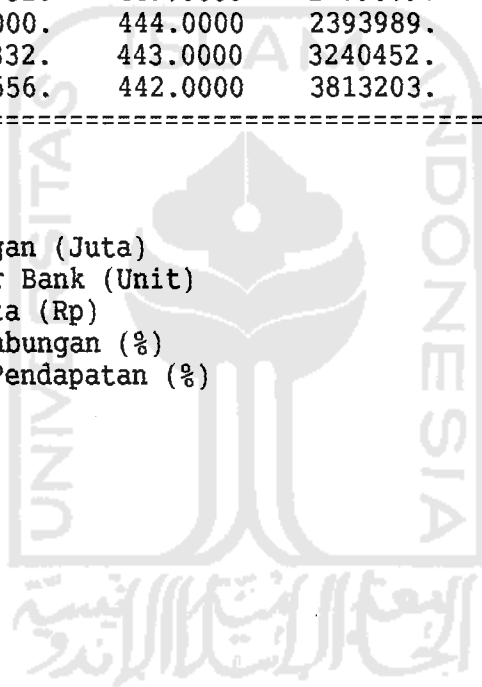


obs	Y	X1	X2	X3	X4
1986	33976.00	241.0000	412949.0	15.00000	20.00000
1987	38258.00	250.0000	450294.0	15.00000	20.00000
1988	57487.00	287.0000	519963.0	15.00000	20.00000
1989	107869.0	317.0000	573035.0	15.00000	20.00000
1990	185647.0	333.0000	654420.0	15.00000	20.00000
1991	212672.0	340.0000	754767.0	15.00000	25.00000
1992	484185.0	340.0000	857251.0	15.00000	25.00000
1993	681697.0	407.0000	1390640.	15.00000	25.00000
1994	789765.0	415.0000	1447447.	15.00000	15.00000
1995	941937.0	434.0000	1667098.	15.00000	15.00000
1996	1172032.	447.0000	2179309.	14.00000	15.00000
1997	1230000.	444.0000	2393989.	18.00000	15.00000
1998	1304832.	443.0000	3240452.	20.00000	15.00000
1999	1937656.	442.0000	3813203.	19.00000	15.00000

Keterangan:

- Y : Jumlah Tabungan (Juta)
X1 : Jumlah Kantor Bank (Unit)
X2 : PDRB Perkapita (Rp)
X3 : Suku Bunga Tabungan (%)
X4 : Tarif Pajak Pendapatan (%)



obs	LN _Y	LN _{X1}	LN _{X2}	LN _{X3}	LN _{X4}
1986	10.43341	5.484797	12.93108	2.708050	2.995732
1987	10.55211	5.521461	13.01766	2.708050	2.995732
1988	10.95931	5.659482	13.16151	2.708050	2.995732
1989	11.58867	5.758902	13.25870	2.708050	2.995732
1990	12.13160	5.808143	13.39150	2.708050	2.995732
1991	12.26751	5.828946	13.53416	2.708050	3.218876
1992	13.09022	5.828946	13.66149	2.708050	3.218876
1993	13.43234	6.008813	14.14527	2.708050	3.218876
1994	13.57949	6.028278	14.18531	2.708050	2.708050
1995	13.75569	6.073044	14.32660	2.708050	2.708050
1996	13.97425	6.102559	14.59452	2.639057	2.708050
1997	14.02252	6.095825	14.68847	2.890372	2.708050
1998	14.08158	6.093570	14.99122	2.995732	2.708050
1999	14.47699	6.091310	15.15398	2.944439	2.708050



LS // Dependent Variable is LNY
 Date: 8-05-2001 / Time: 22:31
 SMPL range: 1986 - 1999
 Number of observations: 14

