

LAMPIRAN

Lampiran 1

Data Penelitian *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR),
Capital Adequacy Ratio (CAR), *Gross Domestic Product* (GDP), dan *BI Rate*
Tahun 2015 : 1 – 2017 : 6

Tahun / Bulan		NPL (Miliar Rupiah)	LDR (%)	CAR (%)	GDP (%)	BI Rate (%)
2015	Januari	86117	88.48	21.01	123.33	7.50
	Februari	89072	88.26	21.26	119.67	7.50
	Maret	88401	87.58	20.98	125.46	7.50
	April	92142	87.94	20.79	127.11	7.50
	Mei	97092	88.72	20.51	123.03	7.50
	Juni	97959	88.46	20.28	126.26	7.50
	Juli	103615	88.50	20.78	122.21	7.50
	Agustus	107047	88.81	20.73	127.01	7.50
	September	107248	88.54	20.62	130.31	7.50
	Oktober	105007	89.74	21.05	132.07	7.50
	November	104993	90.47	21.33	129.77	7.50
	Desember	100933	92.11	21.39	126.84	7.50
2016	Januari	108846	90.95	21.75	126.50	7.25
	Februari	113761	89.50	21.93	128.50	7.00
	Maret	113077	89.60	22.00	128.67	6.75
	April	117295	89.52	21.95	127.28	6.75
	Mei	126616	90.32	22.41	131.69	6.75
	Juni	127156	91.19	22.56	136.30	6.50
	Juli	131425	90.18	23.19	132.93	6.50
	Agustus	133546	90.04	23.26	134.72	5.25
	September	130728	91.71	22.60	130.37	5.00
	Oktober	135563	90.77	23.19	132.15	4.75
	November	136246	90.70	23.04	132.42	4.75
	Desember	128135	90.70	22.93	132.27	4.75
2017	Januari	133311	89.59	23.21	130.86	4.75
	Februari	135991	89.12	23.18	133.35	4.75
	Maret	132984	89.12	22.88	136.57	4.75
	April	134645	89.50	22.79	135.43	4.75
	Mei	136039	88.57	22.86	140.43	4.75
	Juni	133144	89.31	22.74	134.78	4.75

Lampiran 2

Data Penelitian *Non Performing Loan (NPL)*, *Loan to Deposit Ratio (LDR)*,
Capital Adequacy Ratio (CAR), *Gross Domestic Product (GDP)*, dan *BI Rate*

Tahun 2015 : 1 – 2017 : 6

Tahun / Bulan	LN NPL	LDR	CAR	GDP	BI Rate	
2015	Januari	11.36346212	88.48	21.01	123.33	7.50
	Februari	11.39720031	88.26	21.26	119.67	7.50
	Maret	11.38963856	87.58	20.98	125.46	7.50
	April	11.43108614	87.94	20.79	127.11	7.50
	Mei	11.48341426	88.72	20.51	123.03	7.50
	Juni	11.49230430	88.46	20.28	126.26	7.50
	Juli	11.54843739	88.50	20.78	122.21	7.50
	Agustus	11.58102327	88.81	20.73	127.01	7.50
	September	11.58289919	88.54	20.62	130.31	7.50
	Oktober	11.56178229	89.74	21.05	132.07	7.50
	November	11.56164896	90.47	21.33	129.77	7.50
	Desember	11.52221221	92.11	21.39	126.84	7.50
2016	Januari	11.59768932	90.95	21.75	126.50	7.25
	Februari	11.64185504	89.50	21.93	128.50	7.00
	Maret	11.63582428	89.60	22.00	128.67	6.75
	April	11.67244741	89.52	21.95	127.28	6.75
	Mei	11.74891416	90.32	22.41	131.69	6.75
	Juni	11.75316996	91.19	22.56	136.30	6.50
	Juli	11.78619163	90.18	23.19	132.93	6.50
	Agustus	11.80220127	90.04	23.26	134.72	5.25
	September	11.78087411	91.71	22.60	130.37	5.00
	Oktober	11.81719176	90.77	23.19	132.15	4.75
	November	11.82221735	90.70	23.04	132.42	4.75
	Desember	11.76083967	90.70	22.93	132.27	4.75
2017	Januari	11.80044002	89.59	23.21	130.86	4.75
	Februari	11.82034399	89.12	23.18	133.35	4.75
	Maret	11.79798410	89.12	22.88	136.57	4.75
	April	11.81039696	89.50	22.79	135.43	4.75
	Mei	11.82069689	88.57	22.86	140.43	4.75
	Juni	11.79918653	89.31	22.74	134.78	4.75

