

## LAMPIRAN

### Lampiran 1. Hasil Rekapitulasi Data Bank BRI Periode 2014-2021

Bank	Tahun	Periode	LDR (%)	BOPO (%)	DPK (dalam Jutaan Rupiah)	Penyaluran Kredit (dalam Jutaan Rupiah)
BRI	2021	TW 1	86,77	76,83	622.508.349	914.200.583
		TW 2	84,52	78,30	924.192.028	929.413.380
		TW 3	83,05	76,37	113.530.475	101.700.518
		TW 4	83,67	74,30	112.092.192	943.798.240
	2020	TW 1	90,39	76,83	996.158.930	901.828.812
		TW 2	85,78	87,00	104.497.650	886.913.111
		TW 3	82,58	80,64	113.192.755	896.230.136
		TW 4	83,66	81,22	112.110.214	899.468.813
	2019	TW 1	91,43	73,00	907.608.661	830.884.477
		TW 2	93,90	71,12	568.940.232	862.136.674
		TW 3	93,84	70,50	931.136.269	875.150.667
		TW 4	88,64	70,10	987.405.271	877.443.750
	2018	TW 1	92,26	70,43	390.038.459	737.002.026
		TW 2	95,27	79,00	811.192.173	772.130.104
		TW 3	93,15	69,12	520.373.552	786.406.504
		TW 4	88,96	78,00	915.430.199	820.028.537
	2017	TW 1	93,15	71,73	710.969.813	661.699.329
		TW 2	89,76	62,00	362.507.556	668.052.576
		TW 3	90,39	72,32	745.271.237	674.360.923
		TW 4	88,13	77,00	815.367.842	718.992.665
	2016	TW 1	88,81	71,11	631.780.000	561.000.000
		TW 2	90,03	71,37	663.603.919	597.758.945
		TW 3	90,68	71,55	673.672.859	611.091.534
		TW 4	87,77	68,69	605.281.686	643.484.253
	2015	TW 1	80,47	68,04	593.412.889	477.889.216
		TW 2	87,87	66,00	578.993.395	508.972.365
		TW 3	84,89	69,40	617.084.832	524.591.582
		TW 4	86,88	67,96	649.372.612	564.491.243
	2014	TW 1	92,01	62,96	291.835.254	436.301.161
		TW 2	94,01	63,77	302.038.816	463.211.654
		TW 3	85,29	66,01	549.232.097	468.741.233
		TW 4	81,68	65,42	605.610.330	495.104.644

**Lampiran 2. Hasil Rekapitulasi Data Bank BNI Periode 2014-2021**

<b>Bank</b>	<b>Tahun</b>	<b>Periode</b>	<b>LDR (%)</b>	<b>BOPO (%)</b>	<b>DPK (dalam Jutaan Rupiah)</b>	<b>Penyaluran Kredit (dalam Jutaan Rupiah)</b>
BNI		TW 1	97,67	73,15	638.974.046	559.332.025
		TW 2	96,55	81,21	646.573.616	569.734.532
		TW 3	95,24	80,47	668.553.776	570.642.563
		TW 4	92,71	81,18	729.168.612	582.436.230
	2020	TW 1	92,26	73,15	603.139.468	547.214.035
		TW 2	97,66	82,81	631.751.239	545.390.279
		TW 3	98,11	88,99	491.178.906	550.046.028
		TW 4	97,42	93,31	679.452.445	553.106.469
	2019	TW 1	88,66	70,54	546.611.765	491.826.652
		TW 2	92,30	72,60	568.922.820	517.491.585
		TW 3	96,57	71,76	554.428.495	526.789.261
		TW 4	91,54	73,16	582.540.625	524.121.874
	2018	TW 1	90,13	70,54	466.314.186	415.710.312
		TW 2	87,28	71,19	345.369.483	432.682.864
		TW 3	89,04	70,30	522.952.687	460.161.775
		TW 4	88,76	70,15	552.172.202	484.392.300
	2017	TW 1	86,33	70,49	292.734.006	375.259.139
		TW 2	88,93	71,02	181.164.059	389.620.286
		TW 3	87,86	70,30	458.012.075	398.877.792
		TW 4	85,58	70,99	492.747.948	417.716.848
	2016	TW 1	87,97	68,45	435.545.000	326.740.000
		TW 2	91,40	78,06	373.001.065	338.240.032
		TW 3	92,85	74,61	382.660.155	352.489.312
		TW 4	90,41	73,59	415.453.084	372.781.782
	2015	TW 1	87,76	70,55	197.454.722	253.817.599
		TW 2	87,43	87,41	212.412.142	271.981.599
		TW 3	87,67	78,59	333.105.954	290.150.416
		TW 4	87,77	75,48	353.936.880	308.337.559
	2014	TW 1	88,39	88,39	263.571.837	234.925.881
		TW 2	80,28	68,57	303.051.954	244.162.099
		TW 3	85,74	70,63	296.184.361	253.861.652
		TW 4	87,81	68,02	300.264.809	262.581.360

