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# LAMPIRAN

## DATA PENELITIAN

obs	YDANA BANK	X1BANK	X2BUNGA	X3DANA	X4INFL	D1	D2
1983	737.0000	5928.000	22.70000	12397.00	7.460000	0.000000	0.000000
1984	847.0000	5940.000	27.70000	15498.00	8.760000	0.000000	0.000000
1985	946.0000	5948.000	27.60000	20174.00	4.310000	0.000000	0.000000
1986	1135.000	5935.000	24.60000	23511.00	8.830000	0.000000	0.000000
1987	1176.000	5902.000	28.30000	29331.00	8.900000	0.000000	0.000000
1988	5462.000	5895.000	22.30000	54375.00	5.470000	0.000000	0.000000
1989	6527.000	6817.000	20.20000	59192.00	5.970000	0.000000	0.000000
1990	5854.000	7971.000	26.70000	68000.00	9.530000	0.000000	0.000000
1991	7953.000	8234.000	24.60000	37510.00	9.520000	0.000000	0.000000
1992	7564.000	8032.000	21.70000	66321.00	4.940000	0.000000	0.000000
1993	9925.000	7894.000	17.24000	77511.00	9.770000	1.000000	0.000000
1994	9853.000	7720.000	17.60000	72650.00	9.240000	1.000000	0.000000
1995	8231.000	7694.000	19.30000	68700.00	8.640000	1.000000	0.000000
1996	8752.000	7637.000	18.88000	69820.00	6.470000	1.000000	0.000000
1997	9131.000	7929.000	23.65000	97560.00	11.05000	1.000000	0.000000
1998	9032.000	8023.000	31.77000	127481.0	77.63000	1.000000	1.000000
1999	7564.000	8100.000	20.70000	123000.0	2.010000	1.000000	1.000000
2000	9953.000	8066.000	19.70000	152900.0	9.350000	1.000000	1.000000
2001	9853.000	7993.000	19.19000	171300.0	12.55000	1.000000	1.000000
2002	9629.000	7853.000	18.25000	192600.0	10.03000	1.000000	1.000000

## DESKRIPSI VARIABEL PENELITIAN

	YDANA BANK	X1BANK	X2BUNGA	X3DANA	X4INFL
Date: 12/15/04					
Time: 08:13					
Sample: 1983 2002					
Mean	6506.200	7275.550	22.83400	76991.55	11.52150
Median	7758.500	7786.500	22.00000	68350.00	8.865000
Maximum	9953.000	8234.000	31.77000	192600.0	77.63000
Minimum	737.0000	5895.000	17.24000	12397.00	2.010000
Std. Dev.	3526.923	950.3606	4.111453	52387.97	15.76153
Skewness	-0.751523	-0.659909	0.569557	0.761544	3.953533
Kurtosis	1.963267	1.590033	2.329182	2.650723	17.16048
Jarque-Bera	2.778301	3.108273	1.456316	2.034827	219.2008
Probability	0.249287	0.211372	0.482798	0.361529	0.000000
Observations	20	20	20	20	20

## HASIL ANALISIS REGRESI

Dependent Variable: DANA BANK				
Method: Least Squares				
Date: 12/15/04 Time: 08:14				
Sample: 1983 2002				
Included observations: 20				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
X1BANK	1.877214	0.345896	5.427111	0.0001
X2BUNGA	-306.0735	99.74121	-3.068676	0.0090
X3DANA	0.034054	0.012768	2.667141	0.0194
X4INFL	64.99142	22.55617	2.881314	0.0129
D1	218.6442	786.7251	0.277917	0.7854
D2	-3074.251	1186.951	-2.590039	0.0224
C	-2935.330	3300.112	-0.889464	0.3899
R-squared	0.952400	Mean dependent var	6506.200	
Adjusted R-squared	0.930431	S.D. dependent var	3526.923	
S.E. of regression	930.2592	Akaike info criterion	16.77802	
Sum squared resid	11249967	Schwarz criterion	17.12653	
Log likelihood	-160.7802	F-statistic	43.35168	
Durbin-Watson stat	1.954276	Prob(F-statistic)	0.000000	