VARIABLE	COEFFICIENT	STD. ERROR	T-STAT.	2-TAIL SIG.
C	-23.055967	4.4257461	-5.2095096	0.0006
LNX1	3.6489290	1.2172399	2.9977074	0.0150
LNX2	1.0180147	0.4487319	2.2686480	0.0495
LNX3	0.8338756	0.2789040	2.9898301	0.0173
LNX4	-0.8342344	0.4251256	-1.9623245	0.0499
R-squared	0.977177	Mean of dependent var		12.73898
Adjusted R-squared	0.967033	S.D. of dependent var		1.401115
S.E. of regression	0.254396	Sum of squared resid		0.582457
Log likelihood	2.391764	F-statistic > 4.17		96.33476
Durbin-Watson stat	2.018939	Prob(F-statistic)		0.000000

Coefficient Covariance Matrix

C,C	19.58723	C,LNX1	-3.788960
C,LNX2	1.095531	C,LNX3	-3.667458
C,LNX4	-0.838959	LNX1,LNX1	1.481673
LNX1,LNX2	-0.515336	LNX1,LNX3	0.950268
LNX1,LNX4	-0.125768	LNX2,LNX2	0.201360
LNX2,LNX3	-0.400133	LNX2,LNX4	0.079973
LNX3,LNX3	1.389815	LNX3,LNX4	-0.060600
LNX4,LNX4	0.216342		

Residual Plot

obs	RESIDUAL	ACTUAL	FITTED
1986	0.07075	10.4334	10.3627
1987	-0.03248	10.5521	10.5846
1988	-0.27535	10.9593	11.2347
1989	-0.10770	11.5887	11.6964
1990	0.12035	12.1316	12.0112
1991	-0.15103	12.2675	12.4185
1992	0.54207	13.0902	12.5482
1993	-0.26464	13.4323	13.6970
1994	0.19687	13.5795	13.3826
1995	0.06590	13.7557	13.6898
1996	-0.15352	13.9742	14.1278
1997	0.03324	14.0225	13.9893
1998	-0.11982	14.0816	14.2014
1999	0.07537	14.4770	14.4016

LS // Dependent Variable is LNX1
 Date: 8-05-2001 / Time: 22:31
 SMPL range: 1986 - 1999
 Number of observations: 14

VARIABLE	COEFFICIENT	STD. ERROR	T-STAT.	2-TAIL SIG.
C	2.0979847	0.4242823	4.9447852	0.0003
LNX2	0.2718001	0.0304140	8.9366809	0.0000
R-squared	0.769372	Mean of dependent var	5.884577	
Adjusted R-squared	0.758487	S.D. of dependent var	0.218445	
S.E. of regression	0.082175	Sum of squared resid	0.081033	
Log likelihood	16.19858	F-statistic	79.86427	
Durbin-Watson stat	0.390722	Prob(F-statistic)	0.000001	

Coefficient Covariance Matrix

C,C	0.180015	C,LNX2	-0.012887
LNX2,LNX2	0.000925		

Residual Plot

obs	RESIDUAL	ACTUAL	FITTED
1986	-0.12786	5.48480	5.61265
1987	-0.11472	5.52146	5.63618
1988	-0.01580	5.65948	5.67528
1989	0.05720	5.75890	5.70170
1990	0.07035	5.80814	5.73780
1991	0.05237	5.82895	5.77657
1992	0.01777	5.82895	5.81118
1993	0.06614	6.00881	5.94267
1994	0.07472	6.02828	5.95355
1995	0.08109	6.07304	5.99195
1996	0.03778	6.10256	6.06478
1997	0.00551	6.09582	6.09031
1998	-0.07903	6.09357	6.17260
1999	-0.12553	6.09131	6.21684

LS // Dependent Variable is LNX1
 Date: 8-05-2001 / Time: 22:31
 SMPL range: 1986 - 1999
 Number of observations: 14

