

Lampiran 01. Tabel Pertumbuhan Penyaluran Kredit Bank Persero dan Bank Umum Swasta Nasional Tahun 2015-2018

Tahun	Bank Persero		Bank Umum Swasta Nasional	
	Rp. (triliun)	Pertumbuhan (%)	Rp. (triliun)	Pertumbuhan (%)
2015	1.562	-	1.119	-
2016	1.777	14%	1.268	13%
2017	1.982	12%	1.356	7%
2018	2.285	15%	1.506	11%



**Lampiran 02. Data Penyaluran Kredit Bank Persero yang Terdaftar di
Bursa Efek Indonesia**

(triliun rupiah)

No.	Nama Bank	2015	2016	2017	2018
1.	Bank Negara Indonesia	314	377	426	498
2.	Bank Mandiri	564	617	678	768
3.	Bank Republik Indonesia	547	621	681	785
4.	Bank Tabungan Negara	137	162	197	234
Total		1.562	1.777	1.982	2.282



Lampiran 03. Data Penyaluran Kredit Bank Umum Swasta Nasional yang Terdaftar di Bursa Efek Indonesia

(triliun rupiah)

No	Nama Bank	2015	2016	2017	2018
1.	Bank Agris Tbk	2,7	2,9	2,7	3
2.	PT Bank Artha Graha Internasional Tbk	17	18	18	15
3.	PT Bank Artos Tbk	0,5	0,5	0,5	0,4
4.	Bank Bukopin Tbk	65	71	70	64
5.	PT Bumi Arta Tbk	4,3	4,5	4,5	4,7
6.	PT Bank Capital Indonesia Tbk	6	6,6	7,1	8
7.	PT Bank Central Asia Tbk	379	403	454	525
8.	PT Bank China Construction Bank Tbk	7,2	8,2	10	11
9.	PT Bank Danamon Indonesia Tbk	99	92	94	103
10.	PT Bank Dinar Indonesia Tbk	1,1	1,3	1,4	1,2
11.	PT Bank Ganesha Tbk	1,2	2,4	2,9	3,7
12.	PT Bank Harda Internasional Tbk	1,5	1,4	1,7	1,6
13.	PT Bank Ina Perdana Tbk	1,5	1,4	1,4	1,7
14.	PT Bank JTrust Indonesia Tbk	9,2	11	11	12
15.	PT Bank Maspion Indonesia Tbk	4	4,2	4,5	5
16.	PT Bank Mayapada Internasional Tbk	34	47	55	67
17.	PT Bank Maybank Indonesia Tbk	102	108	112	120
18.	PT Bank Mega Tbk	32	28	35	43
19.	PT Bank Mestika Dharma Tbk	7	6,2	6,6	7,1
20.	PT Bank Mitraniaga Tbk	1,1	1	0,9	0,9
21.	PT Bank MNC Internasional Tbk	7	7,9	6,8	7,3
22.	PT Bank Nationalnobu Tbk	3,5	4	4,9	6,5
23.	PT Bank OCBC NISP Tbk	84	90	102	121
24.	PT Bank of India Indonesia Tbk	3,4	2,2	2,1	2,3
25.	Bank Pan Indonesia Tbk	118	125	129	138
26.	Bank Permata Tbk	9,4	95	90	99
27.	PT Bank QNB Indonesia Tbk	21	18	13	12
28.	PT Bank Rakyat Indonesia	6	8	11	16

	AgroniagaTbk				
29.	PT Bank Sinarmas Tbk	17	19	18	19
30.	PT Bank Tabungan Pensiunan Nasional	59	63	65	68
31.	Bank Victoria Internasional Tbk	13	14	16	16
32.	PT Bank Yudha Bhakti Tbk	2,6	3,2	3,8	4
	Total	1.119	1.268	1.356	1.506



Lampiran 04. Data *Capital Adequacy Ratio* pada Bank Umum Swasta Nasional yang Terdaftar di Bursa Efek Indonesia