Lampiran 3

Hasil Uji Stasionaritas LN *Non Performing Loan* (NPL) dengan *Augmented Dickey Fuller* (ADF)

Uji Tingkat Level

Null Hypothesis: LN_NPL has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-1.866963	0.3424
Test critical values:		
1% level	-3.679322	
5% level	-2.967767	
10% level	-2.622989	

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

Augmented Dickey-Fuller Test Equation
 Dependent Variable: D(LN_NPL)
 Method: Least Squares
 Date: 07/09/18 Time: 15:53
 Sample (adjusted): 2015M02 2017M06
 Included observations: 29 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
LN_NPL(-1)	-0.073298	0.039260	-1.866963	0.0728
C	0.868779	0.457333	1.899663	0.0682
R-squared	0.114335	Mean dependent var		0.015025
Adjusted R-squared	0.081532	S.D. dependent var		0.032946
S.E. of regression	0.031574	Akaike info criterion		-4.006484
Sum squared resid	0.026917	Schwarz criterion		-3.912188
Log likelihood	60.09402	Hannan-Quinn criter.		-3.976952
F-statistic	3.485552	Durbin-Watson stat		2.191671
Prob(F-statistic)	0.072801			

Uji Tingkat *First Difference*

Null Hypothesis: D(LN_NPL) has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-5.402484	0.0001
Test critical values:		
1% level	-3.689194	
5% level	-2.971853	
10% level	-2.625121	

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

Augmented Dickey-Fuller Test Equation
 Dependent Variable: D(LN_NPL,2)
 Method: Least Squares
 Date: 07/09/18 Time: 15:54
 Sample (adjusted): 2015M03 2017M06
 Included observations: 28 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(LN_NPL(-1))	-1.075041	0.198990	-5.402484	0.0000
C	0.015582	0.007182	2.169547	0.0394
R-squared	0.528873	Mean dependent var		-0.001973
Adjusted R-squared	0.510753	S.D. dependent var		0.048455
S.E. of regression	0.033892	Akaike info criterion		-3.862511
Sum squared resid	0.029866	Schwarz criterion		-3.767353
Log likelihood	56.07515	Hannan-Quinn criter.		-3.833420
F-statistic	29.18683	Durbin-Watson stat		1.940111
Prob(F-statistic)	0.000012			

Lampiran 4

Uji Stasionaritas *Loan to Deposit Ratio* (LDR) dengan *Augmented Dickey Fuller* (ADF)

Uji Tingkat Level

Null Hypothesis: LDR has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-2.119473	0.2389
Test critical values:		
1% level	-3.679322	
5% level	-2.967767	
10% level	-2.622989	

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

Augmented Dickey-Fuller Test Equation
 Dependent Variable: D(LDR)
 Method: Least Squares
 Date: 07/09/18 Time: 15:58
 Sample (adjusted): 2015M02 2017M06
 Included observations: 29 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
LDR(-1)	-0.267953	0.126425	-2.119473	0.0434
C	24.03992	11.32981	2.121830	0.0432
R-squared	0.142644	Mean dependent var		0.028621
Adjusted R-squared	0.110890	S.D. dependent var		0.817534
S.E. of regression	0.770875	Akaike info criterion		2.383890
Sum squared resid	16.04469	Schwarz criterion		2.478186
Log likelihood	-32.56640	Hannan-Quinn criter.		2.413422
F-statistic	4.492166	Durbin-Watson stat		1.871504
Prob(F-statistic)	0.043391			

Uji Tingkat *First Difference*

Null Hypothesis: D(LDR) has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-5.346700	0.0002
Test critical values:		
1% level	-3.689194	
5% level	-2.971853	
10% level	-2.625121	

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

Augmented Dickey-Fuller Test Equation
 Dependent Variable: D(LDR,2)
 Method: Least Squares
 Date: 07/09/18 Time: 15:59
 Sample (adjusted): 2015M03 2017M06
 Included observations: 28 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(LDR(-1))	-1.059894	0.198233	-5.346700	0.0000
C	0.037693	0.159778	0.235905	0.8154
R-squared	0.523698	Mean dependent var		0.034286
Adjusted R-squared	0.505379	S.D. dependent var		1.202144
S.E. of regression	0.845460	Akaike info criterion		2.570878
Sum squared resid	18.58487	Schwarz criterion		2.666035
Log likelihood	-33.99229	Hannan-Quinn criter.		2.599968
F-statistic	28.58721	Durbin-Watson stat		1.996865
Prob(F-statistic)	0.000013			

