

LAMPIRAN-LAMPIRAN

Lampiran 1 Data Penelitian

No	Tahun	Pembiayaan (Juta Rupiah)	Aset (Juta Rupiah)	FDR (%)	IPM+
1	2012	2707	4271	128.69	43.89
2	2012	7105	10049	128.35	48.20
3	2012	3292	5672	159.22	44.67
4	2012	3430	5192	112.41	45.47
5	2012	440	594	86.19	41.14
6	2012	1699	1892	200.41	42.48
7	2012	547	646	142.39	41.33
8	2012	3002	6313	87.5	45.36
9	2012	1834	2348	122.66	44.35
10	2012	2000	2429	157.45	45.00
11	2012	60026	151196	87.73	51.82
12	2012	16990	28187	97.3	74.88
13	2012	4698	7715	84.85	49.17
14	2012	8529	12354	130.05	65.65
15	2012	1701	3533	75.33	47.95
16	2012	12755	19047	102.08	69.23
17	2012	864	910	153.34	43.34
18	2012	1740	2478	132.34	40.16
19	2012	409	546	96.56	41.32
20	2012	2823	4724	89.36	45.93
21	2012	2029	4825	90.45	43.06
22	2012	473	560	177.45	41.99
23	2012	284	298	125.9	39.26
24	2012	200	210	232.27	37.52
25	2012	847	949	149.23	40.57
26	2012	473	1021	101.84	41.73
27	2012	3978	5349	192.32	46.55
28	2012	80	421	37.15	39.79
29	2012	152	279	68.29	39.03
30	2012	1293	1656	153.03	41.71
31	2012	229	461	147.78	36.85
32	2012	140	230	68.35	36.55
33	2012	504	714	87.5	33.91
1	2013	2971	4676	111.01	43.81
2	2013	7760	10887	127.44	47.64
3	2013	3744	7194	158.2	44.52

4	2013	4026	6141	123.29	44.83
5	2013	592	735	113.85	41.45
6	2013	2051	2228	230.17	42.70
7	2013	766	859	171.81	41.65
8	2013	3409	7469	92.56	45.27
9	2013	2149	2834	111.24	44.66
10	2013	2360	2979	149.65	44.63
11	2013	75399	191174	86.95	51.48
12	2013	20217	33198	105.95	72.56
13	2013	5803	8313	105.83	48.66
14	2013	10668	16254	121.92	64.47
15	2013	2103	4584	73.44	47.85
16	2013	16089	25198	95.14	65.77
17	2013	2537	3134	103.16	43.56
18	2013	2456	3161	153.64	40.40
19	2013	620	803	106.33	41.62
20	2013	4587	6883	104.99	46.28
21	2013	2710	6174	99.97	42.70
22	2013	522	568	226.39	42.22
23	2013	346	375	120.08	39.47
24	2013	245	264	186.82	37.70
25	2013	961	1087	147.63	40.85
26	2013	724	1000	121.08	41.84
27	2013	4893	6770	169.16	46.10
28	2013	102	326	42.1	40.15
29	2013	199	354	69.24	39.56
30	2013	1632	2345	170.71	41.82
31	2013	292	377	190.23	37.33
32	2013	200	321	74.07	36.86
33	2013	605	924	105.75	34.24
1	2014	3048	5500	88.89	44.13
2	2014	7589	11510	104.34	47.62
3	2014	3682	7858	147.80	45.39
4	2014	4199	6474	111.95	44.91
5	2014	252	276	135.93	41.62
6	2014	1977	2208	199.45	42.87
7	2014	824	963	169.85	42.44
8	2014	3436	7814	98.98	45.55
9	2014	2351	2853	153.74	44.88
10	2014	2169	3088	123.43	44.69
11	2014	81942	236825	73.72	51.58

12	2014	25603	41906	109.57	71.66
13	2014	5791	8101	106.38	48.56
14	2014	11777	19425	110.33	63.77
15	2014	2549	5309	79.29	48.00
16	2014	18892	29683	99.21	65.64
17	2014	1479	1548	195.78	43.79
18	2014	2555	3487	150.3	40.63
19	2014	665	814	107.94	41.77
20	2014	4126	6281	100.25	46.34
21	2014	2811	6937	94.81	42.95
22	2014	490	515	232.4	42.45
23	2014	348	369	163.38	39.74
24	2014	232	237	145.45	38.16
25	2014	955	1080	141.28	41.22
26	2014	853	954	141.63	42.17
27	2014	5160	7409	169.77	46.32
28	2014	102	312	34.63	40.55
29	2014	202	384	62.91	39.77
30	2014	1894	3257	166.67	42.25
31	2014	256	275	173.11	37.68
32	2014	185	339	62.96	37.07
33	2014	586	780	86.97	34.53

Lampiran 2 Analisis Deskriptif Penelitian

	IPM+	Pembiayaan	Aset	FDR
Mean	45.10	5353.43	10822.52	124.43
Median	42.95	2000.00	2834.00	113.85
Maximum	74.87	81942.33	236825.0	232.40
Minimum	33.90	80.00	210.00	34.63
Std. Dev.	8.25	12876.39	33775.14	43.14
Skewness	2.00	4.65	5.37	0.47
Kurtosis	6.84	25.39	32.13	2.92
Observations	99	99	99	99
Cross sections	33	33	33	33