Estimation Command:

```
=====
LS YDANA BANK X1BANK X2BUNGA X3DANA X4INFL D1 D2 C
```

Estimation Equation:

```
=====
DANA BANK = C(1)*X1BANK + C(2)*X2BUNGA + C(3)*X3DANA + C(4)*X4INFL +
C(5)*D1 + C(6)*D2 + C(7)
```

Substituted Coefficients:

```
=====
DANA BANK = 1.877213605*X1BANK - 306.073467*X2BUNGA +
0.03405408874*X3DANA + 64.99142096*X4INFL + 218.6442229*D1 - 3074.250932*D2 -
2935.329702
```

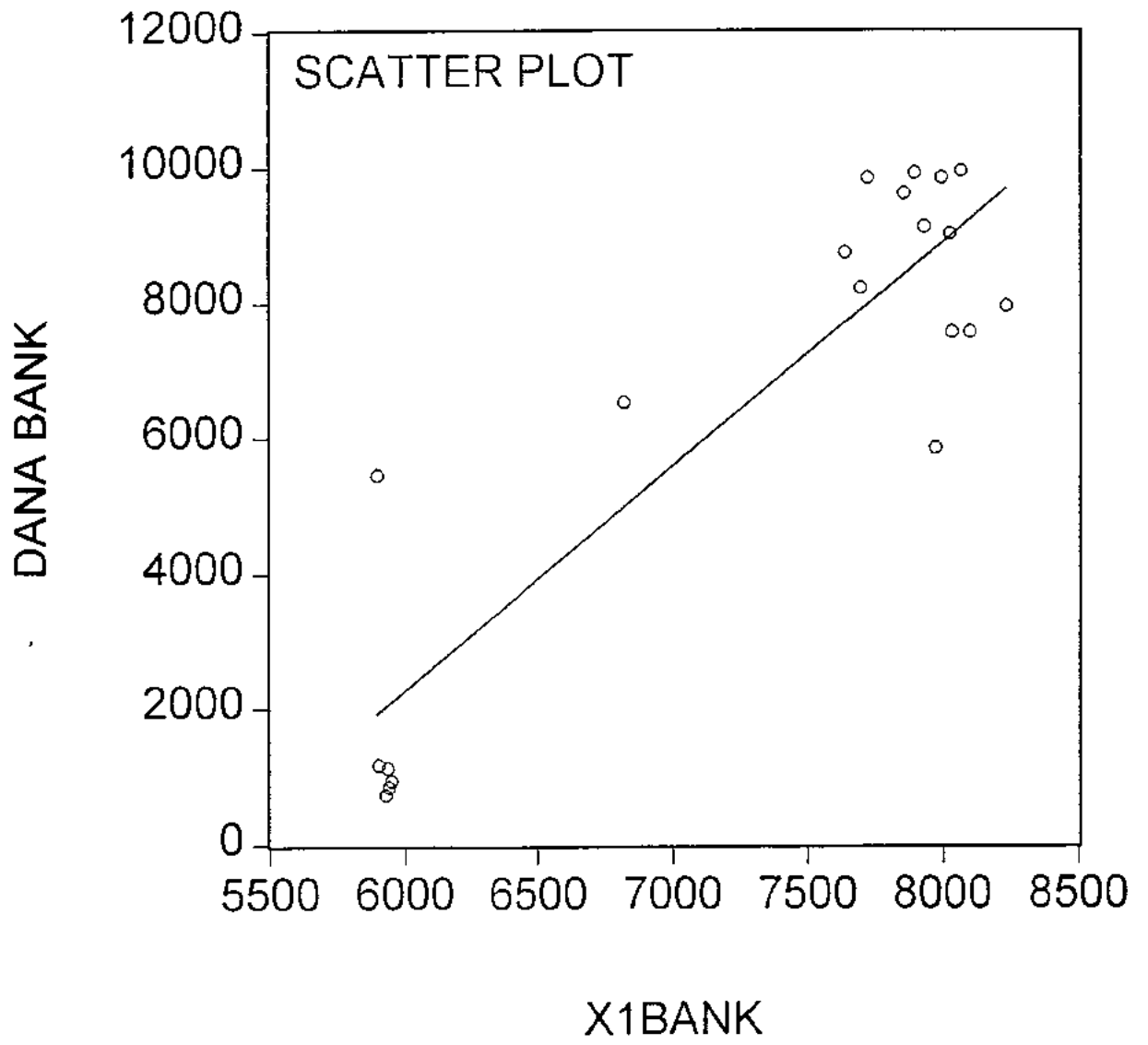
### RESIDUAL PLOT

obs	Actual	Fitted	Residual	Residual Plot
1983	737.000	2151.93	-1414.93	* .   .
1984	847.000	834.179	12.8208	. *   .
1985	946.000	749.829	196.171	. *   .
1986	1135.00	2051.05	-916.046	* .   .
1987	1176.00	1059.37	116.630	. *   .
1988	5462.00	3512.60	1949.40	. .   *
1989	6527.00	6082.68	444.320	. . *   .
1990	5854.00	6790.82	-936.825	* .   .
1991	7953.00	6888.33	1064.67	. . *   .
1992	7564.00	8080.21	-516.215	. . *   .
1993	9925.00	10099.9	-174.865	. . *   .
1994	9853.00	9463.06	389.939	. . *   .
1995	8231.00	8720.42	-489.420	. *   .
1996	8752.00	8639.08	112.921	. . *   .
1997	9131.00	8969.58	161.424	. . *   .
1998	9032.00	8932.53	99.4724	. . *   .
1999	7564.00	7398.06	165.941	. . *   .
2000	9953.00	9135.56	817.439	. . *   .
2001	9853.00	9989.19	-136.190	. . *   .
2002	9629.00	10575.7	-946.663	* .   .

