURS)

Method: Least Squares

Date: 04/25/17 Time: 22:22

Sample (adjusted): 2013M02 2016M07

Included observations: 42 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
KURS(-1)	-0.070453	0.037206	-1.893608	0.0655
C	0.669461	0.349789	1.913903	0.0628
R-squared	0.082269	Mean dependent var		0.007148
Adjusted R-squared	0.059326	S.D. dependent var		0.028586
S.E. of regression	0.027725	Akaike info criterion		-4.286481
Sum squared resid	0.030748	Schwarz criterion		-4.203735
Log likelihood	92.01610	Hannan-Quinn criter.		-4.256151
F-statistic	3.585752	Durbin-Watson stat		2.099532
Prob(F-statistic)	0.065526			

INFLASI

Null Hypothesis: INF has a unit root

Exogenous: Constant

Lag Length: 1 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-6.082457	0.0000
Test critical values:		
1% level	-3.600987	
5% level	-2.935001	
10% level	-2.605836	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(INF)

Method: Least Squares

Date: 04/25/17 Time: 22:22

Sample (adjusted): 2013M03 2016M07

Included observations: 41 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
INF(-1)	-1.024735	0.168474	-6.082457	0.0000
D(INF(-1))	0.467452	0.142266	3.285764	0.0022
C	0.491878	0.125563	3.917393	0.0004
R-squared	0.494123	Mean dependent var		-0.001463
Adjusted R-squared	0.467498	S.D. dependent var		0.840567
S.E. of regression	0.613385	Akaike info criterion		1.930706
Sum squared resid	14.29714	Schwarz criterion		2.056089
Log likelihood	-36.57948	Hannan-Quinn criter.		1.976364
F-statistic	18.55856	Durbin-Watson stat		2.087374
Prob(F-statistic)	0.000002			

UJI DERAJAT INTEGRASI / UJI AKAR UNIT TINGKAT *First difference*

Return on asset (ROA)

Null Hypothesis: D(ROA) has a unit root

Exogenous: Constant

Lag Length: 1 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-6.675822	0.0000
Test critical values:		
1% level	-3.605593	
5% level	-2.936942	
10% level	-2.606857	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(ROA,2)

Method: Least Squares

Date: 04/25/17 Time: 22:23

Sample (adjusted): 2013M04 2016M07

Included observations: 40 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(ROA(-1))	-1.560775	0.233795	-6.675822	0.0000
D(ROA(-1),2)	0.377708	0.157469	2.398626	0.0216
C	-0.073424	0.059576	-1.232450	0.2256
R-squared	0.625599	Mean dependent var		-0.005000
Adjusted R-squared	0.605361	S.D. dependent var		0.588117
S.E. of regression	0.369457	Akaike info criterion		0.918475
Sum squared resid	5.050450	Schwarz criterion		1.045141
Log likelihood	-15.36950	Hannan-Quinn criter.		0.964273
F-statistic	30.91221	Durbin-Watson stat		1.995098
Prob(F-statistic)	0.000000			

Capital adequacy ratio (CAR)

Null Hypothesis: D(CAR) has a unit root

Exogenous: Constant

Lag Length: 1 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-5.772395	0.0000
Test critical values:		
1% level	-3.605593	
5% level	-2.936942	
10% level	-2.606857	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(CAR,2)

Method: Least Squares

Date: 04/25/17 Time: 22:24

Sample (adjusted): 2013M04 2016M07

Included observations: 40 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(CAR(-1))	-1.280179	0.221776	-5.772395	0.0000
D(CAR(-1),2)	0.262269	0.155899	1.682294	0.1009
C	0.010441	0.123254	0.084713	0.9329
R-squared	0.549895	Mean dependent var		0.026000
Adjusted R-squared	0.525565	S.D. dependent var		1.131445
S.E. of regression	0.779331	Akaike info criterion		2.411276
Sum squared resid	22.47218	Schwarz criterion		2.537942
Log likelihood	-45.22552	Hannan-Quinn criter.		2.457074
F-statistic	22.60154	Durbin-Watson stat		2.000650
Prob(F-statistic)	0.000000			

Non performing financing (NPF)

Null Hypothesis: D(NPF) has a unit root

Exogenous: Constant

Lag Length: 1 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-7.179517	0.0000
Test critical values:		
1% level	-3.605593	
5% level	-2.936942	
10% level	-2.606857	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(NPF,2)

Method: Least Squares

Date: 04/25/17 Time: 22:25

Sample (adjusted): 2013M04 2016M07

Included observations: 40 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(NPF(-1))	-1.856548	0.258590	-7.179517	0.0000
D(NPF(-1),2)	0.425820	0.160004	2.661300	0.0114
C	0.135299	0.060657	2.230582	0.0319
R-squared	0.695516	Mean dependent var		-0.009750
Adjusted R-squared	0.679057	S.D. dependent var		0.632899
S.E. of regression	0.358549	Akaike info criterion		0.858534
Sum squared resid	4.756618	Schwarz criterion		0.985200
Log likelihood	-14.17069	Hannan-Quinn criter.		0.904333
F-statistic	42.25853	Durbin-Watson stat		1.919648
Prob(F-statistic)	0.000000			