No.	Nama Bank	2017	2018
1.	Bank Agris Tbk	17,10%	15,50%
2.	PT Bank Artha Graha Internasional Tbk	17,44%	19,80%
3.	PT Bank Artos Tbk	20,44%	18,06%
4.	Bank Bukopin Tbk	25,67%	25,52%
5.	PT Bumi Arta Tbk	25,67%	25,52%
6.	PT Bank Capital Indonesia Tbk	22,56%	18,66%
7.	PT Bank Central Asia Tbk	23,06%	23,39%
8.	PT Bank China Construction Bank Tbk	15,75%	15,69%
9.	PT Bank Danamon Indonesia Tbk	23,24%	22,79%
10.	PT Bank Dinar Indonesia Tbk	26,48%	25,83%
11.	PT Bank Ganesha Tbk	15,52%	16,80%
12.	PT Bank Harda Internasional Tbk	19,60%	16,85%
13.	PT Bank Ina Perdana Tbk	18,80%	20,22%
14.	PT Bank JTrust Indonesia Tbk	14,15%	14,03%
15.	PT Bank Maspion Indonesia Tbk	21,59%	21,28%
16.	PT Bank Mayapada InternasionalTbk	14,11%	15,82%
17.	PT Bank Maybank Indonesia Tbk	17,63%	19,09%
18.	PT Bank Mega Tbk	24,11%	22,79%
19.	PT Bank Mestika Dharma Tbk	34,68%	34,58%
20.	PT Bank MitraniagaTbk	18,36%	19,08%
21.	PT Bank MNC Internasional Tbk	12,58%	16,27%
22.	PT Bank Nationalnobu Tbk	26,83%	23,27%
23.	PT Bank OCBC NISP Tbk	20,30%	29,30%
24.	PT Bank of India Indonesia Tbk	34,50%	39,46%
25.	Bank Pan Indonesia Tbk	22,26%	23,49%
26.	Bank PermataTbk	18,12%	19,44%
27.	PT Bank QNB Indonesia Tbk	20,30%	29,30%
28.	PT Bank Rakyat Indonesia AgroniagaTbk	29,58%	28,34%
29.	PT Bank SinarmasTbk	18,31%	17,60%
30.	PT Bank Tabungan Pensiunan Nasional	24,91%	24,46%
31.	Bank Victoria Internasional Tbk	18,76%	16,98%
32.	PT Bank Yudha Bhakti Tbk	18,18%	19,47%

**Lampiran 05. Data Dana Pihak Ketiga pada Bank Umum Swasta Nasional
yang Terdaftar di Bursa Efek Indonesia**

(triliun rupiah)

No	Nama Bank	2017	2018
1.	Bank Agris Tbk	3,2	3,4
2.	PT Bank Artha Graha Internasional Tbk	22	20
3.	PT Bank Artos Tbk	0,6	0,5
4.	Bank Bukopin Tbk	88	76
5.	PT Bumi Arta Tbk	5	5,2
6.	PT Bank Capital Indonesia Tbk	14	15
7.	PT Bank Central Asia Tbk	580	627
8.	PT Bank China Construction Bank Tbk	13	13
9.	PT Bank Danamon Indonesia Tbk	102	108
10.	PT Bank Dinar Indonesia Tbk	1,8	1,7
11.	PT Bank Ganesha Tbk	3,4	3,2
12.	PT Bank Harda Internasional Tbk	1,7	1,6
13.	PT Bank Ina Perdana Tbk	1,6	1,7
14.	PT Bank JTrust Indonesia Tbk	13	13
15.	PT Bank Maspion Indonesia Tbk	4,3	4,6
16.	PT Bank Mayapada Internasional Tbk	62	70
17.	PT Bank Maybank Indonesia Tbk	121	117
18.	PT Bank Mega Tbk	48	47
19.	PT Bank Mestika Dharma Tbk	8,3	8,2
20.	PT Bank Mitraniaga Tbk	0,8	0,7
21.	PT Bank MNC Internasional Tbk	0,8	0,8
22.	PT Bank Nationalnobu Tbk	4,6	6,5
23.	PT Bank OCBC NISP Tbk	113	123
24.	PT Bank of India Indonesia Tbk	3	2,3
25.	Bank Pan Indonesia Tbk	137	129
26.	Bank Permata Tbk	98	107
27.	PT Bank QNB Indonesia Tbk	19	15
28.	PT Bank Rakyat Indonesia Agroniaga Tbk	9	11
29.	PT Bank Sinarmas Tbk	20	18
30.	PT Bank Tabungan Pensiunan Nasional	62	61
31.	Bank Victoria Internasional Tbk	21	20
32.	PT Bank Yudha Bhakti Tbk	3,6	3,4

