Lampiran 1 : Laporan Data Keuangan Pada PT Bank Pembangunan Daerah papua Pada Kantor Pusat di Kota Jayapura, Periode 2013 – 2020

Tahun	LDR	NPL	Jumlah Kredit yang Disalurkan
2013	70,20 %	14,14 %	11378311
2014	80,01 %	20,33 %	15359444
2015	75,03 %	17,63 %	13207177
2016	83,05 %	21,03 %	16209840
2017	80,12 %	20,72 %	15270908
2018	78,90 %	7,45 %	13147217
2019	70,30 %	5,06 %	12060678
2020	83,69 %	4,17 %	16434086

Lampiran 2 Laporan Data Keuangan Pada PT Bank Pembangunan Daerah Bali, Periode 2013-2020

Tahun	LDR	NPL	Jumlah Kredit yang Disalurkan
2013	87,87 %	0,33 %	10131
2014	96,41 %	0,35 %	12531
2015	97,32 %	1,96 %	14447
2016	102,75 %	1,47 %	15624
2017	92,57 %	3,10 %	16239
2018	91,22 %	3,17 %	16446
2019	91,72 %	2,61 %	18405
2020	89,11 %	2,61 %	19123

Lampiran 3 Nilai *Descriptive Statistics* dari *Loan to Deposit Ratio, Non Performing Loan* dan Volume Kredit

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
LDR_X1	8	70.20	83.69	77.6625	5.28154
NPL_X2	8	14.14	21.03	18.0663	2.85018
VK_Y	8	11378311.00	16434086.00	14133457.6250	1931653.81770
Valid N (listwise)	8				

Lampiran 4 Hasil *Output* Perhitungan SPSS 20 *for Windows* Uji Asumsi Klasik

(1) Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		8
Normal Parameters[a,b]	Mean	0E-7
	Std. Deviation	280199.54562681
Most Extreme Differences	Absolute	.207
	Positive	.207
	Negative	-.147
Kolmogorov-Smirnov Z		.585
Asymp. Sig. (2-tailed)		.883

a. Test distribution is Normal.

b. Calculated from data.

(2) Uji Multikolinieritas

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
(Constant)	-6402971.410	2369597.280		-2.702	.043					
LDR_X1	179918.034	45383.911	.492	3.964	.011	.949	.871	.257	.273	3.659
NPL_X2	363304.214	84098.970	.536	4.320	.008	.955	.888	.280	.273	3.659

a. Dependent Variable: VK_Y

(3) Uji Heteroskedastisitas

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-360541.274	1387684.590		-.260	.805
	LDR_X1	12241.472	26577.746	.386	.461	.664
	NPL_X2	-21040.347	49250.075	-.358	-.427	.687

a. Dependent Variable: VK_Y

(4) Uji Autokorelasi

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.989[a]	.979	.971	331536.5734	.979	116.313	2	5	.000	1.176

a. Predictors: (Constant), NPL_X2, LDR_X1

b. Dependent Variable: VK_Y

Lampiran 5 Hasil *Output* Perhitungan SPSS 20 *for Windows* Analisis Regresi Linier Berganda

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.989[a]	.979	.971	331536.5734	.979	116.313	2	5	.000	1.176

a. Predictors: (Constant), NPL_X2, LDR_X1

b. Dependent Variable: VK_Y

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	25569422802467.594	2	12784711401233.797	116.313	.000[b]
	Residual	549582497586.278	5	109916499517.256		
	Total	26119005300053.870	7			

a. Dependent Variable: VK_Y

b. Predictors: (Constant), NPL_X2, LDR_X1

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
(Constant)	-6402971.410	2369597.280		-2.702	.043					
LDR_X1	179918.034	45383.911	.492	3.964	.011	.949	.871	.257	.273	3.659
NPL_X2	363304.214	84098.970	.536	4.320	.008	.955	.888	.280	.273	3.659

a. Dependent Variable: VK_Y

Collinearity Diagnostics[a]