**Lampiran 3. Hasil Rekapitulasi Data Bank Mandiri Periode 2014-2021**

<b>Bank</b>	<b>Tahun</b>	<b>Periode</b>	<b>LDR (%)</b>	<b>BOPO (%)</b>	<b>DPK (dalam Jutaan Rupiah)</b>	<b>Penyaluran Kredit (dalam Jutaan Rupiah)</b>
MANDIRI	2021	TW 1	112,15	71,38	118.131.797	984.856.347
		TW 2	86,00	69,11	116.923.923	101.433.614
		TW 3	83,29	68,82	883.336.353	102.163.206
		TW 4	80,04	67,26	919.410.752	105.015.692
	2020	TW 1	114,83	75,26	625.904.040	899.394.085
		TW 2	107,65	74,18	976.556.397	868.381.153
		TW 3	103,54	76,35	102.417.479	873.729.066
		TW 4	112,90	80,03	731.184.797	892.805.295
	2019	TW 1	103,83	63,01	529.557.101	768.093.419
		TW 2	109,94	66,58	843.158.948	832.167.538
		TW 3	109,53	67,46	891.239.803	839.015.893
		TW 4	116,32	67,44	206.922.975	904.400.943
	2018	TW 1	101,19	66,01	769.287.931	684.116.522
		TW 2	104,33	67,09	547.235.491	743.396.608
		TW 3	102,41	67,62	831.203.108	761.360.129
		TW 4	112,74	66,48	211.469.536	816.755.344
	2017	TW 1	90,79	84,13	105.047.878	154.873.205
		TW 2	91,55	83,82	146.307.323	161.579.672
		TW 3	92,79	83,46	118.483.180	167.957.762
		TW 4	93,33	82,06	177.566.592	181.002.783
	2016	TW 1	88,89	84,59	160.390.000	195.116.340
		TW 2	90,97	84,72	960.225.133	136.873.449
		TW 3	92,30	83,98	136.510.662	140.775.824
		TW 4	92,66	82,48	147.991.571	150.221.960
	2015	TW 1	91,71	85,53	101.969.469	110.499.978
		TW 2	91,19	85,40	107.125.878	115.950.999
		TW 3	92,16	85,84	628.809.123	121.074.125
		TW 4	91,71	85,54	910.460.513	127.732.158
2014	TW 1	110,25	86,55	960.484.853	944.701.850	
	TW 2	114,65	89,17	952.531.763	978.049.410	
	TW 3	88,54	89,91	952.334.803	101.401.027	
	TW 4	88,89	89,91	992.773.400	106.271.277	