Financing to deposit ratio (FDR)

Null Hypothesis: D(FDR) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-6.758590	0.0000
Test critical values:		
1% level	-3.600987	
5% level	-2.935001	
10% level	-2.605836	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(FDR,2)

Method: Least Squares

Date: 04/25/17 Time: 22:25

Sample (adjusted): 2013M03 2016M07

Included observations: 41 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(FDR(-1))	-1.073900	0.158894	-6.758590	0.0000
C	-0.376239	0.300102	-1.253703	0.2174
R-squared	0.539435	Mean dependent var		-0.080000
Adjusted R-squared	0.527625	S.D. dependent var		2.765896
S.E. of regression	1.900987	Akaike info criterion		4.170174
Sum squared resid	140.9363	Schwarz criterion		4.253763
Log likelihood	-83.48857	Hannan-Quinn criter.		4.200613
F-statistic	45.67854	Durbin-Watson stat		2.036255
Prob(F-statistic)	0.000000			

Exchange rate (KURS)

Null Hypothesis: D(KURS) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-6.480713	0.0000
Test critical values:		
1% level	-3.600987	
5% level	-2.935001	
10% level	-2.605836	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(KURS,2)

Method: Least Squares

Date: 04/25/17 Time: 22:26

Sample (adjusted): 2013M03 2016M07

Included observations: 41 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(KURS(-1))	-1.038268	0.160209	-6.480713	0.0000
C	0.007687	0.004721	1.628177	0.1115
R-squared	0.518516	Mean dependent var		-8.16E-05
Adjusted R-squared	0.506171	S.D. dependent var		0.041610
S.E. of regression	0.029241	Akaike info criterion		-4.178952
Sum squared resid	0.033346	Schwarz criterion		-4.095363
Log likelihood	87.66852	Hannan-Quinn criter.		-4.148514
F-statistic	41.99964	Durbin-Watson stat		1.995078
Prob(F-statistic)	0.000000			

INFLASI

Null Hypothesis: D(INF) has a unit root
 Exogenous: Constant
 Lag Length: 3 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-6.377836	0.0000
Test critical values:		
1% level	-3.615588	
5% level	-2.941145	
10% level	-2.609066	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
 Dependent Variable: D(INF,2)
 Method: Least Squares
 Date: 04/25/17 Time: 22:26
 Sample (adjusted): 2013M06 2016M07
 Included observations: 38 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(INF(-1))	-2.774867	0.435080	-6.377836	0.0000
D(INF(-1),2)	1.448593	0.338005	4.285712	0.0001
D(INF(-2),2)	0.790038	0.244186	3.235401	0.0028
D(INF(-3),2)	0.401899	0.159088	2.526263	0.0165
C	-0.002427	0.115375	-0.021037	0.9833
R-squared	0.712233	Mean dependent var		-0.001053
Adjusted R-squared	0.677353	S.D. dependent var		1.250223
S.E. of regression	0.710153	Akaike info criterion		2.275405
Sum squared resid	16.64245	Schwarz criterion		2.490877
Log likelihood	-38.23270	Hannan-Quinn criter.		2.352069
F-statistic	20.41907	Durbin-Watson stat		2.167408
Prob(F-statistic)	0.000000			

UJI KOINTERGRASI

Dependent Variable: ROA
 Method: Least Squares
 Date: 04/25/17 Time: 22:27
 Sample: 2013M01 2016M07
 Included observations: 43

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	47.12211	7.764885	6.068616	0.0000
CAR	-0.270383	0.051706	-5.229196	0.0000
NPF	-0.362124	0.097735	-3.705154	0.0007
FDR	-0.041141	0.017857	-2.303919	0.0269
KURS	-3.876650	0.755674	-5.130059	0.0000
INF	-0.048992	0.066143	-0.740701	0.4635
R-squared	0.851943	Mean dependent var		1.109070
Adjusted R-squared	0.831936	S.D. dependent var		0.696877
S.E. of regression	0.285689	Akaike info criterion		0.460964
Sum squared resid	3.019880	Schwarz criterion		0.706713
Log likelihood	-3.910719	Hannan-Quinn criter.		0.551588
F-statistic	42.58082	Durbin-Watson stat		1.573847
Prob(F-statistic)	0.000000			

UJI AKAR UNIT *ect* TINGKAT LEVEL

Null Hypothesis: ECT has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-5.162287	0.0001
Test critical values:		
1% level	-3.596616	
5% level	-2.933158	
10% level	-2.604867	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(ECT)