## UJI LINIERITAS

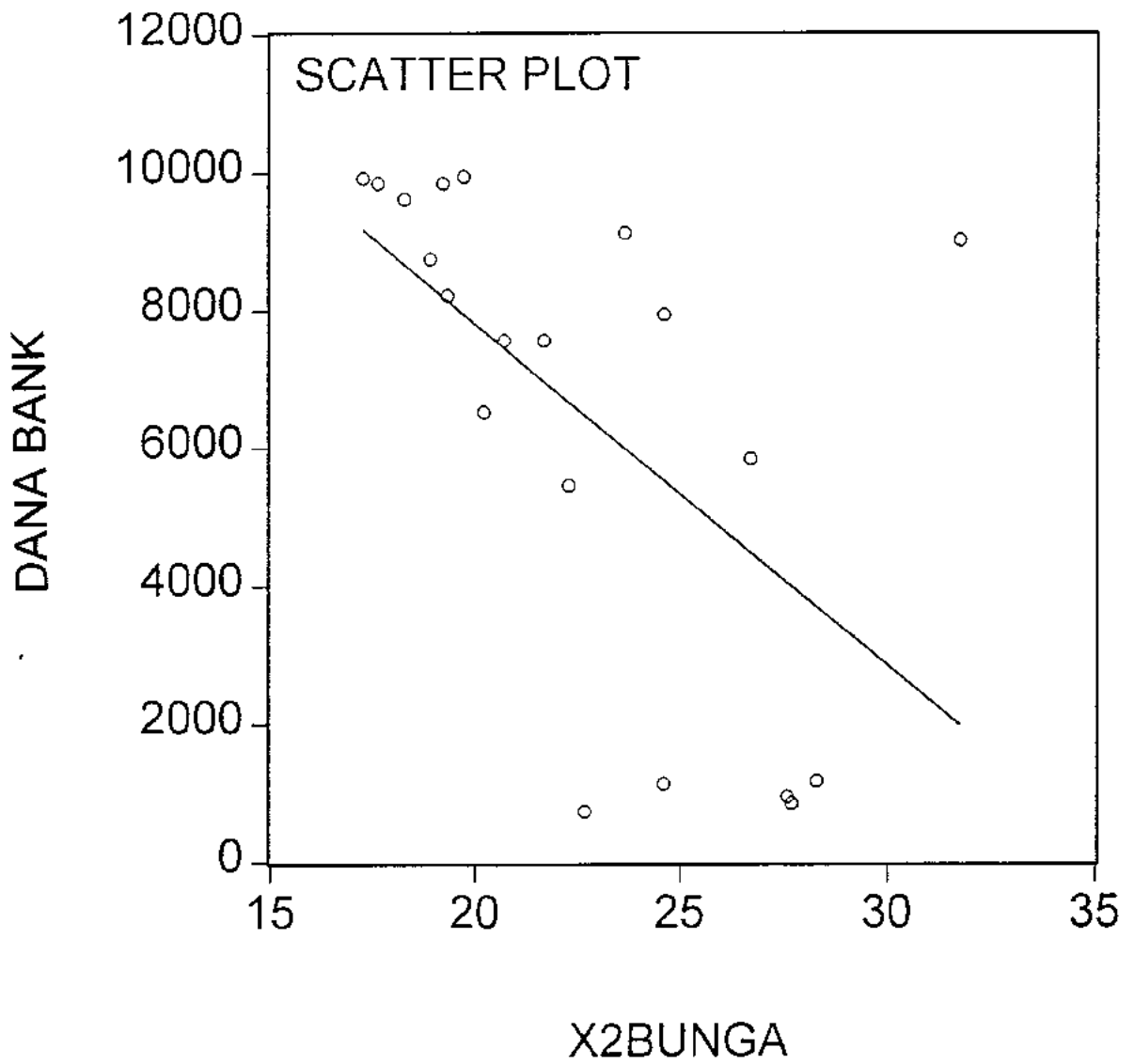
Ramsey RESET Test:				
F-statistic	1.524724	Probability	0.240539	
Log likelihood ratio	2.392255	Probability	0.121938	
Test Equation:				
Dependent Variable: DANA BANK				
Method: Least Squares				
Date: 12/15/04 Time: 08:16				
Sample: 1983 2002				
Included observations: 20				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
X1BANK	2.493955	0.603714	4.131023	0.0014
X2BUNGA	-420.3638	134.6452	-3.122012	0.0088
X3DANA	0.054597	0.020820	2.622316	0.0223
X4INFL	91.15085	30.62441	2.976411	0.0116
D1	825.4003	914.5374	0.902533	0.3845
D2	-4774.108	1802.582	-2.648484	0.0212
C	-4253.689	3407.071	-1.248489	0.2357
FITTED^2	-4.37E-05	3.54E-05	-1.234797	0.2405
R-squared	0.957766	Mean dependent var	6506.200	
Adjusted R-squared	0.933130	S.D. dependent var	3526.923	
S.E. of regression	912.0348	Akaike info criterion	16.75841	
Sum squared resid	9981690.	Schwarz criterion	17.15670	
Log likelihood	-159.5841	F-statistic	38.87624	
Durbin-Watson stat	2.304018	Prob(F-statistic)	0.000000	