Lampiran 06. Data *Non Performing Loan* pada Bank Umum Swasta Nasional yang Terdaftar di Bursa Efek Indonesia

No.	Nama Bank	2017	2018
1.	Bank Agris Tbk	4,96%	4,64%
2.	PT Bank Artha Graha Internasional Tbk	4,30%	3,33%
3.	PT Bank Artos Tbk	4,10%	4,15%
4.	Bank Bukopin Tbk	0,85%	0,69%
5.	PT Bumi Arta Tbk	0,85%	0,69%
6.	PT Bank Capital Indonesia Tbk	2,44%	2,51%
7.	PT Bank Central Asia Tbk	0,45%	0,45%
8.	PT Bank China Construction Bank Tbk	2,23%	1,62%
9.	PT Bank Danamon Indonesia Tbk	1,88%	2,05%
10.	PT Bank Dinar Indonesia Tbk	2,40%	1,94%
11.	PT Bank GaneshaTbk	0,20%	0,41%
12.	PT Bank Harda Internasional Tbk	2,39%	3,18%
13.	PT Bank Ina PerdanaTbk	2,48%	2,06%
14.	PT Bank JTrust Indonesia Tbk	1,53%	3,12%
15.	PT Bank Maspion Indonesia Tbk	1,38%	2,10%
16.	PT Bank Mayapada Internasional Tbk	4,20%	3,26%
17.	PT Bank Maybank Indonesia Tbk	1,72%	1,50%
18.	PT Bank Mega Tbk	2,01%	1,60%
19.	PT Bank Mestika Dharma Tbk	1,32%	1,04%
20.	PT Bank Mitraniaga Tbk	0,96%	0,22%
21.	PT Bank MNC Internasional Tbk	2,82%	3,43%
22.	PT Bank Nationalnobu Tbk	0,05%	0,07%
23.	PT Bank OCBC NISP Tbk	0,72%	0,82%
24.	PT Bank of India Indonesia Tbk	3,59%	3,23%
25.	Bank Pan Indonesia Tbk	0,52%	0,74%
26.	Bank PermataTbk	1,67%	1,73%
27.	PT Bank QNB Indonesia Tbk	1,14%	1,47%
28.	PT Bank Rakyat Indonesia Agroniaga Tbk	1,31%	1,78%
29.	PT Bank Sinarmas Tbk	2,34%	2,73%
30.	PT Bank Tabungan Pensiunan Nasional	0,41%	0,51%
31.	Bank Victoria Internasional Tbk	2,32%	2,02%
32.	PT Bank Yudha Bhakti Tbk	2,07%	2,52%

Lampiran 07. Data Input SPSS *Capital Adequacy Ratio*, Dana Pihak Ketiga, *Non Performing Loan* dan Penyaluran Kredit pada Bank Umum Swasta Nasional yang Terdaftar di Bursa Efek Indonesia

