Lampiran I

Data Variabel Penelitian

Periode 2004 Januari – 2013 September

Periode	PPYD(%)	PDPK(%)	ROA(%)	NPF(%)	RSBIS(%)	Inflasi(%)
2004M01	5,973	15,687	1,292	2,620	4,850	4,820
2004M02	-1,640	2,951	1,384	2,640	3,150	4,600
2004M03	11,303	2,997	1,264	2,600	3,340	5,110
2004M04	9,485	5,111	1,160	2,490	2,100	5,920
2004M05	7,509	4,859	0,879	2,370	2,100	6,470
2004M06	10,649	7,434	0,984	2,350	3,850	6,830
2004M07	6,023	4,419	1,006	2,660	4,120	7,200
2004M08	7,701	7,658	1,128	2,880	3,150	6,670
2004M09	6,175	3,502	1,220	2,750	3,150	6,270
2004M10	5,452	4,387	0,871	2,650	5,080	6,220
2004M11	2,764	4,542	0,976	2,840	5,760	6,180
2004M12	4,657	12,341	0,821	2,350	4,780	6,400
2005M01	1,525	0,245	0,994	2,840	4,110	7,320
2005M02	4,065	-1,074	1,121	3,200	3,750	7,150
2005M03	6,755	4,210	1,211	2,770	3,580	8,810
2005M04	4,050	4,407	0,972	3,300	4,490	8,120
2005M05	3,934	0,322	0,813	3,410	3,750	7,400
2005M06	1,825	4,029	0,136	3,850	4,620	7,420
2005M07	1,257	-0,256	0,351	4,010	4,560	7,840
2005M08	2,235	2,204	0,532	4,150	3,920	8,330
2005M09	-0,131	-1,902	0,662	4,720	4,110	9,060
2005M10	2,496	1,703	0,749	4,160	4,770	17,890
2005M11	-1,073	-0,712	0,847	4,120	5,170	18,380
2005M12	1,823	15,521	0,777	2,820	5,420	17,110
2006M01	-1,246	-2,871	1,390	3,540	4,320	17,030
2006M02	2,158	-1,734	1,400	3,970	4,620	17,920
2006M03	4,101	0,559	1,320	4,270	4,750	15,740
2006M04	3,706	1,558	1,410	3,990	4,800	15,400
2006M05	4,684	4,253	1,430	4,190	7,970	15,600
2006M06	4,579	3,777	1,510	4,230	4,950	15,530
2006M07	2,010	0,461	1,470	4,710	5,060	15,150
2006M08	2,755	3,626	1,380	5,080	5,790	14,900
2006M09	3,283	5,077	1,410	5,130	4,450	14,550

2006M10	2,164	4,899	1,380	5,070	5,330	6,290
2006M11	1,511	2,604	1,440	5,240	8,540	5,270
2006M12	0,262	6,849	1,550	4,750	8,620	6,600
2007M01	-1,107	-0,763	1,690	5,170	8,070	6,260
2007M02	1,208	2,631	1,680	5,540	4,530	6,300
2007M03	1,746	3,936	1,750	5,730	6,480	6,520
2007M04	2,562	0,570	1,750	6,140	6,270	6,290
2007M05	2,653	2,558	1,760	6,170	6,260	6,010
2007M06	4,786	0,637	1,860	6,200	5,330	5,770
2007M07	3,127	2,278	1,880	6,580	5,710	6,060
2007M08	4,013	0,331	1,900	6,630	5,150	6,510
2007M09	3,864	5,886	1,850	6,290	6,610	6,950
2007M10	2,184	3,213	1,930	6,230	6,470	6,880
2007M11	1,528	0,726	1,860	5,660	6,870	6,710
2007M12	5,259	9,173	1,780	4,050	6,800	6,590
2008M01	-2,998	-1,128	1,750	4,180	5,950	7,360
2008M02	4,859	5,147	1,850	4,160	6,060	7,400
2008M03	4,242	1,481	1,830	4,170	6,320	8,170
2008M04	4,699	5,115	1,830	4,390	7,987	8,960
2008M05	4,098	2,065	1,820	4,940	8,255	10,380
2008M06	5,594	4,237	1,810	4,230	8,591	11,030
2008M07	3,197	-0,455	1,820	4,170	9,029	11,900
2008M08	3,927	-1,639	1,760	4,040	9,264	11,850
2008M09	3,032	3,739	1,840	4,120	9,531	12,140
2008M10	1,106	1,636	1,810	4,490	10,679	11,770
2008M11	1,133	0,893	1,680	4,970	11,210	11,680
2008M12	-0,857	7,059	1,570	3,950	10,926	11,060
2009M01	0,006	3,644	2,110	4,390	10,002	9,170
2009M02	1,681	1,194	2,150	4,610	8,784	8,600
2009M03	1,197	-1,581	2,440	5,140	8,294	7,920
2009M04	1,063	3,031	2,290	5,170	7,784	7,310
2009M05	2,490	2,794	2,220	4,770	7,283	6,040
2009M06	3,635	4,505	2,160	4,390	6,970	3,650
2009M07	1,500	2,140	2,120	5,150	6,768	2,710
2009M08	4,017	2,360	2,080	5,610	6,588	2,750
2009M09	1,442	3,094	1,380	5,720	6,514	2,830
2009M10	1,624	2,466	1,460	5,510	6,474	2,570
2009M11	1,061	2,983	1,480	5,540	6,476	2,410
2009M12	2,537	9,155	1,480	4,010	6,461	2,780