Lampiran 5

Uji Stasionaritas *Capital Adequacy Ratio* (CAR) dengan *Augmented Dickey Fuller* (ADF)

Uji Tingkat Level

Null Hypothesis: CAR has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-0.904505	0.7723
Test critical values:		
1% level	-3.679322	
5% level	-2.967767	
10% level	-2.622989	

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

Augmented Dickey-Fuller Test Equation
 Dependent Variable: D(CAR)
 Method: Least Squares
 Date: 07/09/18 Time: 16:00
 Sample (adjusted): 2015M02 2017M06
 Included observations: 29 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
CAR(-1)	-0.051703	0.057161	-0.904505	0.3737
C	1.194371	1.255778	0.951100	0.3500
R-squared	0.029410	Mean dependent var		0.059655
Adjusted R-squared	-0.006538	S.D. dependent var		0.302188
S.E. of regression	0.303174	Akaike info criterion		0.517455
Sum squared resid	2.481698	Schwarz criterion		0.611752
Log likelihood	-5.503104	Hannan-Quinn criter.		0.546988
F-statistic	0.818129	Durbin-Watson stat		2.149990
Prob(F-statistic)	0.373728			

Uji Tingkat *First Difference*

Null Hypothesis: D(CAR) has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-5.720705	0.0001
Test critical values:		
1% level	-3.689194	
5% level	-2.971853	
10% level	-2.625121	

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

Augmented Dickey-Fuller Test Equation
 Dependent Variable: D(CAR,2)
 Method: Least Squares
 Date: 07/09/18 Time: 16:01
 Sample (adjusted): 2015M03 2017M06
 Included observations: 28 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(CAR(-1))	-1.113727	0.194683	-5.720705	0.0000
C	0.060371	0.059844	1.008811	0.3224
R-squared	0.557269	Mean dependent var		-0.013214
Adjusted R-squared	0.540241	S.D. dependent var		0.456103
S.E. of regression	0.309263	Akaike info criterion		0.559500
Sum squared resid	2.486733	Schwarz criterion		0.654657
Log likelihood	-5.832996	Hannan-Quinn criter.		0.588590
F-statistic	32.72647	Durbin-Watson stat		1.927064
Prob(F-statistic)	0.000005			

Lampiran 6

Uji Stasionaritas *Gross Domestic Product* (GDP) dengan *Augmented Dickey Fuller* (ADF)

Uji Tingkat Level

Null Hypothesis: GDP has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-2.060813	0.2610
Test critical values:		
1% level	-3.679322	
5% level	-2.967767	
10% level	-2.622989	

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

Augmented Dickey-Fuller Test Equation
 Dependent Variable: D(GDP)
 Method: Least Squares
 Date: 07/19/18 Time: 23:22
 Sample (adjusted): 2015M02 2017M06
 Included observations: 29 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
GDP(-1)	-0.254008	0.123256	-2.060813	0.0491
C	33.35908	16.00609	2.084149	0.0467
R-squared	0.135916	Mean dependent var		0.394828
Adjusted R-squared	0.103913	S.D. dependent var		3.272224
S.E. of regression	3.097549	Akaike info criterion		5.165571
Sum squared resid	259.0599	Schwarz criterion		5.259868
Log likelihood	-72.90079	Hannan-Quinn criter.		5.195104
F-statistic	4.246949	Durbin-Watson stat		2.253440
Prob(F-statistic)	0.049074			

Uji Tingkat *First Difference*

Null Hypothesis: D(GDP) has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-7.415835	0.0000
Test critical values:		
1% level	-3.689194	
5% level	-2.971853	
10% level	-2.625121	