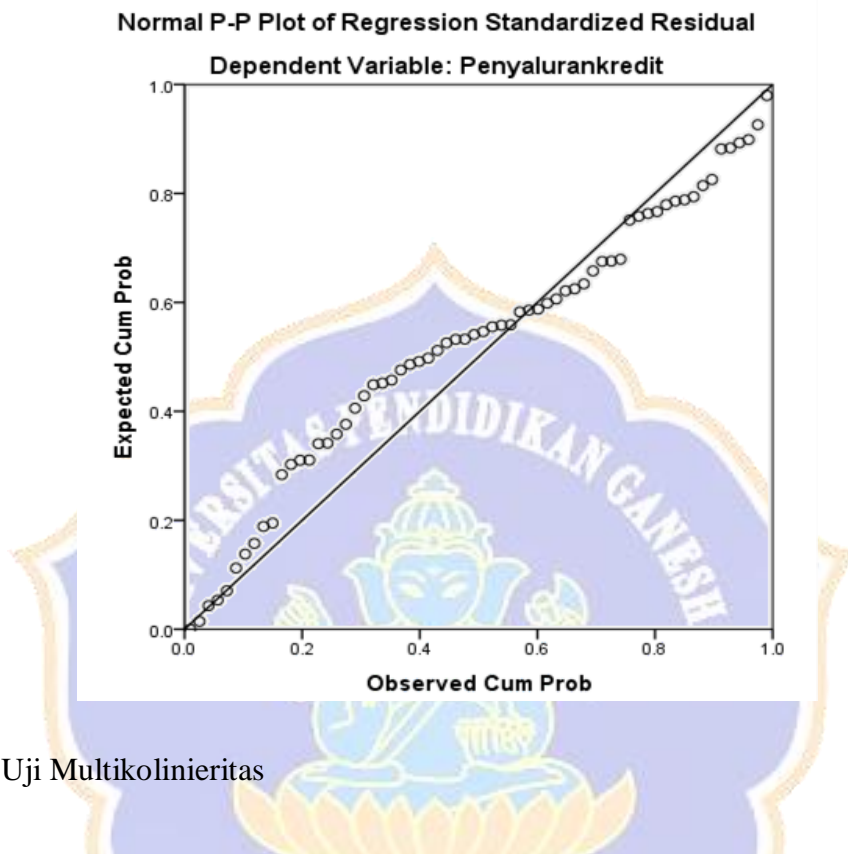
No.	CAR	DPK (LG10)	NPL	Penyaluran Kredit (LG10)
1.	17.1	9.51	4.96	12.44
2.	17.44	10.34	4.3	13.26
3.	20.44	8.81	4.1	11.67
4.	25.67	10.95	0.85	13.85
5.	25.67	9.7	0.85	12.65
6.	22.56	10.15	2.44	12.85
7.	23.06	11.76	0.45	14.66
8.	15.75	9.2	2.23	13.00
9.	23.24	11.01	1.88	13.97
10.	26.48	9.26	2.4	12.67
11.	15.52	9.53	0.2	12.66
12.	19.6	9.24	2.39	12.24
13.	18.8	9.21	2.48	12.57
14.	14.15	10.11	1.53	13.05
15.	21.59	9.63	1.38	12.65
16.	14.11	10.79	4.2	13.15
17.	17.63	11.08	1.72	14.05
18.	24.11	10.68	2.01	13.54
19.	34.68	9.92	1.32	13.39
20.	18.36	12.35	0.96	13.11
21.	12.58	9.93	2.82	12.72
22.	26.83	9.66	0.05	13.23
23.	20.3	11.05	0.72	14.01
24.	34.5	9.47	3.59	13.30
25.	22.26	11.14	0.52	14.11
26.	18.12	10.99	1.67	13.95
27.	20.3	10.29	1.14	13.13
28.	29.58	9.96	1.31	13.03
29.	18.31	10.3	2.34	13.26
30.	24.91	10.79	0.41	13.81
31.	18.76	10.31	2.32	13.19
32.	18.18	9.56	2.07	12.58
33.	15.5	9.53	4.64	12.47
34.	19.8	10.31	3.33	13.18
35.	18.06	8.69	4.15	11.58
36.	25.52	10.88	0.69	13.81
37.	25.52	9.71	0.69	13.18
38.	18.66	10.18	2.51	12.90
39.	23.39	11.8	0.45	14.72

