Lending Rate

UJI AUTOKORELASI

```
. xtserial  lr  kredit dr  ldr  car  nim  ohc  birate inflasi komposisimodal

Wooldridge test for autocorrelation in panel data
H0: no first-order autocorrelation
    F(  1,      28) =     39.029
           Prob > F =      0.0000
```

UJI HETEROSKEDASTISITAS

```
. xttest3

Modified Wald test for groupwise heteroskedasticity
in fixed effect regression model

H0: sigma(i)^2 = sigma^2 for all i

chi2 (29)  =    1279.18
Prob>chi2 =      0.0000
```

UJI MULTIKOLINIERITAS

```
. vif, uncentered
```

Variable	VIF	1/VIF
birate	41.33	0.024196
ldr	23.62	0.042340
inflasi	19.11	0.052323
dr	8.49	0.117845
car	7.83	0.127660
ohc	4.73	0.211419
nim	4.59	0.218092
komposisim~l	2.58	0.387245
kredit	2.41	0.414386
Mean VIF	12.74	

DEPOSIT RATE

UJI AUTOKORELASI

```
. xtserial dr  dpk lr  ldr  car  nim  ohc  birate inflasi komposisimodal

Wooldridge test for autocorrelation in panel data
H0: no first-order autocorrelation
    F(  1,      28) =     80.074
           Prob > F =      0.0000
```

UJI HETEROSKEDASTISITAS

```
. xttest3

Modified Wald test for groupwise heteroskedasticity
in fixed effect regression model

H0: sigma(i)^2 = sigma^2 for all i

chi2 (29)  =      647.45
Prob>chi2 =      0.0000
```

UJI MULTIKOLINIERITAS

```
. vif, uncentered
```

Variable	VIF	1/VIF
birate	41.95	0.023837
ldr	22.94	0.043588
inflasi	18.97	0.052704
lr	8.90	0.112378
car	8.37	0.119453
ohc	5.32	0.187855
nim	4.07	0.245967
komposisim~l	2.45	0.408602
dpk	2.23	0.448148
Mean VIF	12.80	