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

Augmented Dickey-Fuller Test Equation
 Dependent Variable: D(GDP,2)
 Method: Least Squares
 Date: 07/19/18 Time: 23:23
 Sample (adjusted): 2015M03 2017M06
 Included observations: 28 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(GDP(-1))	-1.396614	0.188329	-7.415835	0.0000
C	0.781861	0.587417	1.331015	0.1947
R-squared	0.678991	Mean dependent var		-0.071071
Adjusted R-squared	0.666644	S.D. dependent var		5.279380
S.E. of regression	3.048153	Akaike info criterion		5.135698
Sum squared resid	241.5722	Schwarz criterion		5.230855
Log likelihood	-69.89977	Hannan-Quinn criter.		5.164788
F-statistic	54.99461	Durbin-Watson stat		1.850319
Prob(F-statistic)	0.000000			

Lampiran 7

Uji Stasionaritas BI Rate dengan *Augmented Dickey Fuller* (ADF)

Uji Tingkat Level

Null Hypothesis: BI_RATE has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-0.124216	0.9375
Test critical values:		
1% level	-3.679322	
5% level	-2.967767	
10% level	-2.622989	

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

Augmented Dickey-Fuller Test Equation
 Dependent Variable: D(BI_RATE)
 Method: Least Squares
 Date: 07/19/18 Time: 23:24
 Sample (adjusted): 2015M02 2017M06
 Included observations: 29 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
BI_RATE(-1)	-0.004830	0.038883	-0.124216	0.9021
C	-0.063891	0.253312	-0.252223	0.8028
R-squared	0.000571	Mean dependent var		-0.094828
Adjusted R-squared	-0.036445	S.D. dependent var		0.244710
S.E. of regression	0.249129	Akaike info criterion		0.124783
Sum squared resid	1.675766	Schwarz criterion		0.219079
Log likelihood	0.190647	Hannan-Quinn criter.		0.154315
F-statistic	0.015430	Durbin-Watson stat		1.707373
Prob(F-statistic)	0.902064			

Uji Tingkat *First Difference*

Null Hypothesis: D(BI_RATE) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-4.438336	0.0016
Test critical values:		
1% level	-3.689194	
5% level	-2.971853	
10% level	-2.625121	

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

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(BI_RATE,2)

Method: Least Squares

Date: 07/19/18 Time: 23:25

Sample (adjusted): 2015M03 2017M06

Included observations: 28 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(BI_RATE(-1))	-0.862115	0.194243	-4.438336	0.0001
C	-0.084672	0.051096	-1.657116	0.1095
R-squared	0.431058	Mean dependent var		0.000000
Adjusted R-squared	0.409175	S.D. dependent var		0.326315
S.E. of regression	0.250822	Akaike info criterion		0.140606
Sum squared resid	1.635710	Schwarz criterion		0.235764
Log likelihood	0.031511	Hannan-Quinn criter.		0.169697
F-statistic	19.69882	Durbin-Watson stat		2.065028
Prob(F-statistic)	0.000148			

Lampiran 8
Hasil Uji Akar Unit

Variabel	Uji Akar Unit			
	Level		1st Difference	
	ADF	Prob	ADF	Prob
LN_NPL	-1.866963	0.3424	-5.402484	0.0001
LDR	-2.119473	0.2389	-5.346700	0.0002
CAR	-0.904505	0.7723	-5.720705	0.0001
GDP	-2.060813	0.2610	-7.415835	0.0000
BI Rate	-0.124216	0.9375	-4.438336	0.0016

Lampiran 9
Uji Engle-Granger Cointegration Test
 Analisis Berganda

Dependent Variable: LN_NPL
 Method: Least Squares
 Date: 07/19/18 Time: 18:24
 Sample: 2015M01 2017M06
 Included observations: 30

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	7.865606	0.878952	8.948842	0.0000
LDR	0.016841	0.010255	1.642188	0.1131
CAR	0.052611	0.024893	2.113484	0.0447
GDP	0.010397	0.003122	3.330143	0.0027
BI_RATE	-0.036043	0.018530	-1.945085	0.0631
R-squared	0.899477	Mean dependent var		11.65279
Adjusted R-squared	0.883394	S.D. dependent var		0.151879
S.E. of regression	0.051863	Akaike info criterion		-2.929411
Sum squared resid	0.067244	Schwarz criterion		-2.695879
Log likelihood	48.94117	Hannan-Quinn criter.		-2.854702
F-statistic	55.92510	Durbin-Watson stat		0.909601
Prob(F-statistic)	0.000000			

Lampiran 10
 Uji Residual ECT dengan *Augmented Dickey Fuller* (ADF)
 Tingkat Level

