Lampiran 1

TABEL VARIABEL DEPENDEN DAN INDEPENDEN

Tahun	Realisasi kredit yang disalurkan	Suku bunga	Besar agunan	DPK
	(Y)	(X1)	(X2)	(X3)
2002	3059045493	0.025	1240865250	653069
	3146031786	0.0187	1554971886	811071
	2394552636	0.0187	1932582786	852036
	1765090686	0.0187	2360217786	945303
2003	1364237550	0.0187	2329982277	1051944
	5806003374	0.018	2399067177	1241598
	4847205876	0.018	2799621716	1216114
	5175610842	0.018	3187338141	1176783
2004	3418865616	0.018	2858933175	1521858
	3030385062	0.0165	2954021799	1277961
	6562594598	0.0165	3005858421	1538607
	7613985771	0.0165	3031220985	1492053
2005	7921638453	0.0165	3026868978	1421037
	8138355390	0.0165	2864355765	1371354
	7719489126	0.0165	4818935619	1441233
	7158423480	0.0165	2884025811	1666701
2006	8388411708	0.0165	2816425149	2067819
	9250245996	0.0165	3242922987	6800580
	9702959997	0.0165	3369308601	2580654
	11922372780	0.02	6450117245	2400282
2007	11087881380	0.018	5217056034	2466501
	12071059947	0.02	5815340301	3057372
	13008622665	0.02	5637607719	2829087
	14598246531	0.0167	5848189185	3302388
2008	14463281631	0.0175	8688654696	3208245
	13897089531	0.0175	5317246935	3319851
	14114594598	0.0168	5128004802	3560970
	16591369239	0.0168	5532394335	3644994
2009	15838446879	0.0168	5489339451	4253894
	15747547017	0.0168	10406241534	3480822
	15294189672	0.0168	5305269636	3092406
	15127919520	0.0173	5654819979	2580516

LAMPIRAN 2

HASIL REGRES OLS

Dependent Variable: LY
Method: Least Squares
Date: 06/16/10 Time: 20:42
Sample (adjusted): 2002Q2 2009Q3
Included observations: 30 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	4.020221	5.534927	-0.726337	0.4741
LX1	-0.512435	1.095723	-0.467668	0.0039
LX2	0.757984	0.232824	3.255608	0.0031
LX3	0.545468	0.195552	2.789371	0.0098

R-squared	0.752143	Mean dependent var	22.68824
Adjusted R-squared	0.723544	S.D. dependent var	0.696367
S.E. of regression	0.366144	Akaike info criterion	0.951984
Sum squared resid	3.485591	Schwarz criterion	1.138810
Log likelihood	-10.27976	F-statistic	26.29966
Durbin-Watson stat	1.862603	Prob(F-statistic)	0.000000

LAMPIRAN 3
HASIL REGRES UJI MULTIKOLINEARITY

- **Hasil Regres LX1 dan LX2**

Dependent Variable: LX1
Method: Least Squares
Date: 06/16/10 Time: 20:47
Sample (adjusted): 2002Q1 2009Q3
Included observations: 31 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.

C	-3.564911	0.524481	-6.797030	0.0000
LX2	-0.021889	0.023809	-0.919345	0.3655

R-squared	0.028319	Mean dependent var	-4.046976
Adjusted R-squared	-0.005187	S.D. dependent var	0.063316
S.E. of regression	0.063480	Akaike info criterion	-2.613840
Sum squared resid	0.116862	Schwarz criterion	-2.521324
Log likelihood	42.51451	F-statistic	0.845195
Durbin-Watson stat	0.888079	Prob(F-statistic)	0.365499

LAMPIRAN 4

- **Hasil Regres LX1 dan LX3**

Dependent Variable: LX1
Method: Least Squares
Date: 06/16/10 Time: 20:51
Sample (adjusted): 2002Q1 2009Q3
Included observations: 31 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-3.677589	0.290785	-12.64709	0.0000

LX3	-0.025528	0.020081	-1.271258	0.2137

R-squared	0.052786	Mean dependent var	-4.046976
Adjusted R-squared	0.020123	S.D. dependent var	0.063316
S.E. of regression	0.062676	Akaike info criterion	-2.639342
Sum squared resid	0.113919	Schwarz criterion	-2.546826
Log likelihood	42.90980	F-statistic	1.616098
Durbin-Watson stat	0.858646	Prob(F-statistic)	0.213739

LAMPIRAN 5

- **Hasil Regres LX2 dan LX3**

Dependent Variable: LX2
Method: Least Squares
Date: 06/16/10 Time: 20:54
Sample: 2002Q1 2009Q4
Included observations: 32

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	12.11837	1.381384	8.772633	0.0000
LX3	0.685035	0.095335	7.185540	0.0000

R-squared	0.032497	Mean dependent var	22.03710
Adjusted R-squared	0.620247	S.D. dependent var	0.484927
S.E. of regression	0.298832	Akaike info criterion	0.482589
Sum squared resid	2.679012	Schwarz criterion	0.574198
Log likelihood	-5.721428	F-statistic	51.63199
Durbin-Watson stat	1.429974	Prob(F-statistic)	0.000000