**Lampiran 4. Hasil Rekapitulasi Data Bank BTN Periode 2014-2021**

<b>Bank</b>	<b>Tahun</b>	<b>Periode</b>	<b>LDR (%)</b>	<b>BOPO (%)</b>	<b>DPK (dalam Jutaan Rupiah)</b>	<b>Penyaluran Kredit (dalam Jutaan Rupiah)</b>
BTN	2021	TW 1	88,62	67,22	294.913.750	235.868.233
		TW 2	89,12	66,2	298.378.993	239.043.512
		TW 3	92,79	89,85	291.264.197	242.927.818
		TW 4	92,86	89,28	295.975.826	247.285.433
	2020	TW 1	114,22	93,52	204.296.494	229.334.925
		TW 2	111,27	92,88	209.454.507	227.959.190
		TW 3	93,26	93,02	273.332.928	230.558.136
		TW 4	93,19	91,61	279.135.068	235.052.116
	2019	TW 1	112,19	86,80	113.671.188	219.695.414
		TW 2	114,24	87,66	153.221.985	227.875.681
		TW 3	111,54	95,08	209.860.839	233.626.024
		TW 4	113,50	98,12	206.922.975	232.212.539
	2018	TW 1	104,12	84,76	179.170.477	183.698.418
		TW 2	111,46	84,51	173.682.180	191.475.316
		TW 3	112,83	90,27	178.976.017	199.232.995
		TW 4	103,49	85,58	211.469.536	215.716.247
	2017	TW 1	107,79	84,13	105.047.878	154.873.205
		TW 2	111,49	83,82	146.307.323	161.579.672
		TW 3	109,79	83,46	118.483.180	167.957.762
		TW 4	103,13	82,06	177.566.592	181.002.783
	2016	TW 1	108,98	84,59	131.010.020	143.019.281
		TW 2	86,00	84,72	960.225.130	136.873.449
		TW 3	88,23	83,98	136.510.662	140.775.824
		TW 4	92,60	82,48	147.991.571	150.221.960
	2015	TW 1	90,71	85,53	101.969.469	110.499.978
		TW 2	91,94	85,40	107.125.878	115.950.999
		TW 3	95,71	85,84	628.809.121	121.074.125
		TW 4	88,78	84,83	910.460.511	127.732.158
	2014	TW 1	111,53	86,55	960.484.851	944.701.850
		TW 2	115,17	89,17	952.531.761	978.049.410
		TW 3	88,54	89,91	952.334.801	101.401.027
		TW 4	88,86	88,97	992.773.401	106.271.277

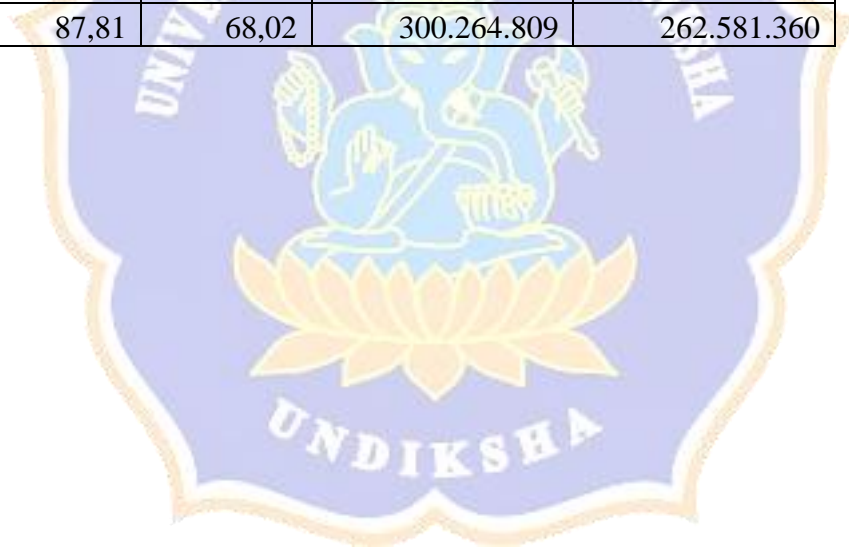
**Lampiran 5. Tabulasi Data *Loan to Deposite Ratio* (XI). Beban Operasional terhadap Pendapatam Operasional (X2). Dana Pihak Ketiga (X3)**