Null Hypothesis: ECT has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-3.626424	0.0113
Test critical values:		
1% level	-3.679322	
5% level	-2.967767	
10% level	-2.622989	

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

Augmented Dickey-Fuller Test Equation
 Dependent Variable: D(ECT)
 Method: Least Squares
 Date: 07/19/18 Time: 18:26
 Sample (adjusted): 2015M02 2017M06
 Included observations: 29 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
ECT(-1)	-0.543913	0.149986	-3.626424	0.0012
C	0.003825	0.007222	0.529708	0.6006
R-squared	0.327538	Mean dependent var		0.003882
Adjusted R-squared	0.302632	S.D. dependent var		0.046571
S.E. of regression	0.038891	Akaike info criterion		-3.589639
Sum squared resid	0.040838	Schwarz criterion		-3.495343
Log likelihood	54.04977	Hannan-Quinn criter.		-3.560107
F-statistic	13.15095	Durbin-Watson stat		2.101406
Prob(F-statistic)	0.001178			

Lampiran 11
Uji Error Correction Model (ECM)

Dependent Variable: D(LN_NPL)
 Method: Least Squares
 Date: 07/19/18 Time: 18:28
 Sample (adjusted): 2015M02 2017M06
 Included observations: 29 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.011999	0.006371	1.883569	0.0723
D(LDR)	-0.009450	0.008541	-1.106451	0.2800
D(CAR)	0.042950	0.021019	2.043386	0.0526
D(GDP)	0.000771	0.002327	0.331486	0.7433
D(BL_RATE)	-0.004393	0.023771	-0.184822	0.8550
ECT(-1)	-0.124591	0.151991	-0.819729	0.4208
R-squared	0.304829	Mean dependent var		0.015025
Adjusted R-squared	0.153705	S.D. dependent var		0.032946
S.E. of regression	0.030308	Akaike info criterion		-3.972804
Sum squared resid	0.021128	Schwarz criterion		-3.689915
Log likelihood	63.60566	Hannan-Quinn criter.		-3.884207
F-statistic	2.017080	Durbin-Watson stat		1.622751
Prob(F-statistic)	0.114003			

Lampiran 12
Uji Multikolinearitas Menggunakan VIF

Variance Inflation Factors
 Date: 07/19/18 Time: 18:29
 Sample: 2015M01 2017M06
 Included observations: 30

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
LDR	0.000105	9418.885	1.457185
CAR	0.000620	3343.622	6.620790
GDP	9.75E-06	1838.082	2.376432
BI_RATE	0.000343	159.9999	5.578535
C	0.772557	8616.624	NA

	LN_NPL	LDR	CAR	GDP	BI_RATE
LN_NPL	1.000000	0.481893	0.905325	0.836102	-0.873759
LDR	0.481893	1.000000	0.481305	0.320508	-0.294819
CAR	0.905325	0.481305	1.000000	0.742185	-0.886962
GDP	0.836102	0.320508	0.742185	1.000000	-0.735815
BI_RATE	-0.873759	-0.294819	-0.886962	-0.735815	1.000000

Lampiran 13

Uji Heterokedastisitas dengan *White Test*

Heteroskedasticity Test: White

F-statistic	0.282833	Prob. F(20,8)	0.9896
Obs*R-squared	12.01195	Prob. Chi-Square(20)	0.9157
Scaled explained SS	8.312339	Prob. Chi-Square(20)	0.9896

