

LAMPIRAN

Hasil Regresi Linear Berganda

Dependent Variable: NPF
 Method: Least Squares
 Date: 02/22/18 Time: 09:12
 Sample (adjusted): 2012M02 2017M10
 Included observations: 69 after adjustments
 Convergence achieved after 10 iterations

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	4.073142	2.267090	1.796638	0.0772
FDR	-0.043784	0.012418	-3.525985	0.0008
ROA	-0.203519	0.098981	-2.056147	0.0439
BOPO	0.070388	0.011961	5.884782	0.0000
CAR	-0.117749	0.056882	-2.070063	0.0426
AR(1)	0.519113	0.109987	4.719775	0.0000
R-squared	0.928915	Mean dependent var		4.135362
Adjusted R-squared	0.923273	S.D. dependent var		1.126518
S.E. of regression	0.312042	Akaike info criterion		0.591580
Sum squared resid	6.134305	Schwarz criterion		0.785850
Log likelihood	-14.40952	Hannan-Quinn criter.		0.668654
F-statistic	164.6517	Durbin-Watson stat		2.066041
Prob(F-statistic)	0.000000			
Inverted AR Roots	.52			

Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.537146	Prob. F(2,61)	0.5872
Obs*R-squared	1.194151	Prob. Chi-Square(2)	0.5504

Test Equation:
 Dependent Variable: RESID
 Method: Least Squares
 Date: 02/22/18 Time: 08:54
 Sample: 2012M02 2017M10
 Included observations: 69
 Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.483336	2.341216	0.206446	0.8371
FDR	-0.002074	0.012712	-0.163116	0.8710
ROA	0.006062	0.100322	0.060427	0.9520

BOPO	-0.002532	0.012295	-0.205931	0.8375
CAR	-0.003957	0.057894	-0.068350	0.9457
AR(1)	0.155233	0.195838	0.792662	0.4310
RESID(-1)	-0.187557	0.223314	-0.839881	0.4043
RESID(-2)	-0.151432	0.160688	-0.942396	0.3497
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R-squared	0.017307	Mean dependent var	-8.74E-11	
Adjusted R-squared	-0.095462	S.D. dependent var	0.300350	
S.E. of regression	0.314360	Akaike info criterion	0.632093	
Sum squared resid	6.028141	Schwarz criterion	0.891120	
Log likelihood	-13.80722	Hannan-Quinn criter.	0.734858	
F-statistic	0.153470	Durbin-Watson stat	1.941966	
Prob(F-statistic)	0.992893			

Heteroskedasitas

Heteroskedasticity Test: White

F-statistic	1.935492	Prob. F(20,48)	0.0315
Obs*R-squared	30.80364	Prob. Chi-Square(20)	0.0578
Scaled explained SS	32.27351	Prob. Chi-Square(20)	0.0405

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 02/22/18 Time: 08:59

Sample: 2012M02 2017M10

Included observations: 69

Collinear test regressors dropped from specification

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	12.43526	9.821389	1.266140	0.2116
GRADF_01*GRADF_02	-0.279348	0.473829	-0.589554	0.5583
GRADF_01*GRADF_03	-4.135812	3.783398	-1.093147	0.2798
GRADF_01*GRADF_04	-0.402426	0.449959	-0.894361	0.3756
GRADF_01*GRADF_05	-2.352155	2.509784	-0.937194	0.3534
GRADF_01*GRADF_06	1.563116	6.696791	0.233413	0.8164
GRADF_02^2	-0.000556	0.001707	-0.325920	0.7459
GRADF_02*GRADF_03	0.019480	0.029426	0.661991	0.5111
GRADF_02*GRADF_04	-0.001300	0.002900	-0.448294	0.6560
GRADF_02*GRADF_05	0.028811	0.011240	2.563162	0.0136
GRADF_02*GRADF_06	0.013656	0.027335	0.499579	0.6197
GRADF_03^2	-0.069734	0.085430	-0.816276	0.4184
GRADF_03*GRADF_04	0.058427	0.019054	3.066486	0.0036
GRADF_03*GRADF_05	-0.166181	0.144574	-1.149453	0.2561
GRADF_03*GRADF_06	-0.737304	0.494272	-1.491697	0.1423
GRADF_04^2	0.003569	0.001889	1.889091	0.0649

