

## Lampiran I

### Data Regresi

tahun	PDRB SUMUT ADH BERLAKU	JUMLAH KREDIT BANKS SUMUT (JUTA)	SUKU BUNGA
1988	767077		19.7
1989	903430	5906	20.4
1990	1039076	7732	18.75
1991	1172469	8752	22.0
1992	1382646	10227	18.5
1993	1566030	13556	12.52
1994	21701000	15848	11.25
1995	24630520	20922	16.0
1996	28173100	26461	16.0
1997	34006270	32243	21.75
1998	50705970	29518	18.5
1999	61957560	35797	11.75
2000	68260770	52975	9.5
2001	78501350	68643	13.66
2002	88177500	86163	14.5
2003	96233390	198396	10.0
2004	118100510	152200	8.88
2005	136903270	204900	9.84
2006	160033270	285900	12.0
2007	181819440	420800	13.55
2008	213930000	619200	9.25

## Lampiran II

### Hasil Regresi

Dependent Variable: LY Method: Least Squares Date: 08/15/10 Time: 09:31 Sample (adjusted): 1990 2008 Included observations: 19 after adjustments	
Variable	
C LK(-1) BUNGA	
R-squared	Mean dependent var
Adjusted R-squared	S.D. dependent var
S.E. of regression	Akaike info criterion
Sum squared resid	Schwarz criterion
Log likelihood	F-statistic
Durbin-Watson stat	Prob(F-statistic)

### Lampiran III

#### Uji Multikolinearitas (Uji Parsial)

Dependent Variable: LK(-1) Method: Least Squares Date: 08/15/10 Time: 10:13 Sample (adjusted): 1990 2008 Included observations: 19 after adjustments	
Variable	
C BUNGA	
R-squared	Mean dependent var
Adjusted R-squared	S.D. dependent var
S.E. of regression	Akaike info criterion
Sum squared resid	Schwarz criterion
Log likelihood	F-statistic
Durbin-Watson stat	Prob(F-statistic)

Dependent Variable: BUNGA Method: Least Squares Date: 08/15/10 Time: 10:16 Sample (adjusted): 1990 2008 Included observations: 19 after adjustments	
Variable	
C LK(-1)	
R-squared	Mean dependent var
Adjusted R-squared	S.D. dependent var
S.E. of regression	Akaike info criterion
Sum squared resid	Schwarz criterion
Log likelihood	F-statistic
Durbin-Watson stat	Prob(F-statistic)

## Lampiran IV

### Uji Autokorelasi (LM test)

Breusch-Godfrey Serial Correlation LM Test:	
F-statistic	Prob. F(2,14)
Obs*R-squared	Prob. Chi-Square(2)
Test Equation: Dependent Variable: RESID Method: Least Squares Date: 08/16/10 Time: 07:36 Sample: 1990 2008 Included observations: 19 Presample missing value lagged residuals set to zero.	
Variable	
C LK(-1) BUNGA RESID(-1) RESID(-2)	
R-squared	Mean dependent var
Adjusted R-squared	S.D. dependent var
S.E. of regression	Akaike info criterion
Sum squared resid	Schwarz criterion
Log likelihood	F-statistic
Durbin-Watson stat	Prob(F-statistic)

## Lampiran V

### Cara Mengatasi Autokorelasi (metode AR)

Dependent Variable: LK(-1) Method: Least Squares Date: 08/16/10 Time: 01:26 Sample (adjusted): 1991 2008 Included observations: 18 after adjustments Convergence achieved after 7 iterations	
Variable	
C BUNGA AR(1)	
R-squared	Mean dependent var
Adjusted R-squared	S.D. dependent var
S.E. of regression	Akaike info criterion
Sum squared resid	Schwarz criterion
Log likelihood	F-statistic
Durbin-Watson stat	Prob(F-statistic)
Inverted AR Roots	1.02 Estimated AR process is nonstationary