No	LDR (X1)	BOPO (X2)	DPK (X3)	Penyaluran Kredit (Y)
1	86,77	76,83	622.508.349	914.200.583
2	84,52	78,30	924.192.028	929.413.380
3	83,05	76,37	113.530.475	101.700.518
4	83,67	74,30	112.092.192	943.798.240
5	90,39	76,83	996.158.930	901.828.812
6	85,78	87,00	104.497.650	886.913.111
7	82,58	80,64	113.192.755	896.230.136
8	83,66	81,22	112.110.214	899.468.813
9	91,43	73,00	907.608.661	830.884.477
10	93,90	71,12	568.940.232	862.136.674
11	93,84	70,50	931.136.269	875.150.667
12	88,64	70,10	987.405.271	877.443.750
13	92,26	70,43	390.038.459	737.002.026
14	95,27	79,00	811.192.173	772.130.104
15	93,15	69,12	520.373.552	786.406.504
16	88,96	78,00	915.430.199	820.028.537
17	93,15	71,73	710.969.813	661.699.329
18	89,76	62,00	362.507.556	668.052.576
19	90,39	72,32	745.271.237	674.360.923
20	88,13	77,00	815.367.842	718.992.665
21	88,81	71,11	631.780.000	561.000.000
22	90,03	71,37	663.603.919	597.758.945
23	90,68	71,55	673.672.859	611.091.534
24	87,77	68,69	605.281.686	643.484.253
25	80,47	68,04	593.412.889	477.889.216
26	87,87	66,00	578.993.395	508.972.365
27	84,89	69,40	617.084.832	524.591.582
28	86,88	67,96	649.372.612	564.491.243
29	92,01	62,96	291.835.254	436.301.161
30	94,01	63,77	302.038.816	463.211.654
31	85,29	66,01	549.232.097	468.741.233
32	81,68	65,42	605.610.330	495.104.644

33	88,62	67,22	294.913.750	235.868.233
34	89,12	66,2	298.378.993	239.043.512
35	92,79	89,85	291.264.197	242.927.818
36	92,86	89,28	295.975.826	247.285.433
37	114,22	93,52	204.296.494	229.334.925
38	111,27	92,88	209.454.507	227.959.190
39	93,26	93,02	273.332.928	230.558.136
40	93,19	91,61	279.135.068	235.052.116
41	112,19	86,80	113.671.188	219.695.414
42	114,24	87,66	153.221.985	227.875.681
43	111,54	95,08	209.860.839	233.626.024
44	113,50	98,12	206.922.975	232.212.539
45	104,12	84,76	179.170.477	183.698.418
46	111,46	84,51	173.682.180	191.475.316
47	112,83	90,27	178.976.017	199.232.995
48	103,49	85,58	211.469.536	215.716.247
49	107,79	84,13	105.047.878	154.873.205
50	111,49	83,82	146.307.323	161.579.672
51	109,79	83,46	118.483.180	167.957.762
52	103,13	82,06	177.566.592	181.002.783
53	108,98	84,59	131.010.020	143.019.281
54	86,00	84,72	960.225.130	136.873.449
55	88,23	83,98	136.510.662	140.775.824
56	92,60	82,48	147.991.571	150.221.960
57	90,71	85,53	101.969.469	110.499.978
58	91,94	85,40	107.125.878	115.950.999
59	95,71	85,84	628.809.121	121.074.125
60	88,78	84,83	910.460.511	127.732.158
61	111,53	86,55	960.484.851	944.701.850
62	115,17	89,17	952.531.761	978.049.410
63	88,54	89,91	952.334.801	101.401.027
64	88,86	88,97	992.773.401	106.271.277
65	112,15	71,38	118.131.797	984.856.347
66	86,00	69,11	116.923.923	101.433.614
67	83,29	68,82	883.336.353	102.163.206
68	80,04	67,26	919.410.752	105.015.692
69	114,83	75,26	625.904.040	899.394.085
70	107,65	74,18	976.556.397	868.381.153
71	103,54	76,35	102.417.479	873.729.066