# YDANA BANK vs. X1BANK

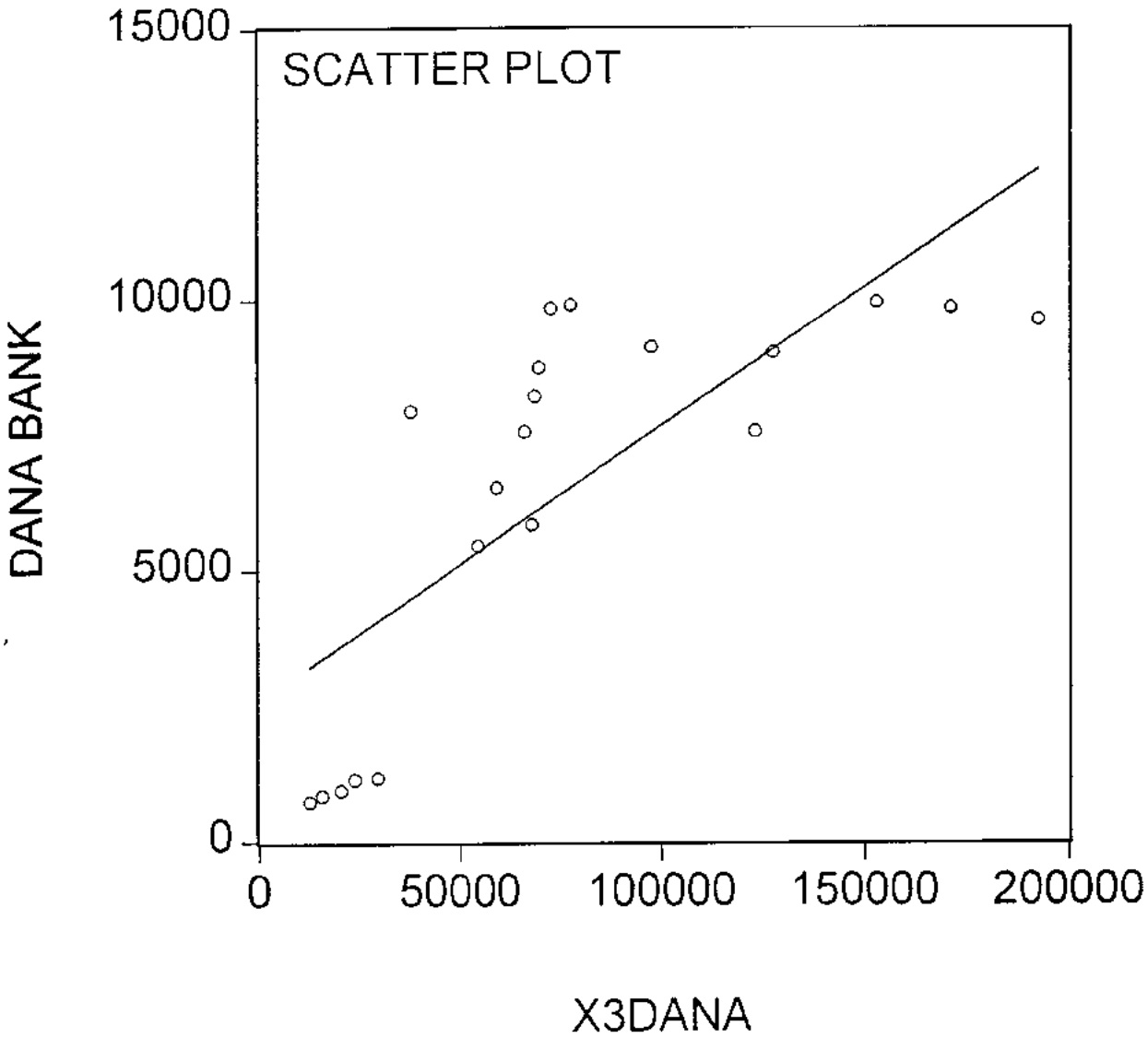




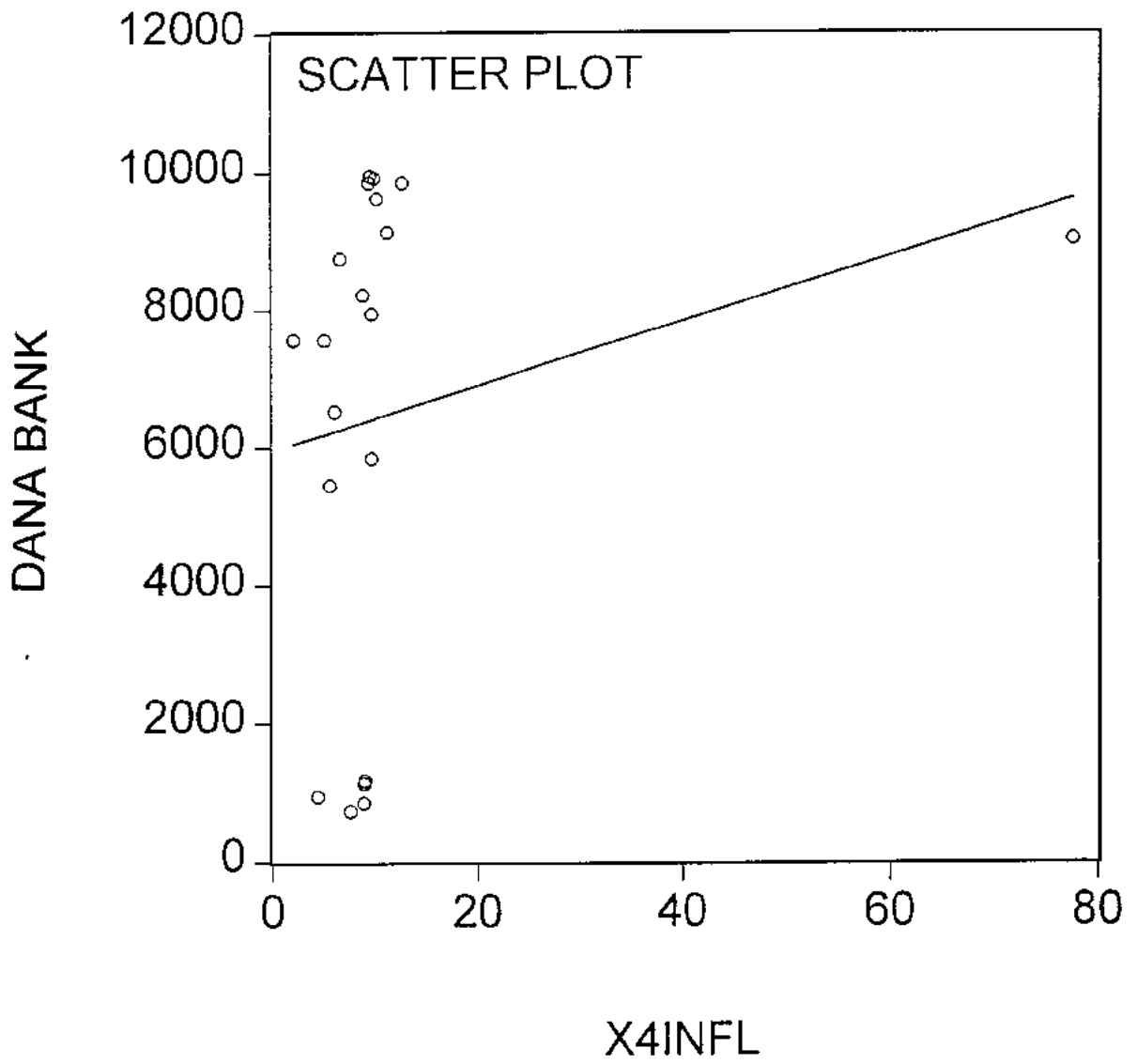
### YDANA BANK vs. X2BUNGA



# YDANA BANK vs. X3DANA



### YDANA BANK vs. X4INFL



## UJI HETEROSKEDASTISITAS

White Heteroskedasticity Test:				
F-statistic	2.130279	Probability	0.135160	
Obs*R-squared	14.05995	Probability	0.170274	
Test Equation:				
Dependent Variable: RESID^2				
Method: Least Squares				
Date: 12/15/04 Time: 08:15				
Sample: 1983 2002				
Included observations: 20				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	84547849	40886220	2.067881	0.0686
X1BANK	-26414.43	10518.07	-2.511339	0.0332
X1BANK^2	1.830811	0.744689	2.458490	0.0362
X2BUNGA	984213.1	907274.1	1.084802	0.3062
X2BUNGA^2	-25886.80	19269.07	-1.343438	0.2120
X3DANA	29.18484	23.73149	1.229794	0.2500
X3DANA^2	-4.08E-05	0.000113	-0.359166	0.7278
X4INFL	-9683.894	117548.8	-0.082382	0.9361
X4INFL^2	835.1089	1428.673	0.584535	0.5732
D1	-986693.3	719729.5	-1.370922	0.2036
