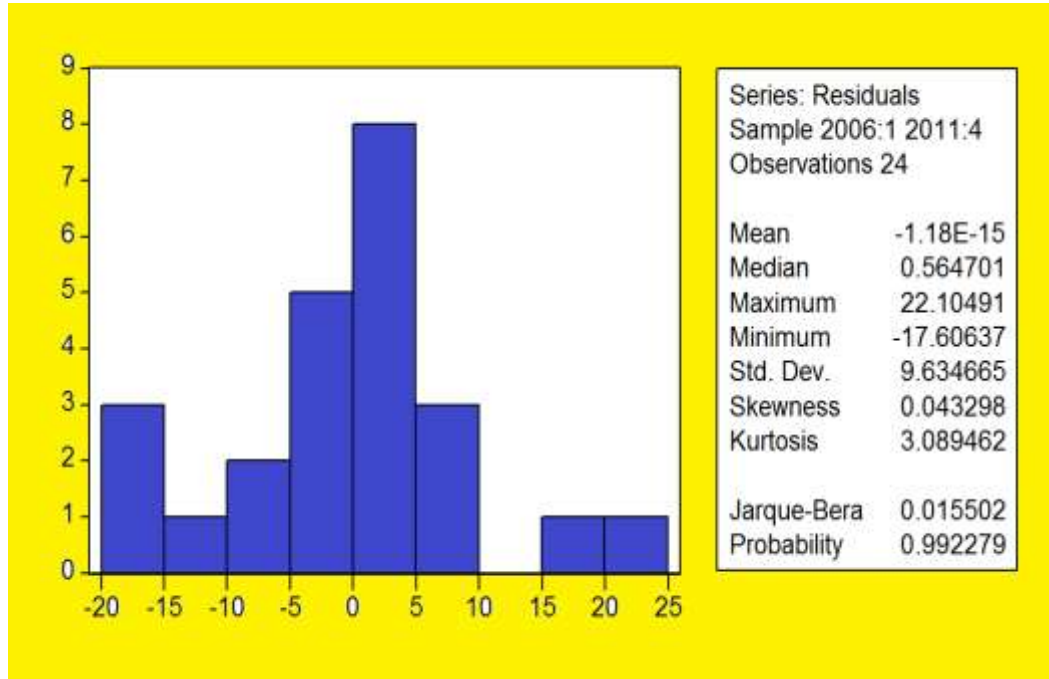


Lampiran 3. Uji Asumsi Klasik

UJI NORMALITAS



UJI MULTIKOLINEARITAS

	LDR	RD	NPL
LDR	1.000000	-0.745459	0.135015
RD	-0.745459	1.000000	0.114020
NPL	0.135015	0.114020	1.000000

UJI HETEROKEDASTISITAS

- Uji White Cross Term

White Heteroskedasticity Test:

F-statistic	1.479788	Probability	0.245199
Obs*R-squared	6.991416	Probability	0.221279

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 12/21/12 Time: 20:35

Sample: 2006:1 2011:4

Included observations: 24

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-717.4489	930.9868	-0.770633	0.4509
RD	-78.58435	159.0534	-0.494075	0.6272
RD^2	1.980861	8.113528	0.244143	0.8099

RD*NPL	8.441433	36.24977	0.232869	0.8185
NPL	993.6723	556.7216	1.784864	0.0911
NPL^2	-215.0214	109.4919	-1.963811	0.0652
R-squared	0.291309	Mean dependent var	88.95900	
Adjusted R-squared	0.094450	S.D. dependent var	131.3557	
S.E. of regression	124.9985	Akaike info criterion	12.70680	
Sum squared resid	281243.4	Schwarz criterion	13.00131	
Log likelihood	-146.4816	F-statistic	1.479788	
Durbin-Watson stat	0.821111	Prob(F-statistic)	0.245199	

- Uji White No Cross Term

White Heteroskedasticity Test:

F-statistic	1.932367	Probability	0.146370
Obs*R-squared	6.940175	Probability	0.139084

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 12/21/12 Time: 20:33

Sample: 2006:1 2011:4

Included observations: 24

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-813.2499	814.1077	-0.998946	0.3304
RD	-61.01844	136.4986	-0.447026	0.6599
RD^2	2.156249	7.874865	0.273814	0.7872
NPL	1028.117	523.1843	1.965114	0.0642
NPL^2	-211.0874	105.4539	-2.001703	0.0598
R-squared	0.289174	Mean dependent var	88.95900	
Adjusted R-squared	0.139526	S.D. dependent var	131.3557	
S.E. of regression	121.8478	Akaike info criterion	12.62647	
Sum squared resid	282090.7	Schwarz criterion	12.87190	
Log likelihood	-146.5177	F-statistic	1.932367	
Durbin-Watson stat	0.836613	Prob(F-statistic)	0.146370	

UJI OTOKORELASI

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	41.26866	Probability	0.000003
Obs*R-squared	16.16565	Probability	0.000058

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 12/21/12 Time: 20:32

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
RD	-0.254491	0.497164	-0.511886	0.6143

NPL	-2.943313	2.858040	-1.029836	0.3154
C	9.749943	7.518518	1.296791	0.2095
RESID(-1)	0.957301	0.149018	6.424068	0.0000
<hr/>				
R-squared	0.673569	Mean dependent var	-1.18E-15	
Adjusted R-squared	0.624604	S.D. dependent var	9.634665	
S.E. of regression	5.903117	Akaike info criterion	6.539850	
Sum squared resid	696.9358	Schwarz criterion	6.736192	
Log likelihood	-74.47820	F-statistic	13.75622	
Durbin-Watson stat	1.959487	Prob(F-statistic)	0.000043	