72	112,90	80,03	731.184.797	892.805.295
73	103,83	63,01	529.557.101	768.093.419
74	109,94	66,58	843.158.948	832.167.538
75	109,53	67,46	891.239.803	839.015.893
76	116,32	67,44	206.922.975	904.400.943
77	101,19	66,01	769.287.931	684.116.522
78	104,33	67,09	547.235.491	743.396.608
79	102,41	67,62	831.203.108	761.360.129
80	112,74	66,48	211.469.536	816.755.344
81	90,79	84,13	105.047.878	154.873.205
82	91,55	83,82	146.307.323	161.579.672
83	92,79	83,46	118.483.180	167.957.762
84	93,33	82,06	177.566.592	181.002.783
85	88,89	84,59	160.390.000	195.116.340
86	90,97	84,72	960.225.133	136.873.449
87	92,30	83,98	136.510.662	140.775.824
88	92,66	82,48	147.991.571	150.221.960
89	91,71	85,53	101.969.469	110.499.978
90	91,19	85,40	107.125.878	115.950.999
91	92,16	85,84	628.809.123	121.074.125
92	91,71	85,54	910.460.513	127.732.158
93	110,25	86,55	960.484.853	944.701.850
94	114,65	89,17	952.531.763	978.049.410
95	88,54	89,91	952.334.803	101.401.027
96	88,89	89,91	992.773.400	106.271.277
97	97,67	73,15	638.974.046	559.332.025
98	96,55	81,21	646.573.616	569.734.532
99	95,24	80,47	668.553.776	570.642.563
100	92,71	81,18	729.168.612	582.436.230
101	92,26	73,15	603.139.468	547.214.035
102	97,66	82,81	631.751.239	545.390.279
103	98,11	88,99	491.178.906	550.046.028
104	97,42	93,31	679.452.445	553.106.469
105	88,66	70,54	546.611.765	491.826.652
106	92,30	72,60	568.922.820	517.491.585
107	96,57	71,76	554.428.495	526.789.261
108	91,54	73,16	582.540.625	524.121.874
109	90,13	70,54	466.314.186	415.710.312
110	87,28	71,19	345.369.483	432.682.864

111	89,04	70,30	522.952.687	460.161.775
112	88,76	70,15	552.172.202	484.392.300
113	86,33	70,49	292.734.006	375.259.139
114	88,93	71,02	181.164.059	389.620.286
115	87,86	70,30	458.012.075	398.877.792
116	85,58	70,99	492.747.948	417.716.848
117	87,97	68,45	435.545.000	326.740.000
118	91,40	78,06	373.001.065	338.240.032
119	92,85	74,61	382.660.155	352.489.312
120	90,41	73,59	415.453.084	372.781.782
121	87,76	70,55	197.454.722	253.817.599
122	87,43	87,41	212.412.142	271.981.599
123	87,67	78,59	333.105.954	290.150.416
124	87,77	75,48	353.936.880	308.337.559
125	88,39	88,39	263.571.837	234.925.881
126	80,28	68,57	303.051.954	244.162.099
127	85,74	70,63	296.184.361	253.861.652
128	87,81	68,02	300.264.809	262.581.360





**Lampiran 6. Hasil Uji Statistik Deskriptif****Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
LDR	128	80.04	116.78	96.87	10.62
BOPO	128	62.00	98.12	76.63	8.62
DPK	128	101969469	996158930	476657489	297187092
Penyaluran Kredit	128	101401027	984856347	453420431	287282892
Valid N (listwise)	128				