2010M01	0,542	1,706	1,650	4,360	6,452	3,720
2010M02	2,840	0,256	1,760	4,750	6,422	3,810
2010M03	3,562	-0,916	2,130	4,530	6,337	3,430
2010M04	2,878	2,333	2,060	4,470	6,220	3,910
2010M05	3,044	1,895	1,250	4,770	6,291	4,160
2010M06	4,844	5,468	1,660	3,890	6,262	5,050
2010M07	3,283	4,105	1,670	4,140	6,630	6,220
2010M08	4,584	0,844	1,630	4,100	6,633	6,440
2010M09	1,153	4,822	1,770	3,950	6,636	5,800
2010M10	3,321	4,015	1,790	3,950	6,369	5,670
2010M11	4,678	3,923	1,830	3,990	6,423	6,330
2010M12	3,395	10,060	1,670	3,020	6,262	6,960
2011M01	2,263	-0,292	2,260	3,280	6,080	7,020
2011M02	2,474	-0,962	1,810	3,660	6,705	6,840
2011M03	3,924	6,081	1,970	3,600	6,718	6,650
2011M04	1,984	-0,105	1,900	3,790	7,175	6,160
2011M05	3,820	4,140	1,840	3,760	7,360	5,980
2011M06	5,084	5,025	1,840	3,550	7,363	5,540
2011M07	2,348	3,173	1,860	3,750	7,275	4,610
2011M08	7,077	2,489	1,810	3,530	6,775	4,790
2011M09	2,539	6,232	1,800	3,500	6,282	4,610
2011M10	4,272	4,148	1,750	3,110	5,768	4,420
2011M11	2,709	3,456	1,780	2,740	5,224	4,150
2011M12	3,247	9,575	1,790	2,520	5,038	3,790
2012M01	-0,941	0,956	1,360	2,680	4,883	3,650
2012M02	1,990	-1,632	1,790	2,820	3,822	3,560
2012M03	0,507	-0,260	1,830	2,760	3,826	3,970
2012M04	4,344	-0,262	1,790	2,850	3,925	4,500
2012M05	3,748	1,042	1,990	2,930	4,237	4,450
2012M06	4,208	3,535	2,050	2,880	4,320	4,530
2012M07	2,822	1,458	2,050	2,920	4,457	4,560
2012M08	3,338	2,194	2,040	2,780	4,540	4,580
2012M09	4,331	3,238	2,070	2,740	4,671	4,310
2012M10	4,007	5,306	2,110	2,580	4,746	4,610
2012M11	3,494	3,137	2,090	2,500	4,770	4,320
2012M12	5,122	6,376	2,140	2,220	4,802	4,300
2013M01	1,469	0,826	2,520	2,490	4,840	4,570
2013M02	2,940	1,388	2,290	2,720	4,861	5,310
2013M03	4,549	4,091	2,390	2,750	4,869	5,900