VARIABLE	COEFFICIENT	STD. ERROR	T-STAT.	2-TAIL SIG.
C	3.4136470	1.4660632	2.3284447	0.0382
LNX3	0.8973521	0.5320512	1.6865899	0.1175
R-squared	0.191624	Mean of dependent var		5.884577
Adjusted R-squared	0.124260	S.D. of dependent var		0.218445
S.E. of regression	0.204423	Sum of squared resid		0.501463
Log likelihood	3.439842	F-statistic		2.844585
Durbin-Watson stat	0.282087	Prob(F-statistic)		0.117483

Coefficient Covariance Matrix

C,C	2.149341	C,LNX3	-0.779479
LNX3,LNX3	0.283078		

Residual Plot

obs	RESIDUAL	ACTUAL	FITTED
1986	-0.35892	5.48480	5.84372
1987	-0.32226	5.52146	5.84372
1988	-0.18424	5.65948	5.84372
1989	-0.08482	5.75890	5.84372
1990	-0.03558	5.80814	5.84372
1991	-0.01478	5.82895	5.84372
1992	-0.01478	5.82895	5.84372
1993	0.16509	6.00881	5.84372
1994	0.18456	6.02828	5.84372
1995	0.22932	6.07304	5.84372
1996	0.32075	6.10256	5.78181
1997	0.08850	6.09582	6.00733
1998	-0.00830	6.09357	6.10187
1999	0.03546	6.09131	6.05585

LS // Dependent Variable is LNX1
 Date: 8-05-2001 / Time: 22:31
 SMPL range: 1986 - 1999
 Number of observations: 14

VARIABLE	COEFFICIENT	STD. ERROR	T-STAT.	2-TAIL SIG.
C	7.6162397	0.7288576	10.449558	0.0000
LNX4	-0.5929832	0.2489971	-2.3814861	0.0347
R-squared	0.320940	Mean of dependent var		5.884577
Adjusted R-squared	0.264351	S.D. of dependent var		0.218445
S.E. of regression	0.187360	Sum of squared resid		0.421244
Log likelihood	4.660059	F-statistic		5.671476
Durbin-Watson stat	0.407779	Prob(F-statistic)		0.034669

Coefficient Covariance Matrix

C,C	0.531233	C,LNX4	-0.181055
LNX4,LNX4	0.062000		

Residual Plot

obs	RESIDUAL	ACTUAL	FITTED
1986	-0.35502	5.48480	5.83982
1987	-0.31836	5.52146	5.83982
1988	-0.18034	5.65948	5.83982
1989	-0.08092	5.75890	5.83982
1990	-0.03168	5.80814	5.83982
1991	0.12145	5.82895	5.70750
1992	0.12145	5.82895	5.70750
1993	0.30131	6.00881	5.70750
1994	0.01787	6.02828	6.01041
1995	0.06263	6.07304	6.01041
1996	0.09215	6.10256	6.01041
1997	0.08541	6.09582	6.01041
1998	0.08316	6.09357	6.01041
1999	0.08090	6.09131	6.01041

LS // Dependent Variable is LNX2
 Date: 8-05-2001 / Time: 22:34
 SMPL range: 1986 - 1999
 Number of observations: 14

VARIABLE	COEFFICIENT	STD. ERROR	T-STAT.	2-TAIL SIG.
C	1.1339405	4.1978973	0.2701211	0.7917
LNX3	4.6476222	1.5234652	3.0506915	0.0101
R-squared	0.436797	Mean of dependent var		13.93153
Adjusted R-squared	0.389864	S.D. of dependent var		0.749367
S.E. of regression	0.585340	Sum of squared resid		4.111469
Log likelihood	-11.28820	F-statistic		9.306718
Durbin-Watson stat	0.496986	Prob(F-statistic)		0.010072