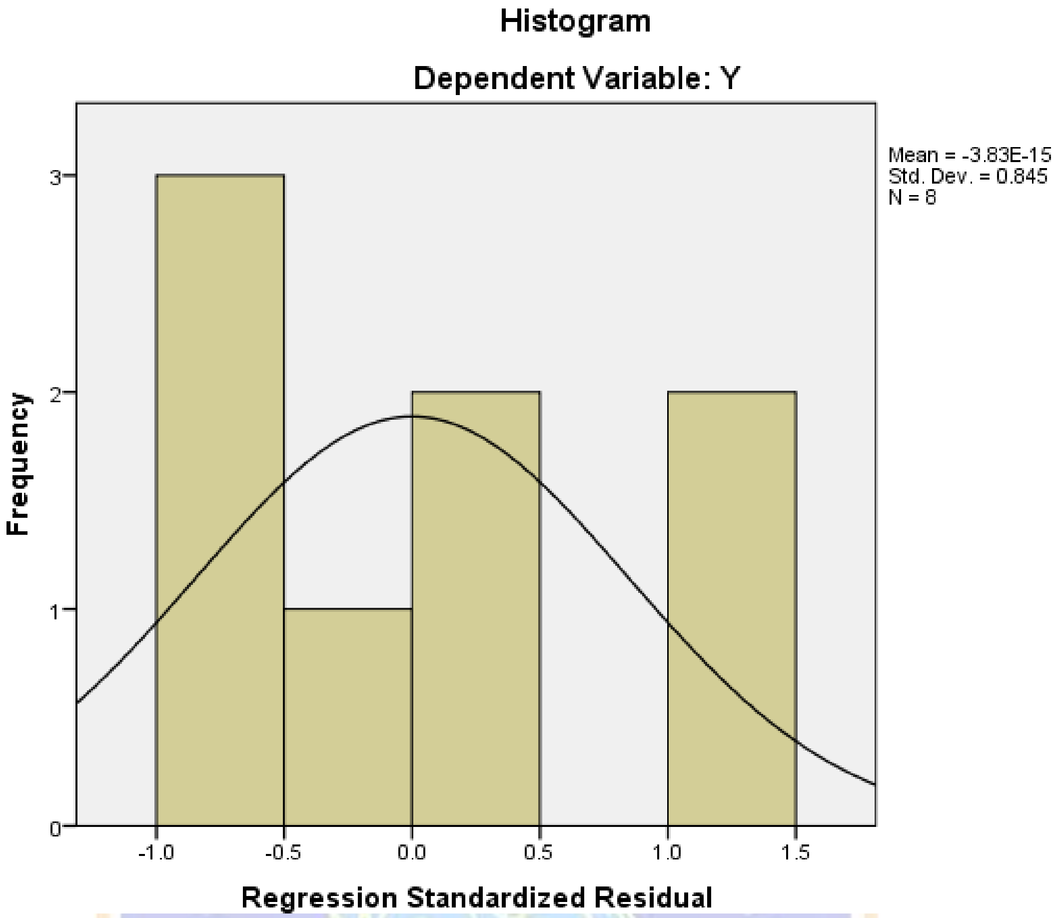
Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	LDR_X1	NPL_X2
1	1	2.988	1.000	.00	.00	.00
	2	.011	16.502	.09	.00	.31
	3	.001	64.605	.91	1.00	.69