2013M04	1,444	0,991	2,290	2,850	4,890	5,570
2013M05	2,357	3,368	2,070	2,920	5,022	5,470
2013M06	2,372	0,066	2,100	2,640	5,275	5,900
2013M07	1,903	1,517	2,020	2,750	5,520	8,610
2013M08	0,029	2,264	2,010	3,010	5,857	8,790
2013M09	1,595	0,869	2,040	2,800	6,785	8,400

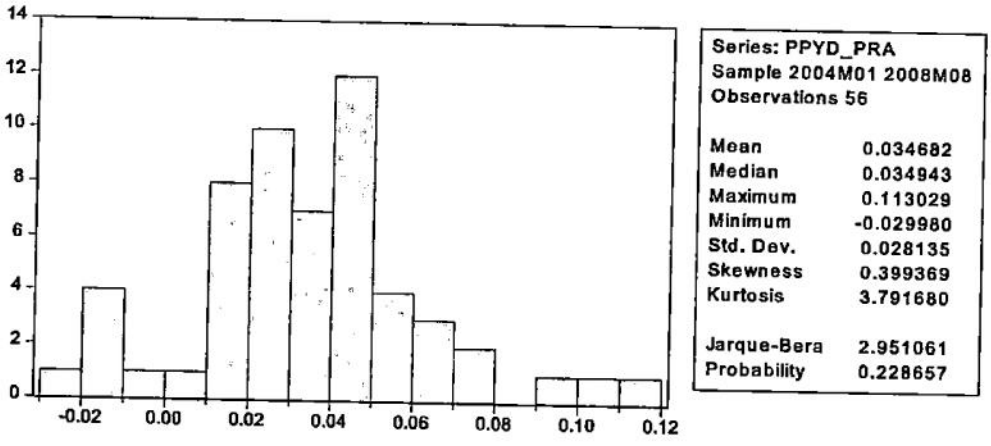
Lampiran II

Statistik Deskriptif

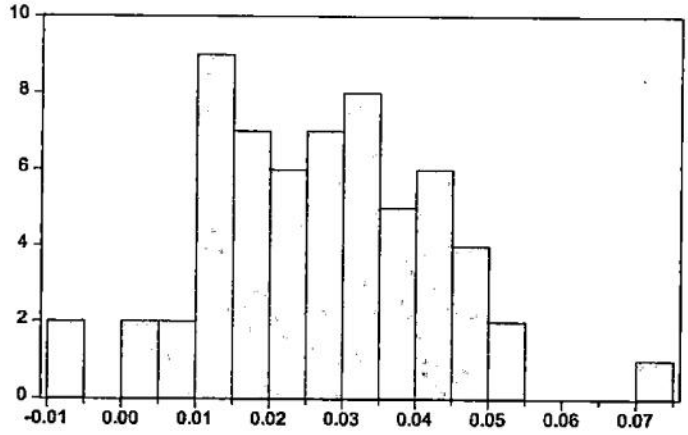
1. Statistik deskriptif keseluruhan variabel

Date: 03/20/14 Time: 12:36						
Sample: 2004M01 2013M09						
	PPYD	PDPK	ROA	NPF	RSBIS	INFLASI
Mean	0.030460	0.029973	0.016409	0.039250	0.058910	0.072881
Median	0.028781	0.027939	0.017700	0.039700	0.057900	0.063000
Maximum	0.113029	0.156869	0.025200	0.066300	0.112100	0.183800
Minimum	-0.029980	-0.028710	0.001360	0.022200	0.021000	0.024100
Std. Dev.	0.022727	0.031941	0.004603	0.011152	0.017571	0.037122
Skewness	0.640391	1.308328	-0.813699	0.473070	0.656327	1.415799
Kurtosis	4.993077	6.163145	3.443244	2.367761	3.585324	4.390392
Jarque-Bera	27.36218	82.15533	13.86882	6.312681	10.07012	48.51177
Probability	0.000001	0.000000	0.000974	0.042581	0.006506	0.000000
Sum	3.563798	3.506884	1.919900	4.592300	6.892489	8.527100
Sum Sq. Dev.	0.059917	0.118348	0.002458	0.014426	0.035812	0.159856
Observations	117	117	117	117	117	117