Coefficient Covariance Matrix

C,C	17.62234	C,LNX3	-6.390908
LNX3,LNX3	2.320946		

Residual Plot

obs	RESIDUAL	ACTUAL	FITTED
1986	-0.78886	12.9311	13.7199
1987	-0.70228	13.0177	13.7199
1988	-0.55842	13.1615	13.7199
1989	-0.46123	13.2587	13.7199
1990	-0.32843	13.3915	13.7199
1991	-0.18577	13.5342	13.7199
1992	-0.05845	13.6615	13.7199
1993	0.42534	14.1453	13.7199
1994	0.46538	14.1853	13.7199
1995	0.60666	14.3266	13.7199
1996	1.19524	14.5945	13.3993
1997	0.12118	14.6885	14.5673
1998	-0.06575	14.9912	15.0570
1999	0.33540	15.1540	14.8186

LS // Dependent Variable is LNX2
 Date: 8-05-2001 / Time: 22:34
 SMPL range: 1986 - 1999
 Number of observations: 14

VARIABLE	COEFFICIENT	STD. ERROR	T-STAT.	2-TAIL SIG.
C	20.909451	2.2648214	9.2322735	0.0000
LNX4	-2.3894876	0.7737232	-3.0882977	0.0094
R-squared	0.442834	Mean of dependent var		13.93153
Adjusted R-squared	0.396404	S.D. of dependent var		0.749367
S.E. of regression	0.582194	Sum of squared resid		4.067398
Log likelihood	-11.21276	F-statistic		9.537583
Durbin-Watson stat	0.583860	Prob(F-statistic)		0.009392

Coefficient Covariance Matrix

C,C	5.129416	C,LNX4	-1.748204
LNX4,LNX4	0.598648		

Residual Plot

obs	RESIDUAL	ACTUAL	FITTED
1986	-0.82011	12.9311	13.7512
1987	-0.73353	13.0177	13.7512
1988	-0.58967	13.1615	13.7512
1989	-0.49248	13.2587	13.7512
1990	-0.35968	13.3915	13.7512
1991	0.31618	13.5342	13.2180
1992	0.44350	13.6615	13.2180
1993	0.92729	14.1453	13.2180
1994	-0.25329	14.1853	14.4386
1995	-0.11200	14.3266	14.4386
1996	0.15592	14.5945	14.4386
1997	0.24987	14.6885	14.4386
1998	0.55262	14.9912	14.4386
1999	0.71538	15.1540	14.4386

LS // Dependent Variable is LNX3
 Date: 8-05-2001 / Time: 22:34
 SMPL range: 1986 - 1999
 Number of observations: 14

VARIABLE	COEFFICIENT	STD. ERROR	T-STAT.	2-TAIL SIG.
C	3.4512112	0.3813355	9.0503267	0.0000
LNX4	-0.2388942	0.1302744	-1.8337778	0.0916
R-squared	0.218889	Mean of dependent var	2.753579	
Adjusted R-squared	0.153797	S.D. of dependent var	0.106562	
S.E. of regression	0.098026	Sum of squared resid	0.115309	
Log likelihood	13.72924	F-statistic	3.362741	
Durbin-Watson stat	0.861898	Prob(F-statistic)	0.091593	

Coefficient Covariance Matrix

C,C	0.145417	C,LNX4	-0.049561
LNX4,LNX4	0.016971		

Residual Plot

obs	RESIDUAL	ACTUAL	FITTED
1986	-0.02750	2.70805	2.73555
1987	-0.02750	2.70805	2.73555
1988	-0.02750	2.70805	2.73555
1989	-0.02750	2.70805	2.73555
1990	-0.02750	2.70805	2.73555
1991	0.02581	2.70805	2.68224
1992	0.02581	2.70805	2.68224
1993	0.02581	2.70805	2.68224
1994	-0.09622	2.70805	2.80427
1995	-0.09622	2.70805	2.80427
1996	-0.16522	2.63906	2.80427
1997	0.08610	2.89037	2.80427
1998	0.19146	2.99573	2.80427
1999	0.14017	2.94444	2.80427