40.	15.69	10.11	1.62	13.06
41.	22.79	11.03	2.05	14.01
42.	25.83	9.22	1.94	13.01
43.	16.8	9.51	0.41	12.78
44.	16.85	9.22	3.18	12.47
45.	20.22	9.24	2.06	12.62
46.	14.03	10.12	3.12	12.55
47.	21.28	9.66	2.1	13.22
48.	15.82	10.85	3.26	13.29
49.	19.09	11.07	1.5	13.62
50.	22.79	10.67	1.6	13.63
51.	34.58	9.91	1.04	13.55
52.	19.08	12.31	0.22	14.39
53.	16.27	9.88	3.43	12.86
54.	23.27	9.81	0.07	13.15
55.	29.3	11.09	0.82	14.08
56.	39.46	9.36	3.23	13.37
57.	23.49	11.11	0.74	14.14
58.	19.44	11.03	1.73	13.00
59.	29.3	10.18	1.47	13.71
60.	28.34	10.03	1.78	13.18
61.	17.6	10.25	2.73	13.28
62.	24.46	10.79	0.51	13.83
63.	16.98	10.31	2.02	13.21
64.	19.47	9.53	2.52	12.60



Lampiran 08. Hasil *Output* Perhitungan SPSS 24.0 for Windows Uji Asumsi Klasik

(1) Uji Normalitas



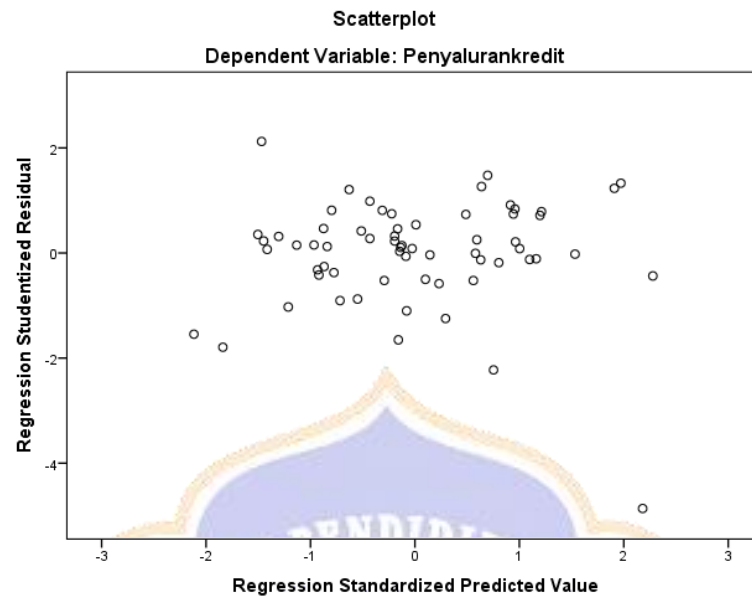
(2) Uji Multikolinieritas

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	CAR	.880	1.136
	DPK	.776	1.288
	NPL	.710	1.409

a. Dependent Variable: Penyalurankredit

3) Uji Heterokedastisitas



4) Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.890 ^a	.791	.781	.29822	1.963

a. Predictors: (Constant), NPL, CAR, DPK

b. Dependent Variable: Penyalurankredit

<i>Durbin Watson</i>	dL	dU	4-dU	4-dL	Kesimpulan
1,963	1,4659	1,7303	2,2697	2,5341	Tidak terjadi autokorelasi

Lampiran 09. Hasil Output Perhitungan SPSS 24.0 for Windows Analisis Regresi Linier Berganda

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.890 ^a	.791	.781	.29822

a. Predictors: (Constant), NPL, CAR, DPK

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.235	3	6.745	75.840	.000 ^b
	Residual	5.336	60	.089		
	Total	25.571	63			

a. Dependent Variable: Penyalurankredit

b. Predictors: (Constant), NPL, CAR, DPK

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
	B	Std. Error	Beta			Zero-order	Partial	Part
1 (Constant)	6.509	.629		10.346				
CAR	.034	.007	.299	4.765	.000	.315	.524	.281
DPK	.598	.053	.760	11.354	.000	.812	.826	.670
NPL	-.074	.037	-.141	-2.018	.048	-.564	-.252	-.119

a. Dependent Variable : Penyalurankredit