2. Statistik Deskriptif Pertumbuhan Pembiayaan Pra Krisis



3. Statistik Deskriptif Pertumbuhan Pembiayaan Pasca Krisis



Series: PPYD_PASCA	
Sample 2008M09 2013M09	
Observations 61	
Mean	0.026584
Median	0.027085
Maximum	0.070770
Minimum	-0.009410
Std. Dev.	0.015527
Skewness	-0.001795
Kurtosis	3.114125
Jarque-Bera	0.033137
Probability	0.983568

LAMPIRAN III

UJI STASIONERITAS DATA

A. Augmented Dickey-Fuller Unit Root Test

1. ADF Level

a. PPYD

Null Hypothesis: PPYD has a unit root				
Exogenous: Constant				
Lag Length: 1 (Automatic - based on SIC, maxlag=12)				
			t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic			-3.857113	0.0032
Test critical values:	1% level		-3.488063	
	5% level		-2.886732	
	10% level		-2.580281	

b. PDPK

Null Hypothesis: PDPK has a unit root				
Exogenous: Constant				
Lag Length: 0 (Automatic - based on SIC, maxlag=12)				
			t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic			-12.48107	0.0000
Test critical values:	1% level		-3.487550	
	5% level		-2.886509	
	10% level		-2.580163	
*MacKinnon (1996) one-sided p-values.				

c. ROA

Null Hypothesis: ROA has a unit root				
Exogenous: Constant				
Lag Length: 0 (Automatic - based on SIC, maxlag=12)				
			t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic			-2.405809	0.1424
Test critical values:	1% level		-3.487550	
	5% level		-2.886509	
	10% level		-2.580163	
*MacKinnon (1996) one-sided p-values.				

d. NPF

Null Hypothesis: NPF has a unit root				
Exogenous: Constant				
Lag Length: 0 (Automatic - based on SIC, maxlag=12)				
			t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic			-2.024639	0.2760
Test critical values:	1% level		-3.487550	
	5% level		-2.886509	
	10% level		-2.580163	
*MacKinnon (1996) one-sided p-values.				

e. RSBIS

Null Hypothesis: RSBIS has a unit root				
Exogenous: Constant				
Lag Length: 0 (Automatic - based on SIC, maxlag=12)				
			t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic			-2.698291	0.0774
Test critical values:	1% level		-3.487550	
	5% level		-2.886509	
	10% level		-2.580163	
*MacKinnon (1996) one-sided p-values.				

f. Inflasi

Null Hypothesis: INFLASI has a unit root				
Exogenous: Constant				
Lag Length: 1 (Automatic - based on SIC, maxlag=12)				
			t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic			-2.406382	0.1422
Test critical values:	1% level		-3.488063	
	5% level		-2.886732	
	10% level		-2.580281	
*MacKinnon (1996) one-sided p-values.				

2. ADF First Difference

a. PPYD

Null Hypothesis: D(PPYD) has a unit root				
Exogenous: Constant				
Lag Length: 0 (Automatic - based on SIC, maxlag=12)				
			t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic			-21.86957	0.0000
Test critical values:	1% level		-3.488063	
	5% level		-2.886732	
	10% level		-2.580281	
*MacKinnon (1996) one-sided p-values.				

b. PDPK

Null Hypothesis: D(PDPK) has a unit root				
Exogenous: Constant				
Lag Length: 10 (Automatic - based on SIC, maxlag=12)				
			t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic			-7.583223	0.0000
Test critical values:	1% level		-3.493747	
	5% level		-2.889200	
	10% level		-2.581596	
*MacKinnon (1996) one-sided p-values.				

