LAMPIRAN

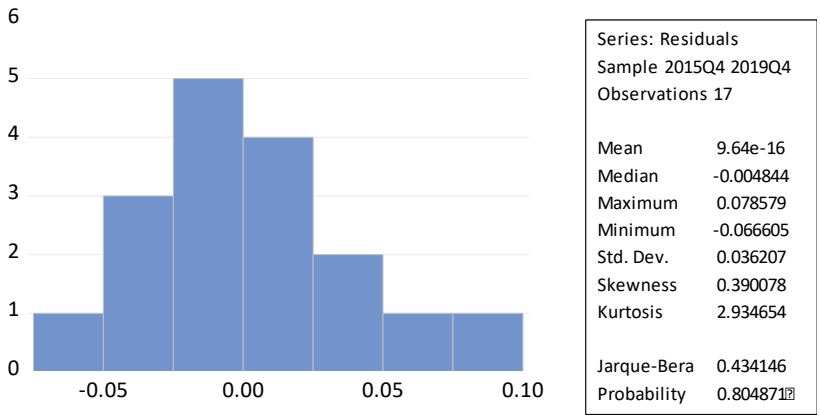
Hasil Estimasi

Dependent Variable: KEMISKINAN
Method: Least Squares
Date: 05/30/20 Time: 04:47
Sample: 2015Q4 2019Q4
Included observations: 17

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	10.47601	3.978793	2.632961	0.0207
AKSES	-0.024402	0.012582	-1.939397	0.0745
PENGGUNAAN	-5.06E-07	2.46E-07	-2.055106	0.0605
KUALITAS	-0.389083	0.477341	-0.815105	0.4297

R-squared	0.948270	Mean dependent var	4.725000
Adjusted R-squared	0.936332	S.D. dependent var	0.159192
S.E. of regression	0.040168	Akaike info criterion	-3.389162
Sum squared resid	0.020975	Schwarz criterion	-3.193111
Log likelihood	32.80787	Hannan-Quinn criter.	-3.369674
F-statistic	79.43496	Durbin-Watson stat	0.461327
Prob(F-statistic)	0.000000		

Uji normalitas



Autokorelasi

Dependent Variable: KEMISKINAN
Method: Least Squares
Date: 05/30/20 Time: 06:59
Sample: 2015Q4 2019Q4
Included observations: 17
HAC standard errors & covariance (Bartlett kernel, Newey-West fixed bandwidth = 3.0000)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	10.47601	4.437619	2.360727	0.0345
AKSES	-0.024402	0.015659	-1.558313	0.1432
PENGGUNAAN	-5.06E-07	3.12E-07	-1.619762	0.1293
KUALITAS	-0.389083	0.546461	-0.712005	0.4890

R-squared	0.948270	Mean dependent var	4.725000
Adjusted R-squared	0.936332	S.D. dependent var	0.159192
S.E. of regression	0.040168	Akaike info criterion	-3.389162
Sum squared resid	0.020975	Schwarz criterion	-3.193111
Log likelihood	32.80787	Hannan-Quinn criter.	-3.369674
F-statistic	79.43496	Durbin-Watson stat	0.461327
Prob(F-statistic)	0.000000	Wald F-statistic	405.5260
Prob(Wald F-statistic)	0.000000		

I.1 JUMLAH BANK, KANTOR BANK DAN KANTOR CABANG SERTA JUMLAH PERUSAHAAN PEMBIAYAAN BERDASARKAN STATUS KEPEMILIKAN DAN KEGIATAN USAHA DI PROPINSI KALIMANTAN SELATAN

KETERANGAN	2015	2016	2017	2018	2019	2019					
						Apr	May	Jun	Jul	Aug	Sep
Bank											
Bank Konvensional											
Bank Umum											
Jumlah Bank (kantor pusat)	1	1	1	1	1	1	1	1	1	1	1
Bank Devisa	0	0	0	0	0	0	0	0	0	0	0
Bank Pemerintah	0	0	0	0	0	0	0	0	0	0	0
Bank Pemerintah Daerah	0	0	0	0	0	0	0	0	0	0	0
Bank Swasta Nasional	0	0	0	0	0	0	0	0	0	0	0
Bank Asing dan Campuran	0	0	0	0	0	0	0	0	0	0	0
Bank Non Devisa	1	1	1	1	1	1	1	1	1	1	1
Bank Pemerintah	0	0	0	0	0	0	0	0	0	0	0
Bank Pemerintah Daerah	1	1	1	1	1	1	1	1	1	1	1
Bank Swasta Nasional	0	0	0	0	0	0	0	0	0	0	0
Bank Asing dan Campuran	0	0	0	0	0	0	0	0	0	0	0
Jumlah Kantor	365	365	365	365	364	365	365	365	365	364	364
Bank Devisa	301	301	301	301	300	301	301	301	301	300	300
Bank Pemerintah	185	185	185	185	185	185	185	185	185	185	185
Bank Pemerintah Daerah	0	0	0	0	0	0	0	0	0	0	0