D2	-1958054.	1443957.	-1.356033	0.2081
R-squared	0.702998	Mean dependent var	562498.4	
Adjusted R-squared	0.372995	S.D. dependent var	926943.6	
S.E. of regression	733987.7	Akaike info criterion	30.15186	
Sum squared resid	4.85E+12	Schwarz criterion	30.69952	
Log likelihood	-290.5186	F-statistic	2.130279	
Durbin-Watson stat	2.103244	Prob(F-statistic)	0.135160	

## UJI MULTIKOLINERITAS X1-BANK

Dependent Variable: X1BANK				
Method: Least Squares				
Date: 12/15/04 Time: 08:18				
Sample: 1983 2002				
Included observations: 20				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
X2BUNGA	-4.514005	77.05705	-0.058580	0.9541
X3DANA	0.016846	0.008778	1.919136	0.0756
X4INFL	8.181631	17.29064	0.473183	0.6434
D1	426.4667	597.0934	0.714238	0.4868
D2	-1148.594	864.2146	-1.329062	0.2051
C	6060.346	1969.383	3.077281	0.0082
R-squared	0.578510	Mean dependent var	7275.550	
Adjusted R-squared	0.427978	S.D. dependent var	950.3606	
S.E. of regression	718.7783	Akaike info criterion	16.23631	
Sum squared resid	7232991.	Schwarz criterion	16.53503	
Log likelihood	-156.3631	F-statistic	3.843097	
Durbin-Watson stat	0.689315	Prob(F-statistic)	0.021143	

## UJI MULTIKOLINERITAS X2-BUNGA

Dependent Variable: X2BUNGA				
Method: Least Squares				
Date: 12/15/04 Time: 08:19				
Sample: 1983 2002				
Included observations: 20				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
X1BANK	-5.43E-05	0.000927	-0.058580	0.9541
X3DANA	-3.89E-05	3.26E-05	-1.192269	0.2530
X4INFL	0.163547	0.041743	3.917923	0.0015
D1	-4.016931	1.814220	-2.214137	0.0439
D2	3.390536	3.048673	1.112135	0.2848
C	25.29779	5.699339	4.438723	0.0006
R-squared	0.729159	Mean dependent var	22.63400	
Adjusted R-squared	0.632430	S.D. dependent var	4.111453	
S. E. of regression	2.492673	Akaike info criterion	4.907913	
Sum squared resid	86.98786	Schwarz criterion	5.206633	
Log likelihood	-43.07913	F-statistic	7.538170	
Durbin-Watson stat	2.133670	Prob(F-statistic)	0.001269	