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 07/19/18 Time: 18:31

Sample: 2015M02 2017M06

Included observations: 29

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.000948	0.000874	1.084757	0.3096
D(LDR)	6.39E-05	0.001737	0.036817	0.9715
(D(LDR))^2	0.000126	0.001205	0.104909	0.9190
(D(LDR))*(D(CAR))	5.77E-05	0.004815	0.011974	0.9907
(D(LDR))*(D(GDP))	0.000165	0.000519	0.318883	0.7580
(D(LDR))*(D(BI_RATE))	0.000153	0.010107	0.015130	0.9883
(D(LDR))*ECT(-1)	-0.003406	0.032419	-0.105050	0.9189
D(CAR)	-0.000482	0.003289	-0.146433	0.8872
(D(CAR))^2	-0.002242	0.006930	-0.323444	0.7547
(D(CAR))*(D(GDP))	-8.83E-05	0.000996	-0.088632	0.9316
(D(CAR))*(D(BI_RATE))	-0.008279	0.028249	-0.293069	0.7769
(D(CAR))*ECT(-1)	0.060937	0.090541	0.673034	0.5199
D(GDP)	-2.49E-05	0.000282	-0.088081	0.9320
(D(GDP))^2	3.28E-06	8.38E-05	0.039108	0.9698
(D(GDP))*(D(BI_RATE))	0.001087	0.003785	0.287259	0.7812
(D(GDP))*ECT(-1)	0.003196	0.008167	0.391307	0.7058
D(BI_RATE)	0.001682	0.008287	0.202931	0.8443
(D(BI_RATE))^2	0.003849	0.005179	0.743268	0.4786
(D(BI_RATE))*ECT(-1)	0.074415	0.192297	0.386982	0.7089
ECT(-1)	-0.003420	0.014868	-0.230026	0.8238
ECT(-1)^2	-0.095628	0.238303	-0.401286	0.6987
R-squared	0.414205	Mean dependent var	0.000729	
Adjusted R-squared	-1.050282	S.D. dependent var	0.001100	
S.E. of regression	0.001575	Akaike info criterion	-9.908991	
Sum squared resid	1.98E-05	Schwarz criterion	-8.918880	
Log likelihood	164.6804	Hannan-Quinn criter.	-9.598901	
F-statistic	0.282833	Durbin-Watson stat	2.437217	
Prob(F-statistic)	0.989601			

Lampiran 14

Uji Autokorelasi dengan *LM Test*

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.754772	Prob. F(2,21)	0.4825
Obs*R-squared	1.944809	Prob. Chi-Square(2)	0.3782

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 07/19/18 Time: 18:33

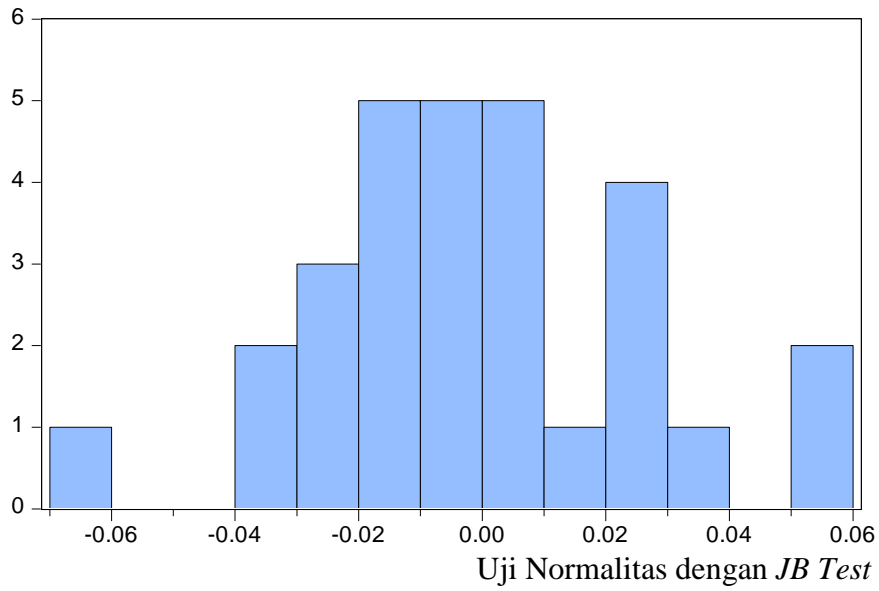
Sample: 2015M02 2017M06

Included observations: 29

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.000174	0.006482	-0.026854	0.9788
D(LDR)	-0.000814	0.008662	-0.093993	0.9260
D(CAR)	0.005717	0.021950	0.260475	0.7970
D(GDP)	-0.000967	0.002512	-0.384954	0.7041
D(BL_RATE)	-0.001966	0.024404	-0.080574	0.9365
ECT(-1)	-0.047376	0.177318	-0.267178	0.7919
RESID(-1)	0.315632	0.274280	1.150765	0.2628
RESID(-2)	-0.135860	0.244452	-0.555772	0.5842
R-squared	0.067062	Mean dependent var		-1.91E-18
Adjusted R-squared	-0.243917	S.D. dependent var		0.027469
S.E. of regression	0.030637	Akaike info criterion		-3.904290
Sum squared resid	0.019711	Schwarz criterion		-3.527105
Log likelihood	64.61220	Hannan-Quinn criter.		-3.786160
F-statistic	0.215649	Durbin-Watson stat		1.932507
Prob(F-statistic)	0.977675			