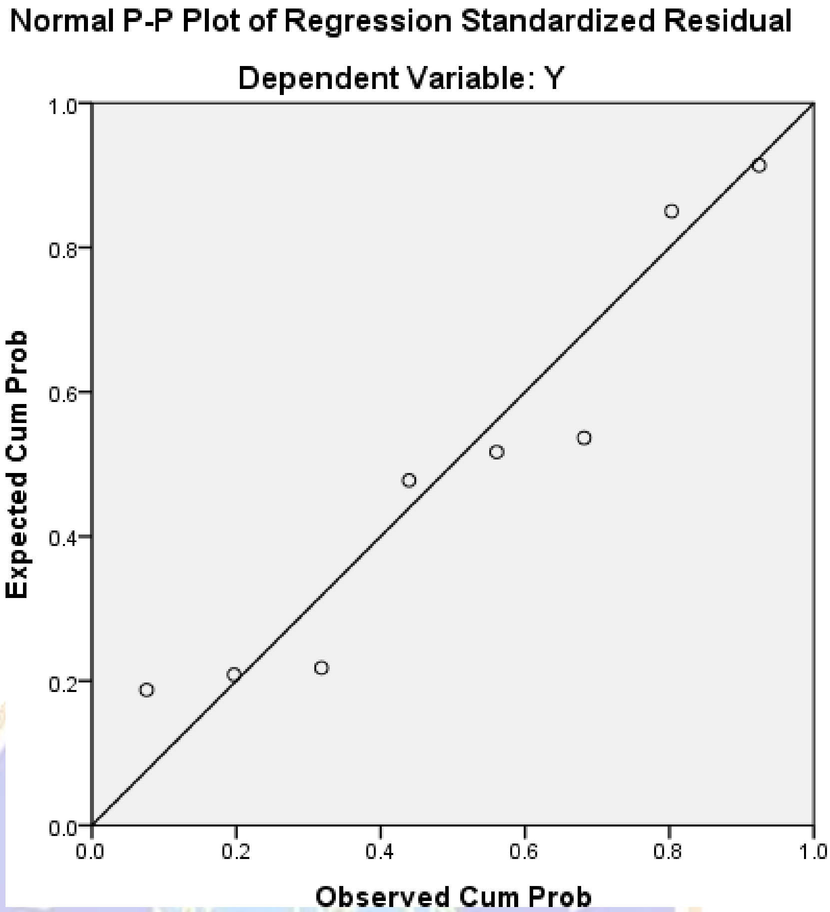
a. Dependent Variable: VK_Y

Residuals Statistics[a]

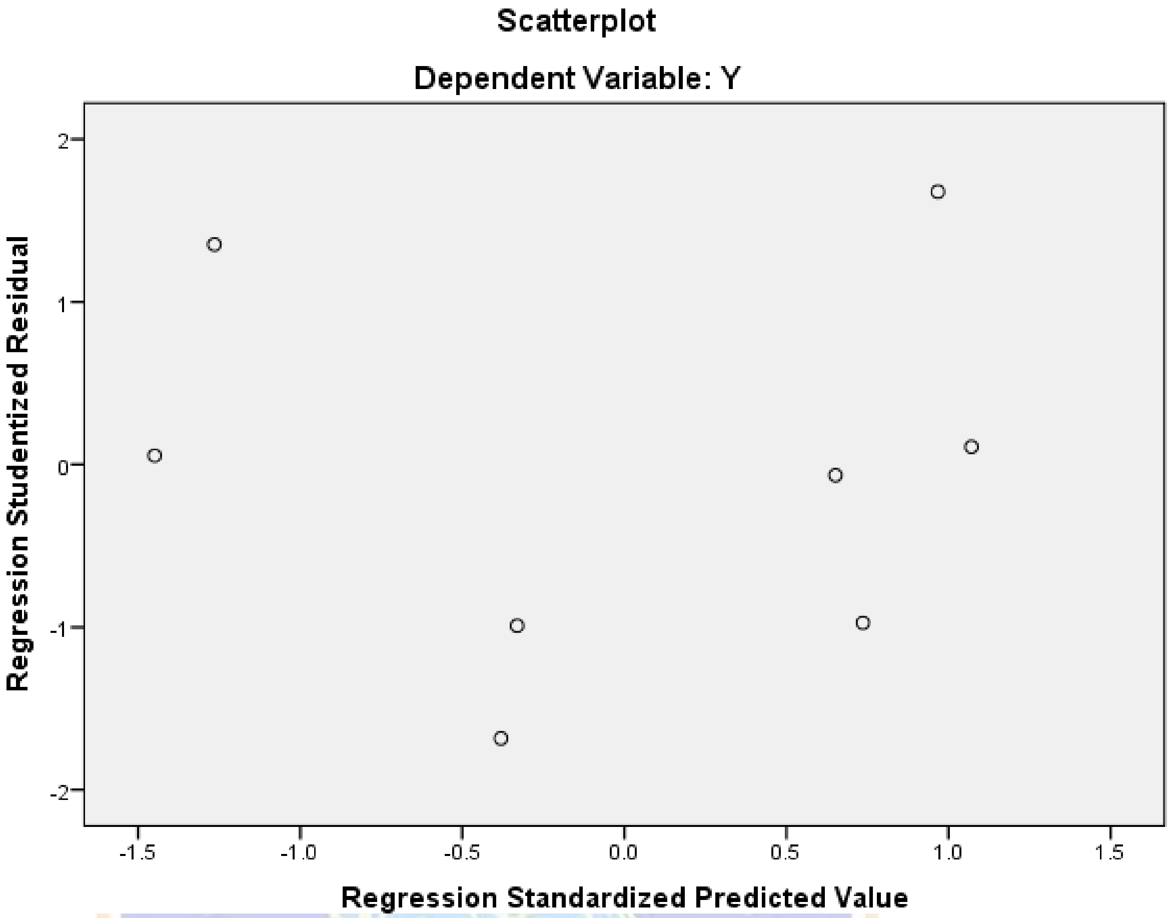
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	11364396.0000	16179509.0000	14133457.6250	1911223.34803	8
Std. Predicted Value	-1.449	1.071	.000	1.000	8
Standard Error of Predicted Value	147940.063	293891.813	198643.733	44840.728	8
Adjusted Predicted Value	11354075.0000	16167192.0000	14214572.3697	1917345.12371	8
Residual	-294154.93750	451871.18750	.00000	280199.54563	8
Std. Residual	-.887	1.363	.000	.845	8
Stud. Residual	-1.684	1.678	-.065	1.159	8
Deleted Residual	-1206324.12500	684516.25000	-81114.74473	597740.68611	8
Stud. Deleted Residual	-2.289	2.269	-.046	1.445	8
Mahal. Distance	.519	4.626	1.750	1.281	8
Cook's Distance	.000	3.468	.575	1.185	8
Centered Leverage Value	.074	.661	.250	.183	8