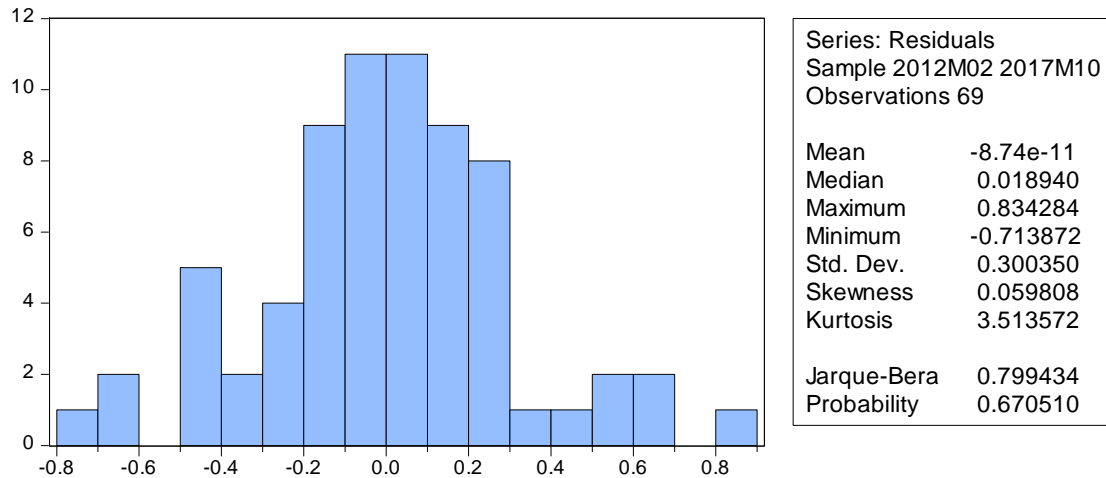
GRADF_04*GRADF_05	-0.011226	0.014270	-0.786698	0.4353
GRADF_04*GRADF_06	-0.038241	0.048253	-0.792511	0.4320
GRADF_05^2	0.024406	0.021045	1.159679	0.2519
GRADF_05*GRADF_06	0.088883	0.112795	0.788003	0.4346
GRADF_06^2	-0.031981	0.132473	-0.241416	0.8103
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R-squared	0.446430	Mean dependent var	0.088903	
Adjusted R-squared	0.215775	S.D. dependent var	0.141982	
S.E. of regression	0.125734	Akaike info criterion	-1.063508	
Sum squared resid	0.758832	Schwarz criterion	-0.383563	
Log likelihood	57.69104	Hannan-Quinn criter.	-0.793751	
F-statistic	1.935492	Durbin-Watson stat	1.618697	
Prob(F-statistic)	0.031474			

Multikolinearitas Menggunakan VIF

Variance Inflation Factors
Date: 02/22/18 Time: 09:05
Sample: 2012M01 2017M10
Included observations: 69

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	5.139699	842.2835	NA
FDR	0.000154	221.3307	1.655906
ROA	0.009797	3.662123	1.489403
BOPO	0.000143	185.0985	2.274885
CAR	0.003236	125.0341	1.204435
AR(1)	0.012097	1.392909	1.380854

Normalitas



DATA

Tahun	Bulan	NPF	FDR	ROA	BOPO	CAR
2012	Jan	2,68	87,27	1,36	86,22	16,27
2012	Feb	2,82	90,49	1,76	78,39	15,91
2012	Mar	2,76	87,13	1,83	77,77	15,33
2012	Apr	2,85	95,39	1,79	77,77	14,97
2012	Mei	2,93	97,95	1,99	76,24	13,4
2012	Jun	2,88	98,59	2,05	75,74	16,12
2012	Jul	2,92	99,91	2,05	75,87	16,12
2012	Agust	2,78	101,03	2,04	75,89	15,63
2012	Sep	2,74	102,1	0,07	75,44	14,98
2012	Okt	2,58	100,84	2,11	75,04	14,54
2012	Nov	2,5	101,19	2,09	75,29	14,82
2012	Des	2,22	100	2,14	74,75	14,13
2013	Jan	2,49	100,63	2,52	70,43	15,29
2013	Feb	2,72	102,17	2,29	72,06	15,2
2013	Mar	2,75	102,67	2,39	72,95	14,3
2013	Apr	2,85	103,08	2,29	75,95	14,72
2013	Mei	2,92	102,08	2,07	76,87	14,28
2013	Jun	2,64	104,43	2,1	76,18	14,3