Lampiran 15



Series: Residuals	
Sample 2015M02 2017M06	
Observations 29	
Mean	-1.91e-18
Median	-0.001391
Maximum	0.056886
Minimum	-0.067121
Std. Dev.	0.027469
Skewness	0.048680
Kurtosis	3.200291
Jarque-Bera	0.059928
Probability	0.970480

Lampiran 16
Uji Linearitas dengan *Ramsey Test*

Ramsey RESET Test
Equation: UNTITLED
Specification: D(LN_NPL) C D(LDR) D(CAR) D(GDP) D(BI_RATE) ECT(-1)
Omitted Variables: Squares of fitted values

	Value	df	Probability
t-statistic	0.494843	22	0.6256
F-statistic	0.244870	(1, 22)	0.6256
Likelihood ratio	0.321000	1	0.5710

F-test summary:

	Sum of Sq.	df	Mean Squares
Test SSR	0.000233	1	0.000233
Restricted SSR	0.021128	23	0.000919
Unrestricted SSR	0.020895	22	0.000950
Unrestricted SSR	0.020895	22	0.000950

LR test summary:

	Value	df
Restricted LogL	63.60566	23
Unrestricted LogL	63.76616	22

Unrestricted Test Equation:
Dependent Variable: D(LN_NPL)
Method: Least Squares
Date: 07/19/18 Time: 18:36
Sample: 2015M02 2017M06
Included observations: 29

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.008945	0.008947	0.999779	0.3283
D(LDR)	-0.006848	0.010152	-0.674535	0.5070
D(CAR)	0.035931	0.025651	1.400786	0.1752
D(GDP)	0.001062	0.002438	0.435601	0.6674
D(BI_RATE)	-0.001706	0.024773	-0.068876	0.9457
ECT(-1)	-0.100891	0.161800	-0.623553	0.5393
FITTED^2	6.494448	13.12426	0.494843	0.6256
R-squared	0.312482	Mean dependent var		0.015025
Adjusted R-squared	0.124977	S.D. dependent var		0.032946
S.E. of regression	0.030818	Akaike info criterion		-3.914907
Sum squared resid	0.020895	Schwarz criterion		-3.584870
Log likelihood	63.76616	Hannan-Quinn criter.		-3.811544
F-statistic	1.666525	Durbin-Watson stat		1.613758
Prob(F-statistic)	0.176535			

skripsi MUHAMMAD ZUHDIYANTO

ORIGINALITY REPORT

18%	17%	8%	28%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	Submitted to Universitas Muhammadiyah Yogyakarta Student Paper	9%
2	eprints.undip.ac.id Internet Source	3%
3	docplayer.info Internet Source	1%
4	etheses.uin-malang.ac.id Internet Source	1%
5	msdmandtraining.wordpress.com Internet Source	1%
6	eprints.uny.ac.id Internet Source	1%
7	jurnal.umrah.ac.id Internet Source	1%
8	repository.uinsu.ac.id Internet Source	1%
9	media.neliti.com	

Internet Source

1%

10

eprints.perbanas.ac.id

Internet Source

1%

11

lib.unnes.ac.id

Internet Source

1%

Exclude quotes On

Exclude matches < 1%

Exclude bibliography Off



**BI CORNER UNIVERSITAS MUHAMMADIYAH
YOGYAKARTA**

Gedung E2 Lantai 2 Fakultas Ekonomi dan Bisnis

Perpustakaan BI Corner Universitas Muhammadiyah Yogyakarta menyatakan bahwa Skripsi di bawah ini:

Nama : Muhammad Zuhdiyanto
Prodi : Ilmu Ekonomi
NIM : 20140430096
Judul : *Determinan Non Performing Loan (NPL) Pada Bank Konvensional di Indonesia (Periode Januari 2015 – Juni 2017)*
Dosen Pembimbing : Dr. Lilies Sertiartiti, M.Si.

Telah dilakukan tes Turnitin dengan indeks similaritasnya sebesar : 18 %, dengan Filter 1%.

Semoga surat keterangan ini dapat digunakan sebagaimana mestinya.

Dosen Pembimbing Skripsi

Dr. Lilies Sertiartiti, M.Si.

Yogyakarta, 17 Juli 2019
Petugas Perpustakaan

M. Erdiansyah C.A., SIP