## Lampiran 7. Hasil Asumsi Klasik

### 1. Hasil Uji Normalitas

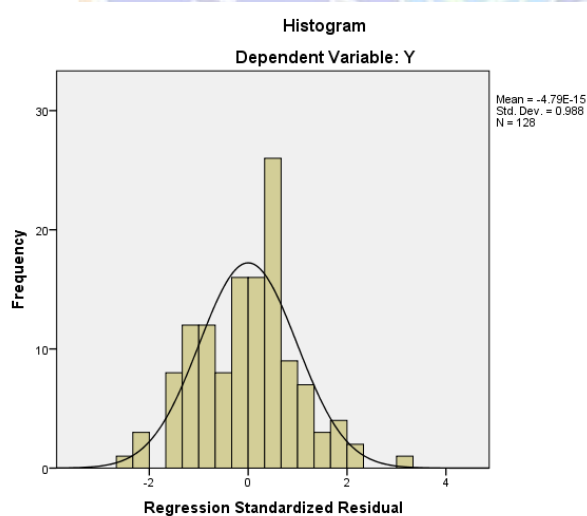
#### a. Hasil Uji Normalitas *Smirnov Test*

		Unstandardized Residual
N		128
Normal Parameters <sup>a,b</sup>	Mean	-.9E-7
	Std. Deviation	186299754.8442
Most Extreme Differences	Absolute	.080
	Positive	.056
	Negative	-.080
Kolmogorov-Smirnov Z		.904
Asymp. Sig. (2-tailed)		.387

a. Test distribution is Normal.

b. Calculated from data.

#### b. Grafik Histogram



### 2. Hasil Uji Multikolonieritas

Variabel	Collinearity Statistics		Keterangan
	Tolerance	VIF	
LDR (X1)	0.925	1.081	Tidak terjadi multikolonieritas

BOPO (X2)	0.926	1.080	Tidak terjadi multikolinearitas
DPK (X3)	0.997	1.003	Tidak terjadi multikolinearitas

### 3. Hasil Uji Heteroskedastisitas

Variabel	Sig.	Keterangan
LDR (X1)	0.072	Tidak Terjadi Heteroskedastisitas
BOPO (X2)	0.068	Tidak Terjadi Heteroskedastisitas
DPK (X3)	0.484	Tidak Terjadi Heteroskedastisitas

### 4. Kurva Interval Autokorelasi



## Lampiran 8. Hasil Uji Hipotesis

### 1. Hasil Uji Analisis Linier Berganda

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	5.442	.469		11.596	.000
X1	1.807	.145	.569	12.447	.000
X2	1.938	.267	.399	7.269	.000
X3	2.011	.256	.417	7.869	.000
X4	.384	.174	.079	2.209	.034
X5	.222	.025	.404	8.900	.000

### 2. Hasil Uji Determinasi

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.761 <sup>a</sup>	0.579	0.569	188539912.54500

a. Predictors: (Constant), X3, X2, X1

b. Dependent Variable: Y

## Lampiran 9. Hasil Uji T

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	265752549.951	192044290.051		1.384	.169
1 X1	16752282.175	1637633.814	.619	10.230	.000
X2	-14359295.081	2015652.951	-.431	-7.124	.000
X3	.413	.056	.427	7.323	.000

a. Dependent Variable: Y

## RIWAYAT HIDUP



I Kadek Suastika lahir di Karangasem pada tanggal 09 Maret 2001. Penulis lahir dari pasangan suami istri I Nengah Darmawa dan Ni Nyoman Murni. Penulis berkebangsaan Indonesia dan beragama Hindu. Kini penulis beralamat di Br. Pangitebel. Desa Antiga Kelod. Kecamatan Manggis. Kabupaten Karangasem. Provinsi Bali. Penulis menyelesaikan Pendidikan sekolah dasar di SD Negeri 3 Bedulu dan lulus pada tahun 2013. Pada tahun 2016. penulis lulus dari Pendidikan menengah pertama di SMP Negeri 3 Tampaksiring. Kemudian penulis melanjutkan Pendidikan menengah atas di SMK Negeri 1 Gianyar. dan lulus pada tahun 2019 dengan jurusan Akuntansi dan melanjutkan ke program studi S1 Akuntansi di Universitas Pendidikan Ganesha. Mulai tahun 2019 sampai dengan penulisan skripsi ini. penulis masih terdaftar sebagai mahasiswa Program Studi S1 Akuntansi di Universitas Pendidikan Ganesha.