a. Dependent Variable: Y


Histogram
Dependent Variable: Y
Mean = -3.83E-15
Std. Dev. = 0.845
N = 8
Frequency
0
1
2
3
-1.0
-0.5
0.0
0.5
1.0
1.5
Regression Standardized Residual



Normal P-P Plot of Regression Standardized Residual
Dependent Variable: Y
Expected Cum Prob
Observed Cum Prob
0.0
0.2
0.4
0.6
0.8
1.0


Scatterplot
Dependent Variable: Y
Regression Studentized Residual
2
1
0
-1
-2
-1.5
-1.0
-0.5
0.0
0.5
1.0
1.5
Regression Standardized Predicted Value

RIWAYAT HIDUP

Elizabeth Paulina Sos Salya Paris lahir di Madiun pada tanggal 11 Oktober 2000. Penulis lahir dari pasangan suami istri Bapak Budi Marsiswanto dengan Ibu Desak Putu Darminingsih. Penulis berkebangsaan Indonesia dan beragama Kristen Protestan. Kini penulis beralamat di Jl.Bisma Barat No 27, Banjar Tegal, Kecamatan Buleleng, Kabupaten Buleleng, Provinsi Bali. Penulis ini menyelesaikan Taman kanak-kanak di TK Tunas Permai Biak-Papua dan lulus pada tahun 2006. Kemudian penulis menyelesaikan pendidikan dasar di SD Santo Yoseph 1 Biak- Papua dan lulus pada 2012. Kemudian penulis melanjutkan pendidikan sekolah menengah pertama di SMP Negeri 2 Biak-Papua dan lulus pada tahun 2015. Pada tahun 2018 penulis lulus dari SMA Negeri 1 Biak-Papua jurusan IPS dan melanjutkan kuliah di Universitas Pendidikan Ganesha. Sampai dengan penulisan skripsi ini, penulis masih terdaftar sebagai mahasiswa Program S1 Jurusan Manajemen Fakultas Ekonomi.