2013	Jul	2,75	104,83	2,02	76,13	15,28
2013	Agust	3,01	102,83	2,01	77,87	14,71
2013	Sep	2,8	103,27	2,04	77,98	14,19
2013	Okt	2,96	101,03	1,94	79,06	14,19
2013	Nov	3,08	102,85	1,96	78,59	12,23
2013	Des	2,62	100,32	2	79,21	14,42
2014	Jan	3,01	100,07	0,08	80,05	16,76
2014	Feb	3,53	102,03	0,13	83,77	16,71
2014	Mar	3,22	102,22	1,16	91,9	16,2
2014	Apr	3,49	95,5	1,09	84,5	16,68
2014	Mei	4,02	99,43	1,13	91,82	16,85
2014	Jun	3,9	100,8	1,12	91,5	16,21
2014	Jul	4,3	99,89	1,05	91,61	14,76
2014	Agust	4,58	98,99	0,93	92,7	14,73
2014	Sep	4,67	99,71	0,97	99,55	14,6
2014	Okt	4,75	98,99	0,92	97,37	15,25
2014	Nov	4,86	94,62	0,87	96,34	15,66
2014	Des	4,33	91,5	0,8	96,97	15,74
2015	Jan	5,56	88,85	0,88	94,8	14,16
2015	Feb	5,83	89,37	0,78	94,23	14,38
2015	Mar	5,49	89,15	0,69	95,98	14,43
2015	Apr	5,2	89,57	0,62	96,69	14,5
2015	Mei	5,44	90,05	0,63	96,51	14,37
2015	Jun	5,09	92,56	0,5	96,98	14,09
2015	Jul	5,3	90,13	0,6	97,08	14,47
2015	Agust	5,3	90,72	0,46	97,3	15,05
2015	Sep	5,14	90,82	0,49	96,94	15,15
2015	Okt	5,16	90,67	0,51	96,71	14,96
2015	Nov	5,13	90,26	0,52	96,71	15,31
2015	Des	4,84	88,03	0,49	97,01	15,02
2016	Jan	5,46	87,86	1,01	95,28	15,11
2016	Feb	5,59	87,3	0,81	94,49	15,44
2016	Mar	5,35	87,52	0,88	94,4	14,9
2016	Apr	5,48	88,11	0,8	94,71	15,43
2016	Mei	6,17	89,31	0,16	99,04	14,78
2016	Jun	5,68	89,32	0,73	95,61	14,72
2016	Jul	5,32	87,58	0,63	96,15	14,86
2016	Agust	5,55	87,53	0,48	96,96	14,87

2016	Sep	4,67	86,43	0,59	96,27	15,43
2016	Okt	4,8	86,88	0,46	97,21	15,27
2016	Nov	4,68	86,27	0,67	95,91	15,78
2016	Des	4,42	85,99	0,63	96,23	15,95
2017	Jan	4,72	84,74	1,01	95,09	16,99
2017	Feb	4,78	83,78	1	93,35	17,04
2017	Mar	4,61	83,53	1,12	92,34	16,98
2017	Apr	4,82	81,36	1,1	92,31	16,91
2017	Mei	4,75	81,96	1,11	92,26	16,88
2017	Jun	4,47	82,69	1,1	90,98	16,42
2017	Jul	4,5	80,51	1,04	91,56	17,01
2017	Agust	4,49	81,78	0,98	92,03	16,42
2017	Sep	4,41	80,12	1	91,68	16,16
2017	Okt	4,91	80,94	0,7	94,16	16,14