LS // Dependent Variable is LNE2
 Date: 8-05-2001 / Time: 22:35
 SMPL range: 1986 - 1999
 Number of observations: 14

VARIABLE	COEFFICIENT	STD. ERROR	T-STAT.	2-TAIL SIG.
C	-7.2660059	12.305427	-0.5904716	0.5658
LNX1	0.5095378	2.0897955	0.2438218	0.8115
R-squared	0.004930	Mean of dependent var	-4.267592	
Adjusted R-squared	-0.077993	S.D. of dependent var	1.585290	
S.E. of regression	1.645950	Sum of squared resid	32.50981	
Log likelihood	-25.76253	F-statistic	0.059449	
Durbin-Watson stat	1.778608	Prob(F-statistic)	0.811487	

Coefficient Covariance Matrix

C,C	151.4235	C,LNX1	-25.69939
LNX1,LNX1	4.367245		

Residual Plot

obs	RESIDUAL	ACTUAL	FITTED
1986	-0.82599	-5.29729	-4.47129
1987	-2.40188	-6.85449	-4.45261
1988	1.80284	-2.57945	-4.38229
1989	-0.12512	-4.45674	-4.33163
1990	0.07191	-4.23463	-4.30654
1991	0.51544	-3.78050	-4.29594
1992	3.07121	-1.22473	-4.29594
1993	1.54554	-2.65875	-4.20429
1994	0.94394	-3.25043	-4.19437
1995	-1.26779	-5.43935	-4.17156
1996	0.40873	-3.74779	-4.15652
1997	-2.64796	-6.80792	-4.15995
1998	-0.08246	-4.24356	-4.16110
1999	-1.00841	-5.17067	-4.16225

LS // Dependent Variable is LNE2
 Date: 8-05-2001 / Time: 22:35
 SMPL range: 1986 - 1999
 Number of observations: 14

VARIABLE	COEFFICIENT	STD. ERROR	T-STAT.	2-TAIL SIG.
C	-1.7311773	8.4877151	-0.2039627	0.8418
LNX2	-0.1820628	0.6084281	-0.2992348	0.7699
R-squared	0.007407	Mean of dependent var		-4.267592
Adjusted R-squared	-0.075310	S.D. of dependent var		1.585290
S.E. of regression	1.643900	Sum of squared resid		32.42889
Log likelihood	-25.74509	F-statistic		0.089541
Durbin-Watson stat	1.790542	Prob(F-statistic)		0.769880

Coefficient Covariance Matrix

C,C	72.04131	C,LNX2	-5.157241
LNX2,LNX2	0.370185		

Residual Plot

obs	RESIDUAL	ACTUAL	FITTED
1986	-1.21184	-5.29729	-4.08545
1987	-2.75328	-6.85449	-4.10121
1988	1.54795	-2.57945	-4.12740
1989	-0.31165	-4.45674	-4.14509
1990	-0.06535	-4.23463	-4.16927
1991	0.41474	-3.78050	-4.19525
1992	2.99369	-1.22473	-4.21843
1993	1.64776	-2.65875	-4.30651
1994	1.06337	-3.25043	-4.31380
1995	-1.09983	-5.43935	-4.33952
1996	0.64050	-3.74779	-4.38830
1997	-2.40251	-6.80792	-4.40540
1998	0.21696	-4.24356	-4.46052
1999	-0.68051	-5.17067	-4.49015

LS // Dependent Variable is LNE2
 Date: 8-05-2001 / Time: 22:35
 SMPL range: 1986 - 1999
 Number of observations: 14

VARIABLE	COEFFICIENT	STD. ERROR	T-STAT.	2-TAIL SIG.
C	8.8935551	11.206126	0.7936333	0.4428
LN3	-4.7796515	4.0668319	-1.1752764	0.2627
R-squared	0.103224	Mean of dependent var		-4.267592
Adjusted R-squared	0.028493	S.D. of dependent var		1.585290
S.E. of regression	1.562542	Sum of squared resid		29.29843
Log likelihood	-25.03448	F-statistic		1.381275
Durbin-Watson stat	1.853585	Prob(F-statistic)		0.262677

