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LAMPIRAN

BANK BPD DIY

SURAT KETERANGAN
Nomor : 2601 / RB 0000

Yang bertandatangan dibawah ini :

N a m a	: **Ir. Haryanto Widodo, MM**
Jabatan	: Pemimpin Bagian Humas Rutanglog Bank Pembangunan Daerah Propinsi DIY
Alamat	: Jl. Tentara Pelajar No. 7 Yogyakarta

Dengan ini menerangkan bahwa :

N a m a	: **Ngatiman**
NIM	: 98 313 144
Fakultas	: Ekonomi
Perti	: Universitas Islam Indonesia

Telah mengadakan penelitian di instansi kami untuk penulisan Skripsi dengan judul :

"Faktor-Faktor Yang Mempengaruhi Penyaluran Dana Kredit Usaha Kecil Oleh Bank BPD DIY Tahun 1985-*2002"*

Demikian surat keterangan ini untuk dipergunakan seperlunya.

Yogyakarta, 14 Oktober 2004

Pemimpin Bagian Humas Rutanglog

Ir. Haryanto Widodo, MM

ntor Pusat/Cabang Utama : Jl. Tentara Pelajar No. 7, Yogyakarta 55231, Telp.(0274) 561614 (hunting) 520953 (Divisi TIK), Fax (0274) 562303, 520955 (Divisi Trisuri) Ca
ntre 554784 Fax. 554785, 563150. Telex. 25190 BPD YK I A. Cabang : Wonosari, Jl. Brigjen Katamso 4, Wonosari, Telp. (0274) 391801, 391802, 391045, Fax (0274) 39121
ntul, Jl. Jendral Sudirman No. 2 A Bantul, Telp. (0274) 367011, 367009, Fax. (0274) 367281; Wates, Jl. Stasiun No. 1, Wates, Telp. (0274) 773352, 773178, Fax. (0274) 7736
man, Jl. Magelang Km 11 Tridadi, Sleman, Telp. (0274) 868866, 869583. Fax. (0274) 868326; Senopati, Jl. P. Senopati 5-7, Yogyakarta, Telp. (0274) 562395, 589078, Fa
74) 589076.

Data Linier

obs	Y (jutaan)	X1 (Jutaaan)	X2 (%)	X3 (Jutaan)	X4
1985	69443032	10123236	19.50000	3959438.	0.000000
1986	79322044	1.19E+08	18.20000	3765801.	0.000000
1987	80132432	1.36E+08	19.00000	3899325.	0.000000
1988	95108642	1.58E+08	19.70000	3828689.	0.000000
1989	1.20E+08	1.71E+08	19.30000	3818601.	0.000000
1990	1.26E+08	2.01E+08	19.20000	3880680.	0.000000
1991	1.30E+08	2.21E+08	19.28000	3857807.	0.000000
1992	1.29E+08	2.28E+08	19.21000	3607777.	0.000000
1993	1.32E+08	2.79E+08	17.06000	4058028.	0.000000
1994	1.39E+08	3.11E+08	14.96000	4357906.	0.000000
1995	1.51E+08	3.46E+08	15.75000	4741903.	0.000000
1996	1.77E+08	3.82E+08	16.42000	5111563.	0.000000
1997	1.82E+08	4.53E+08	17.34000	5286367.	1.000000
1998	1.47E+08	2.04E+08	23.16000	4685777.	1.000000
1999	1.41E+08	2.01E+08	17.80000	4824445.	1.000000
2000	2.85E+08	3.85E+08	17.40000	5017709.	1.000000
2001	3.14E+08	6.49E+08	16.80000	5182544.	1.000000
2002	4.44E+08	8.59E+08	17.02000	5357669.	1.000000

Regresi Awal

Dependent Variable: Y
Method: Least Squares
Date: 10/02/04 Time: 20:48
Sample: 1985 2002
Included observations: 18

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.36E+08	91213654	1.493122	0.1593
X1	0.430034	0.056886	7.559548	0.0000
X2	-789.3964	9186.318	-0.085932	0.9328
X3	-26.61022	24.23024	-1.098224	0.2920
X4	54430285	23643825	2.302093	0.0385

R-squared	0.925687	Mean dependent var	1.63E+08
Adjusted R-squared	0.902821	S.D. dependent var	94714703
S.E. of regression	29525870	Akaike info criterion	37.46956
Sum squared resid	1.13E+16	Schwarz criterion	37.71689
Log likelihood	-332.2261	F-statistic	40.48391
Durbin-Watson stat	2.257966	Prob(F-statistic)	0.000000