c. ROA

Null Hypothesis: D(ROA) has a unit root				
Exogenous: Constant				
Lag Length: 0 (Automatic - based on SIC, maxlag=12)				
			t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic			-13.30172	0.0000
Test critical values:	1% level		-3.488063	
	5% level		-2.886732	
	10% level		-2.580281	
*MacKinnon (1996) one-sided p-values.				

d. NPF

Null Hypothesis: D(NPF) has a unit root				
Exogenous: Constant				
Lag Length: 0 (Automatic - based on SIC, maxlag=12)				
			t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic			-11.64373	0.0000
Test critical values:	1% level		-3.488063	
	5% level		-2.886732	
	10% level		-2.580281	
*MacKinnon (1996) one-sided p-values.				

e. RSBIS

Null Hypothesis: D(RSBIS) has a unit root				
Exogenous: Constant				
Lag Length: 0 (Automatic - based on SIC, maxlag=12)				
			t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic			-12.09624	0.0000
Test critical values:	1% level		-3.488063	
	5% level		-2.886732	
	10% level		-2.580281	
*MacKinnon (1996) one-sided p-values.				

f. Inflasi

Null Hypothesis: D(INFLASI) has a unit root				
Exogenous: Constant				
Lag Length: 0 (Automatic - based on SIC, maxlag=12)				
			t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic			-8.828623	0.0000
Test critical values:	1% level		-3.488063	
	5% level		-2.886732	
	10% level		-2.580281	
*MacKinnon (1996) one-sided p-values.				

B. The Phillips-Perron Unit Root Test

1. Phillips-Perron Level

a. PPYD

Null Hypothesis: PPYD has a unit root				
Exogenous: Constant				
Bandwidth: 6 (Newey-West automatic) using Bartlett kernel				
			Adj. t-Stat	Prob.*
Phillips-Perron test statistic			-8.117692	0.0000
Test critical values:	1% level		-3.487550	
	5% level		-2.886509	
	10% level		-2.580163	
*MacKinnon (1996) one-sided p-values.				

b. PDPK

Null Hypothesis: PDPK has a unit root				
Exogenous: Constant				
Bandwidth: 0 (Newey-West automatic) using Bartlett kernel				
			Adj. t-Stat	Prob.*
Phillips-Perron test statistic			-12.48107	0.0000
Test critical values:	1% level		-3.487550	
	5% level		-2.886509	
	10% level		-2.580163	
*MacKinnon (1996) one-sided p-values.				

c. ROA

Null Hypothesis: ROA has a unit root				
Exogenous: Constant				
Bandwidth: 5 (Newey-West automatic) using Bartlett kernel				
			Adj. t-Stat	Prob.*
Phillips-Perron test statistic			-2.142750	0.2286
Test critical values:	1% level		-3.487550	
	5% level		-2.886509	
	10% level		-2.580163	
*MacKinnon (1996) one-sided p-values.				

d. NPF

Null Hypothesis: NPF has a unit root				
Exogenous: Constant				
Bandwidth: 5 (Newey-West automatic) using Bartlett kernel				
			Adj. t-Stat	Prob.*
Phillips-Perron test statistic			-1.836429	0.3613
Test critical values:	1% level		-3.487550	
	5% level		-2.886509	
	10% level		-2.580163	
*MacKinnon (1996) one-sided p-values.				

e. RSBIS

Null Hypothesis: RSBIS has a unit root				
Exogenous: Constant				
Bandwidth: 4 (Newey-West automatic) using Bartlett kernel				
			Adj. t-Stat	Prob.*
Phillips-Perron test statistic			-2.483281	0.1222
Test critical values:	1% level		-3.487550	
	5% level		-2.886509	
	10% level		-2.580163	
*MacKinnon (1996) one-sided p-values.				

f. INFLASI

Null Hypothesis: INFLASI has a unit root				
Exogenous: Constant				
Bandwidth: 5 (Newey-West automatic) using Bartlett kernel				
			Adj. t-Stat	Prob.*
Phillips-Perron test statistic			-2.345317	0.1598
Test critical values:	1% level		-3.487550	
	5% level		-2.886509	
	10% level		-2.580163	
*MacKinnon (1996) one-sided p-values.				