Lampiran 3 Hasil Z1 Uji MWD

Dependent Variable: Y
 Method: Least Squares
 Date: 06/02/16 Time: 10:22
 Sample: 1/02/2012 8/18/2014
 Included observations: 99

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	40.91160	1.263401	32.38213	0.0000
X1	0.003888	0.000242	16.07066	0.0000
X2	-0.001405	9.47E-05	-14.83852	0.0000
X3	-0.010699	0.009102	-1.175444	0.2428
Z1	-25.98224	5.831379	-4.455592	0.0000
R-squared	0.796563	Mean dependent var		45.10301
Adjusted R-squared	0.787906	S.D. dependent var		8.255707
S.E. of regression	3.802055	Akaike info criterion		5.558145
Sum squared resid	1358.828	Schwarz criterion		5.689212
Log likelihood	-270.1282	Hannan-Quinn criter.		5.611175
F-statistic	92.01487	Durbin-Watson stat		2.007876
Prob(F-statistic)	0.000000			

Lampiran 4 Hasil Z2 Uji MWD

Dependent Variable: LOG(Y)
 Method: Least Squares
 Date: 06/02/16 Time: 10:23
 Sample: 1/02/2012 8/18/2014
 Included observations: 99

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.526047	0.163362	21.58426	0.0000
LOG(X1)	0.139519	0.044058	3.166678	0.0021
LOG(X2)	-0.047210	0.042035	-1.123115	0.2642
LOG(X3)	-0.083351	0.032911	-2.532615	0.0130
Z2	-0.013688	0.001723	-7.945622	0.0000
R-squared	0.788490	Mean dependent var		3.795070
Adjusted R-squared	0.779489	S.D. dependent var		0.160659
S.E. of regression	0.075443	Akaike info criterion		-2.281684
Sum squared resid	0.535020	Schwarz criterion		-2.150617
Log likelihood	117.9433	Hannan-Quinn criter.		-2.228654
F-statistic	87.60572	Durbin-Watson stat		1.804487
Prob(F-statistic)	0.000000			

Lampiran 5 Hasil Estimasi Data *Common effect*

Dependent Variable: Y?
 Method: Pooled Least Squares
 Date: 01/26/16 Time: 10:16
 Sample: 2012 2014
 Included observations: 3
 Cross-sections included: 33
 Total pool (balanced) observations: 99

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	41.48997	1.375770	30.15763	0.0000
X1?	0.003205	0.000205	15.64405	0.0000
X2?	-0.001127	7.81E-05	-14.44103	0.0000
X3?	-0.010811	0.009964	-1.084978	0.2807
R-squared	0.753598	Mean dependent var		45.10301
Adjusted R-squared	0.745817	S.D. dependent var		8.255707
S.E. of regression	4.162243	Akaike info criterion		5.729550
Sum squared resid	1645.805	Schwarz criterion		5.834404
Log likelihood	-279.6127	Hannan-Quinn criter.		5.771974
F-statistic	96.84970	Durbin-Watson stat		2.311753
Prob(F-statistic)	0.000000			

Lampiran 6 Hasil Estimasi Data *Fixed Effect*

Dependent Variable: Y?
 Method: Pooled Least Squares
 Date: 01/26/16 Time: 10:19
 Sample: 2012 2014
 Included observations: 3
 Cross-sections included: 33
 Total pool (balanced) observations: 99

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	41.29446	1.660657	24.86634	0.0000
X1?	0.002909	0.000242	12.00199	0.0000
X2?	-0.001034	8.79E-05	-11.77280	0.0000
X3?	-0.004581	0.012093	-0.378855	0.7061
Fixed effects (Cross)				
_1--C	-0.884957			
_2--C	-0.404558			
_3--C	0.912982			
_4--C	2.530561			
_5--C	7.067755			
_6--C	3.047546			
_7--C	0.944760			
_8--C	-1.443003			
_9--C	-0.281838			
_10--C	-1.387234			
_11--C	-5.424732			

_12--C	-1.555789
_13--C	-0.917334
_14--C	0.854864
_15--C	-1.164623
_16--C	4.867995
_17--C	-0.430959
_18--C	-0.183110
_19--C	-1.346201
_20--C	-1.021059
_21--C	-1.186687
_22--C	-5.091685
_23--C	-0.370048
_24--C	-0.622189
_25--C	1.241872
_26--C	5.933102
_27--C	4.414321
_28--C	-0.854288
_29--C	0.322142
_30--C	-1.003161
_31--C	-0.867196
_32--C	-0.805965
_33--C	-4.891284

Effects Specification

Cross-section fixed (dummyvariables)

R-squared	0.850327	Mean dependent var	45.10301
Adjusted R-squared	0.767175	S.D. dependent var	8.255707
S.E. of regression	3.983539	Akaike info criterion	5.877506
Sum squared resid	999.7209	Schwarz criterion	6.821186
Log likelihood	-254.9366	Hannan-Quinn criter.	6.259320
F-statistic	10.22620	Durbin-Watson stat	3.421772
Prob(F-statistic)	0.000000		

Lampiran 7 Uji Signifikansi *Fixed Effect*

Redundant Fixed effects Tests

Pool: COMMON

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	1.272334	(32,63)	0.2052
Cross-section Chi-square	49.352393	32	0.0257