Date: 10/02/04 Time: 21:19
Sample: 1985 2002
Included observations: 18

<table>
<tr><th>Autocorrelation</th><th>Partial Correlation</th><th></th><th>AC</th><th>PAC</th><th>Q-Stat</th><th>Prob</th></tr>
<tr><td>. *| . |</td><td>. *| . |</td><td>1</td><td>-0.136</td><td>-0.136</td><td>0.3902</td><td>0.532</td></tr>
<tr><td>. *| . |</td><td>. *| . |</td><td>2</td><td>-0.097</td><td>-0.118</td><td>0.6029</td><td>0.740</td></tr>
<tr><td>. |**** |</td><td>. |***. |</td><td>3</td><td>0.467</td><td>0.451</td><td>5.8327</td><td>0.120</td></tr>
<tr><td>. *| . |</td><td>. | . |</td><td>4</td><td>-0.059</td><td>0.056</td><td>5.9221</td><td>0.205</td></tr>
<tr><td>. | . |</td><td>. | . |</td><td>5</td><td>-0.050</td><td>0.021</td><td>5.9917</td><td>0.307</td></tr>
<tr><td>. *| . |</td><td>.***| . |</td><td>6</td><td>-0.066</td><td>-0.365</td><td>6.1236</td><td>0.409</td></tr>
<tr><td>. *| . |</td><td>. *| . |</td><td>7</td><td>-0.072</td><td>-0.171</td><td>6.2910</td><td>0.506</td></tr>
<tr><td>. *| . |</td><td>. *| . |</td><td>8</td><td>-0.083</td><td>-0.162</td><td>6.5385</td><td>0.587</td></tr>
<tr><td>. *| . |</td><td>. |* . |</td><td>9</td><td>-0.111</td><td>0.095</td><td>7.0352</td><td>0.633</td></tr>
<tr><td>. *| . |</td><td>. | . |</td><td>10</td><td>-0.114</td><td>-0.032</td><td>7.6245</td><td>0.665</td></tr>
<tr><td>. *| . |</td><td>. *| . |</td><td>11</td><td>-0.116</td><td>-0.062</td><td>8.3135</td><td>0.685</td></tr>
<tr><td>. | . |</td><td>. | . |</td><td>12</td><td>0.016</td><td>-0.039</td><td>8.3296</td><td>0.759</td></tr>
</table>

Multikolinieritas

Dependent Variable: X1
Method: Least Squares
Date: 10/02/04 Time: 20:50
Sample: 1985 2002
Included observations: 18

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-8.42E+08	3.65E+08	-2.310277	0.0366
X2	21489.48	42775.04	0.502384	0.6232
X3	254.2600	91.33081	2.783945	0.0146
X4	-13358864	1.11E+08	-0.120323	0.9059

R-squared	0.612405	Mean dependent var	2.95E+08
Adjusted R-squared	0.529349	S.D. dependent var	2.02E+08
S.E. of regression	1.39E+08	Akaike info criterion	40.52691
Sum squared resid	2.69E+17	Schwarz criterion	40.72477
Log likelihood	-360.7422	F-statistic	7.373386
Durbin-Watson stat	0.562487	Prob(F-statistic)	0.003355

Dependent Variable: X2
Method: Least Squares
Date: 10/02/04 Time: 20:51
Sample: 1985 2002
Included observations: 18

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-876.2118	2643.363	-0.331476	0.7452
X1	8.24E-07	1.64E-06	0.502384	0.6232
X3	0.000402	0.000697	0.576872	0.5732
X4	-228.7038	685.1582	-0.333797	0.7435

R-squared	0.141893	Mean dependent var	1060.222
Adjusted R-squared	-0.041987	S.D. dependent var	841.5232
S.E. of regression	859.0080	Akaike info criterion	16.54256
Sum squared resid	10330526	Schwarz criterion	16.74042
Log likelihood	-144.8831	F-statistic	0.771662
Durbin-Watson stat	1.569660	Prob(F-statistic)	0.528859

Dependent Variable: X3
Method: Least Squares
Date: 10/02/04 Time: 20:52
Sample: 1985 2002
Included observations: 18

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3720492.	153312.7	24.26734	0.0000
X1	0.001401	0.000503	2.783945	0.0146
X2	57.76946	100.1425	0.576872	0.5732
X4	620370.7	201303.4	3.081770	0.0081

R-squared	0.768099	Mean dependent var	4402335.
Adjusted R-squared	0.718406	S.D. dependent var	613718.6
S.E. of regression	325672.5	Akaike info criterion	28.41830
Sum squared resid	1.48E+12	Schwarz criterion	28.61616
Log likelihood	-251.7647	F-statistic	15.45687
Durbin-Watson stat	0.811637	Prob(F-statistic)	0.000101

Dependent Variable: X4
Method: Least Squares
Date: 10/02/04 Time: 20:52
Sample: 1985 2002
Included observations: 18

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.475462	0.790790	-3.130368	0.0074
X1	-7.73E-11	6.43E-10	-0.120323	0.9059
X2	-3.45E-05	0.000103	-0.333797	0.7435
X3	6.52E-07	2.11E-07	3.081770	0.0081

R-squared	0.610139	Mean dependent var	0.333333
Adjusted R-squared	0.526597	S.D. dependent var	0.485071
S.E. of regression	0.333750	Akaike info criterion	0.836279
Sum squared resid	1.559445	Schwarz criterion	1.034140
Log likelihood	-3.526515	F-statistic	7.303407
Durbin-Watson stat	0.842337	Prob(F-statistic)	0.003490

Uji Heteroskedasitas

Dependent Variable: U2
Method: Least Squares
Date: 10/02/04 Time: 21:02
Sample: 1985 2002
Included observations: 18

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.49E+15	3.59E+15	-0.694657	0.4995
X1	-1714032.	2239274.	-0.765441	0.4577
X2	2.27E+11	3.62E+11	0.628738	0.5404
X3	6.97E+08	9.54E+08	0.730798	0.4779
X4	9.61E+14	9.31E+14	1.032344	0.3207

R-squared	0.323978	Mean dependent var	6.30E+14
Adjusted R-squared	0.115971	S.D. dependent var	1.24E+15
S.E. of regression	1.16E+15	Akaike info criterion	72.44629
Sum squared resid	1.76E+31	Schwarz criterion	72.69362
Log likelihood	-647.0166	F-statistic	1.557534
Durbin-Watson stat	2.695846	Prob(F-statistic)	0.243740