Bank Swasta Nasional		116	116	116	116	115	116	116	116	116	115	115
Bank Asing dan Campuran		-	-	-	-	0	-	-	-		0	0
Bank Non Devisa		64	64	64	64	64	64	64	64	64	64	64
Bank Pemerintah		0	0	0	0	0	0	0	0	0	0	0
Bank Pemerintah Daerah		64	64	64	64	64	64	64	64	64	64	64
Bank Swasta Nasional		0	0	0	0	0	0	0	0	0	0	0
Bank Asing dan Campuran		0	0	0	0	0	0	0	0	0	0	0
Bank Perkreditan Rakyat												
BPR												
-	Jumlah Bank	25	26	26	26	26	26	26	26	26	26	26
-	Jumlah Kantor	30	31	31	31	33	31	31	31	31	33	33
Bank Syariah												
Bank Umum												
- Jumlah Bank		8	8	8	8	8	8	8	8	8	8	8
- Jumlah Kantor		33	33	33	33	33	33	33	33	33	33	33
Unit Usaha Syariah		5	5	5	5	5	5	5	5	5	5	5
- Jumlah Kantor		5	5	5	5	5	5	5	5	5	5	5
Bank Perkreditan Rakyat (BPR) Syariah												
- Jumlah Bank		1	1	1	1	1	1	1	1	1	1	1
- Jumlah Kantor		2	2	2	2	2	2	2	2	2	2	2
-												
Non Bank		0	0	0	0	0	0	0	0	0	0	0
Perusahaan Pembiayaan (PP)		0	0	0	0	0	0	0	0	0	0	0

Jumlah Bank & Non Bank											
- Jumlah Bank dan PP	57	58	58	58	57	58	58	58	58	57	57
- Jumlah Kantor	447	448	448	448	449	448	448	448	448	449	449
Jumlah Kantor Bank Umum Menurut Status Kepemilikan	376	376	376	376	375	376	376	376	376	375	375
Bank Pemerintah	186	186	186	186	186	186	186	186	186	186	186
Kantor Pusat	0	0	0	0	0	0	0	0	0	0	0
Kantor Cabang	20	20	20	20	20	20	20	20	20	20	20
Kantor Cabang Pembantu [1)]	138	138	138	138	138	138	138	138	138	138	138
Kantor Kas	28	28	28	28	28	28	28	28	28	28	28
Bank Pemerintah Daerah	66	66	66	66	66	66	66	66	66	66	66
Kantor Pusat	1	1	1	1	1	1	1	1	1	1	1
Kantor Cabang	17	17	17	17	17	17	17	17	17	17	17
Kantor Cabang Pembantu	25	25	25	25	25	25	25	25	25	25	25
Kantor Kas	23	23	23	23	23	23	23	23	23	23	23
Bank Swasta Nasional	123	123	123	123	122	123	123	123	123	122	122
Kantor Pusat	0	0	0	0	0	0	0	0	0	0	0
Kantor Cabang	33	33	33	33	32	33	33	33	33	32	32
Kantor Cabang Pembantu	78	78	78	78	78	78	78	78	78	78	78
Kantor Kas	12	12	12	12	12	12	12	12	12	12	12
Bank Asing dan Bank Campuran	1	1	1	1	1	1	1	1	1	1	1
Kantor Pusat	0	0	0	0	0	0	0	0	0	0	0
Kantor Cabang	1	1	1	1	1	1	1	1	1	1	1
Kantor Cabang Pembantu	0	0	0	0	0	0	0	0	0	0	0
Kantor Kas	0	0	0	0	0	0	0	0	0	0	0