## UJI MULTIKOLINIERITAS X3-DANA

Dependent Variable: X3DANA				
Method: Least Squares				
Date: 12/15/04 Time: 08:19				
Sample: 1983 2002				
Included observations: 20				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
X1BANK	12.36370	6.442326	1.919136	0.0756
X2BUNGA	-2371.714	1989.243	-1.192269	0.2530
X4INFL	32.85445	472.0663	0.069597	0.9455
D1	12197.70	16141.91	0.755654	0.4624
D2	79038.84	13079.33	6.043036	0.0000
C	14483.09	68969.71	0.209992	0.8367
R-squared	0.898201	Mean dependent var	76991.55	
Adjusted R-squared	0.861844	S.D. dependent var	52387.97	
S.E. of regression	19472.27	Akaike info criterion	22.83470	
Sum squared resid	5.31E+09	Schwarz criterion	23.13342	
Log likelihood	-222.3470	F-statistic	24.70512	
Durbin-Watson stat	1.463167	Prob(F-statistic)	0.000002	

## UJI MULTIKOLINIERITAS X4-INFLASI

Dependent Variable: X4INFL				
Method: Least Squares				
Date: 12/15/04 Time: 08:20				
Sample: 1983 2002				
Included observations: 20				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
X1BANK	0.001924	0.004066	0.473183	0.6434
X2BUNGA	3.197865	0.816214	3.917923	0.0015
X3DANA	1.05E-05	0.000151	0.069597	0.9455
D1	16.08188	8.271644	1.944218	0.0722
D2	3.754928	14.02798	0.267674	0.7929
C	-84.64711	31.89314	-2.654085	0.0189
R-squared	0.639648	Mean dependent var	11.52150	
Adjusted R-squared	0.510951	S.D. dependent var	15.76153	
S.E. of regression	11.02236	Akaike info criterion	7.881053	
Sum squared resid	1700.893	Schwarz criterion	8.179773	
Log likelihood	-72.81053	F-statistic	4.970181	
Durbin-Watson stat	2.672855	Prob(F-statistic)	0.007969	



## UJI MULTIKOLINERITAS DUMY PAKMEI93

Dependent Variable: D1				
Method: Least Squares				
Date: 12/15/04 Time: 08:21				
Sample: 1983 2002				
Included observations: 20				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
X4INFL	0.013220	0.006799	1.944218	0.0722
X1BANK	8.24E-05	0.000115	0.714238	0.4868
X2BUNGA	-0.064565	0.029160	-2.214137	0.0439
X3DANA	3.21E-06	4.25E-06	0.755654	0.4624
D2	0.007192	0.403219	0.017835	0.9860
C	0.960117	1.091332	0.879767	0.3938
R-squared	0.720365	Mean dependent var	0.500000	
Adjusted R-squared	0.620495	S.D. dependent var	0.512989	
S.E. of regression	0.316022	Akaike info criterion	0.777313	
Sum squared resid	1.398176	Schwarz criterion	1.076033	
Log likelihood	-1.773135	F-statistic	7.213044	
Durbin-Watson stat	0.977338	Prob(F-statistic)	0.001564	

## UJI MULTIKOLINERITAS D2-KRISIS98

Dependent Variable: D2				
Method: Least Squares				
Date: 12/15/04 Time: 08:22				
Sample: 1983 2002				
Included observations: 20				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
X4INFL	0.001356	0.005066	0.267674	0.7929
X1BANK	-9.75E-05	7.34E-05	-1.329062	0.2051
X2BUNGA	0.023942	0.021528	1.112135	0.2848
X3DANA	9.15E-06	1.51E-06	6.043036	0.0000
D1	0.003159	0.177142	0.017835	0.9860
C	-0.303574	0.738631	-0.410995	0.6873
R-squared	0.836201	Mean dependent var	0.250000	
Adjusted R-squared	0.777702	S.D. dependent var	0.444262	
S.E. of regression	0.209463	Akaike info criterion	-0.045216	
Sum squared resid	0.614245	Schwarz criterion	0.253504	
Log likelihood	6.452159	F-statistic	14.29414	
Durbin-Watson stat	1.422385	Prob(F-statistic)	0.000045	