Coefficient Covariance Matrix

C,C	125.5773	C, LN3	-45.54177
LN3, LN3	16.53912		

Residual Plot

obs	RESIDUAL	ACTUAL	FITTED
1986	-1.24731	-5.29729	-4.04998
1987	-2.80451	-6.85449	-4.04998
1988	1.47054	-2.57945	-4.04998
1989	-0.40676	-4.45674	-4.04998
1990	-0.18465	-4.23463	-4.04998
1991	0.26948	-3.78050	-4.04998
1992	2.82525	-1.22473	-4.04998
1993	1.39124	-2.65875	-4.04998
1994	0.79955	-3.25043	-4.04998
1995	-1.38937	-5.43935	-4.04998
1996	-0.02757	-3.74779	-3.72022
1997	-1.88650	-6.80792	-4.92141
1998	1.18144	-4.24356	-5.42500
1999	0.00917	-5.17067	-5.17984

LS // Dependent Variable is LNE2
 Date: 8-05-2001 / Time: 22:35
 SMPL range: 1986 - 1999
 Number of observations: 14

VARIABLE	COEFFICIENT	STD. ERROR	T-STAT.	2-TAIL SIG.
C	-14.713584	5.6626005	-2.5983793	0.0233
LNX4	3.3836308	1.9344948	1.7491031	0.0892
R-squared	0.221749	Mean of dependent var		-4.267592
Adjusted R-squared	0.156894	S.D. of dependent var		1.585290
S.E. of regression	1.455625	Sum of squared resid		25.42615
Log likelihood	-24.04218	F-statistic		3.419182
Durbin-Watson stat	2.318890	Prob(F-statistic)		0.089218

Coefficient Covariance Matrix

C,C	32.06504	C,LNX4	-10.92839
LNX4,LNX4	3.742270		

Residual Plot

obs	RESIDUAL	ACTUAL	FITTED
1986	-1.29968	-5.29729	-3.99761
1987	-2.85688	-6.85449	-3.99761
1988	1.41816	-2.57945	-3.99761
1989	-0.45914	-4.45674	-3.99761
1990	-0.23702	-4.23463	-3.99761
1991	-0.58110	-3.78050	-3.19941
1992	1.97467	-1.22473	-3.19941
1993	0.54066	-2.65875	-3.19941
1994	1.77624	-3.25043	-5.02667
1995	-0.41268	-5.43935	-5.02667
1996	1.27888	-3.74779	-5.02667
1997	-1.78125	-6.80792	-5.02667
1998	0.78311	-4.24356	-5.02667
1999	-0.14400	-5.17067	-5.02667

Date: 8-05-2001 / Time: 22:38
 SMPL range: 1986 - 1999
 Number of observations: 14

Variable	Mean	S.D.	Maximum	Minimum
LNX1	5.8845768	0.2184445	6.1025590	5.4847970
LNX2	13.931534	0.7493669	15.153980	12.931080
LNX3	2.7535788	0.1065623	2.9957320	2.6390570
LNX4	2.9202565	0.2086942	3.2188760	2.7080500

	Covariance	Correlation
LNX1, LNX1	0.0443096	1.0000000
LNX1, LNX2	0.1417274	0.7824015
LNX1, LNX3	0.0094621	0.4377493
LNX1, LNX4	-0.0239816	-0.5665153
LNX2, LNX2	0.5214400	1.0000000
LNX2, LNX3	0.0490065	0.6609065
LNX2, LNX4	-0.0966364	-0.6654580
LNX3, LNX3	0.0105444	1.0000000
LNX3, LNX4	-0.0096614	-0.4678562
LNX4, LNX4	0.0404423	1.0000000