2. Phillips-Perron First Difference

a. PPYD

Null Hypothesis: D(PPYD) has a unit root				
Exogenous: Constant				
Bandwidth: 7 (Newey-West automatic) using Bartlett kernel				
			Adj. t-Stat	Prob.*
Phillips-Perron test statistic			-24.67045	0.0000
Test critical values:	1% level		-3.488063	
	5% level		-2.886732	
	10% level		-2.580281	
*MacKinnon (1996) one-sided p-values.				

b. PDPK

Null Hypothesis: D(PDPK) has a unit root				
Exogenous: Constant				
Bandwidth: 41 (Newey-West automatic) using Bartlett kernel				
			Adj. t-Stat	Prob.*
Phillips-Perron test statistic			-67.07921	0.0001
Test critical values:	1% level		-3.488063	
	5% level		-2.886732	
	10% level		-2.580281	
*MacKinnon (1996) one-sided p-values.				

c. ROA

Null Hypothesis: D(ROA) has a unit root				
Exogenous: Constant				
Bandwidth: 11 (Newey-West automatic) using Bartlett kernel				
			Adj. t-Stat	Prob.*
Phillips-Perron test statistic			-15.02671	0.0000
Test critical values:	1% level		-3.488063	
	5% level		-2.886732	
	10% level		-2.580281	
*MacKinnon (1996) one-sided p-values.				

d. NPF

Null Hypothesis: D(NPF) has a unit root				
Exogenous: Constant				
Bandwidth: 10 (Newey-West automatic) using Bartlett kernel				
			Adj. t-Stat	Prob.*
Phillips-Perron test statistic			-11.96791	0.0000
Test critical values:	1% level		-3.488063	
	5% level		-2.886732	
	10% level		-2.580281	
*MacKinnon (1996) one-sided p-values.				

e. RSBIS

Null Hypothesis: D(RSBIS) has a unit root				
Exogenous: Constant				
Bandwidth: 11 (Newey-West automatic) using Bartlett kernel				
			Adj. t-Stat	Prob.*
Phillips-Perron test statistic			-12.98725	0.0000
Test critical values:	1% level		-3.488063	
	5% level		-2.886732	
	10% level		-2.580281	
*MacKinnon (1996) one-sided p-values.				

f. INFLASI

Null Hypothesis: D(INFLASI) has a unit root				
Exogenous: Constant				
Bandwidth: 4 (Newey-West automatic) using Bartlett kernel				
			Adj. t-Stat	Prob.*
Phillips-Perron test statistic			-8.834106	0.0000
Test critical values:	1% level		-3.488063	
	5% level		-2.886732	
	10% level		-2.580281	
*MacKinnon (1996) one-sided p-values.				

LAMPIRAN IV

UJI KOINTEGRASI

A. Uji Kointegrasi Johansen

1. PPYD – PDPK

Sample (adjusted): 2004M06 2013M09				
Included observations: 112 after adjustments				
Trend assumption: Linear deterministic trend				
Series: PPYD PDPK				
Lags interval (in first differences): 1 to 4				
Unrestricted Cointegration Rank Test (Trace)				
Hypothesized		Trace	0.05	
No. of CE(s)	Eigenvalue	Statistic	Critical Value	Prob.**
None *	0.284646	53.96527	15.49471	0.0000
At most 1 *	0.136581	16.44773	3.841466	0.0000
Trace test indicates 2 cointegrating eqn(s) at the 0.05 level				
* denotes rejection of the hypothesis at the 0.05 level				
**MacKinnon-Haug-Michelis (1999) p-values				
Unrestricted Cointegration Rank Test (Maximum Eigenvalue)				
Hypothesized		Max-Eigen	0.05	
No. of CE(s)	Eigenvalue	Statistic	Critical Value	Prob.**
None *	0.284646	37.51754	14.26460	0.0000
At most 1 *	0.136581	16.44773	3.841466	0.0000
Max-eigenvalue test indicates 2 cointegrating eqn(s) at the 0.05 level				
* denotes rejection of the hypothesis at the 0.05 level				
**MacKinnon-Haug-Michelis (1999) p-values				

CURICULUM VITAE

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