Method: Least Squares

Date: 04/25/17 Time: 22:28

Sample (adjusted): 2013M02 2016M07

Included observations: 42 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
ECT(-1)	-0.796489	0.154290	-5.162287	0.0000
C	-0.005793	0.041195	-0.140613	0.8889
R-squared	0.399843	Mean dependent var		-0.008836
Adjusted R-squared	0.384839	S.D. dependent var		0.340357
S.E. of regression	0.266949	Akaike info criterion		0.242932
Sum squared resid	2.850476	Schwarz criterion		0.325678
Log likelihood	-3.101563	Hannan-Quinn criter.		0.273261
F-statistic	26.64920	Durbin-Watson stat		1.971438
Prob(F-statistic)	0.000007			

UJI Error Correction Model (ECM)

Dependent Variable: D(ROA)

Method: Least Squares

Date: 04/25/17 Time: 22:29

Sample (adjusted): 2013M02 2016M07

Included observations: 42 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.019139	0.045009	-0.425216	0.6733
D(CAR)	-0.242284	0.059062	-4.102179	0.0002
D(NPF)	-0.348073	0.120558	-2.887180	0.0066
D(FDR)	-0.028731	0.023261	-1.235137	0.2250
D(KURS)	-1.585619	1.518867	-1.043948	0.3037
D(INF)	-0.068006	0.058955	-1.153531	0.2565
ECT(-1)	-0.793365	0.162303	-4.888188	0.0000
R-squared	0.559730	Mean dependent var		-0.045000
Adjusted R-squared	0.484255	S.D. dependent var		0.382452
S.E. of regression	0.274659	Akaike info criterion		0.404441
Sum squared resid	2.640320	Schwarz criterion		0.694052
Log likelihood	-1.493257	Hannan-Quinn criter.		0.510595
F-statistic	7.416119	Durbin-Watson stat		1.960452
Prob(F-statistic)	0.000036			

UJI ASUMSI KLASIK**UJI AUTOKORELASI ATAU UJI LM**

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.109297	Prob. F(2,33)	0.8968
Obs*R-squared	0.276380	Prob. Chi-Square(2)	0.8709

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 04/25/17 Time: 22:30

Sample: 2013M02 2016M07

Included observations: 42

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.002567	0.046604	0.055073	0.9564
D(CAR)	0.004759	0.061915	0.076861	0.9392
D(NPF)	-0.009122	0.126391	-0.072175	0.9429
D(FDR)	0.002565	0.025671	0.099912	0.9210
D(KURS)	-0.103324	1.602094	-0.064493	0.9490
D(INF)	-0.003290	0.061003	-0.053938	0.9573
ECT(-1)	-0.253882	0.588804	-0.431182	0.6691
RESID(-1)	0.274121	0.627046	0.437163	0.6648
RESID(-2)	0.081911	0.225898	0.362603	0.7192

R-squared	0.006580	Mean dependent var	-5.29E-18
Adjusted R-squared	-0.234248	S.D. dependent var	0.253768
S.E. of regression	0.281928	Akaike info criterion	0.493077
Sum squared resid	2.622945	Schwarz criterion	0.865434
Log likelihood	-1.354610	Hannan-Quinn criter.	0.629561
F-statistic	0.027324	Durbin-Watson stat	1.996486
Prob(F-statistic)	0.999992		

UJI HETEROSKEDASTISITAS

Heteroskedasticity Test: Harvey

F-statistic	0.435576	Prob. F(6,35)	0.8500
Obs*R-squared	2.918241	Prob. Chi-Square(6)	0.8190
Scaled explained SS	3.427440	Prob. Chi-Square(6)	0.7536

Test Equation:

Dependent Variable: LRESID2

Method: Least Squares

Date: 04/25/17 Time: 22:31

Sample: 2013M02 2016M07

Included observations: 42

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-4.357943	0.416889	-10.45349	0.0000
D(CAR)	0.223266	0.547052	0.408125	0.6857
D(NPF)	0.829723	1.116642	0.743051	0.4624
D(FDR)	0.136564	0.215450	0.633856	0.5303
D(KURS)	-4.457310	14.06817	-0.316836	0.7532
D(INF)	0.589861	0.546057	1.080218	0.2874
ECT(-1)	-0.266178	1.503292	-0.177064	0.8605

R-squared	0.069482	Mean dependent var	-4.384409
Adjusted R-squared	-0.090035	S.D. dependent var	2.436643
S.E. of regression	2.543971	Akaike info criterion	4.856342
Sum squared resid	226.5127	Schwarz criterion	5.145953
Log likelihood	-94.98317	Hannan-Quinn criter.	4.962496
F-statistic	0.435576	Durbin-Watson stat	1.594672
Prob(F-statistic)	0.850026		

UJI MULTIKOLINEARITAS

	CAR	FDR	INF	KURS	NPF
CAR	1.000000	0.022017	0.152787	-0.000353	-0.051639
FDR	0.022017	1.000000	0.202070	-0.838740	-0.906436
INF	0.152787	0.202070	1.000000	-0.235822	-0.252036
KURS	-0.000353	-0.838740	-0.235822	1.000000	0.843902
NPF	-0.051639	-0.906436	-0.252036	0.843902	1.000000