

Lampiran 01. Tabulasi Data

KODE PERUSAHAAN	TAHUN	CAR	LDR	BI RATE	PERTUMBUHAN KMK
AGRO	2019	24.28	91.6	5	0.02
	2020	24.33	84.8	3.75	0.06
	2021	20.24	86.0	3.5	-0.45
BBCA	2019	23.8	80.5	5	0.09
	2020	25.83	65.8	3.75	-0.01
	2021	25.66	62.0	3.5	0.07
BBKP	2019	12.59	84.8	5	0.02
	2020	12.08	135.5	3.75	-0.13
	2021	20.26	106.5	3.5	-0.04
BBMD	2019	38.6	88.1	5	0.13
	2020	47.29	72.7	3.75	-0.14
	2021	48.12	71.2	3.5	-0.05
BBNI	2019	19.73	91.5	5	0.05
	2020	16.78	87.3	3.75	0.1
	2021	19.74	79.7	3.5	0.07
BBRI	2019	22.5	88.6	5	0
	2020	20.61	83.7	3.75	-0.08
	2021	25.28	83.7	3.5	0.06
BBTN	2019	17.32	113.5	5	-0.02
	2020	19.34	93.2	3.75	-0.1

	2021	19.14	92.9	3.5	0
BBYB	2019	29.35	94.1	5	-0.11
	2020	32.78	93.0	3.75	-0.18
	2021	55.49	52.6	3.5	-0.3
BDMN	2019	24.59	98.9	5	0.09
	2020	25.59	84.0	3.75	0.12
	2021	26.38	84.6	3.5	-0.03
BINA	2019	37.41	62.9	5	0.5
	2020	40.08	41.3	3.75	0.16
	2021	53.14	29.7	3.5	0.36
BJBR	2019	17.71	96.1	5	0.1
	2020	17.31	86.3	3.75	0.12
	2021	17.91	82.0	3.5	0.17
BJTM	2019	21.77	63.3	5	0.12
	2020	21.64	60.6	3.75	0.04
	2021	23.52	51.4	3.5	0.13
BMRI	2019	21.39	96.4	5	-0.03
	2020	19.9	83.0	3.75	-0.01
	2021	19.6	80.0	3.5	0.01
BNBA	2019	23.55	87.1	5	0.18
	2020	25.8	76.6	3.75	-0.11
	2021	41.73	62.9	3.5	-0.12

BNGA	2019	20.92	96.0	5	-0.06
	2020	21.24	81.5	3.75	-0.18
	2021	22.29	72.8	3.5	0.03
BNII	2019	21.42	94.1	5	-0.11
	2020	24.25	79.3	3.75	-0.18
	2021	26.38	76.3	3.5	-0.05
BNLI	2019	19.89	86.3	5	0.04
	2020	35.68	78.7	3.75	-0.03
	2021	34.94	69.0	3.5	-0.05
BSIM	2019	17.32	82.0	5	-0.2
	2020	17.29	57.0	3.75	-0.31
	2021	29.12	41.2	3.5	-0.09
BTPN	2019	23.51	171.3	5	-0.03
	2020	25.19	138.2	3.75	-0.13
	2021	24.96	126.2	3.5	-0.19
BVIC	2019	17.29	74.5	5	0.07
	2020	16.68	75.6	3.75	-0.16
	2021	17.49	81.3	3.5	0.05
DNAR	2019	41.27	115.6	5	0.05
	2020	53.98	121.0	3.75	0.29
	2021	50.88	130.3	3.5	0.19
MAYA	2019	16.18	93.3	5	0.09

	2020	15.45	77.8	3.75	-0.25
	2021	14.37	71.7	3.5	0.13
MCOR	2019	17.38	107.8	5	0.09
	2020	35.28	79.8	3.75	-0.09
	2021	37.96	71.5	3.5	0.05
MEGA	2019	23.68	69.7	5	0.16
	2020	31.04	60.0	3.75	-0.12
	2021	27.3	61.0	3.5	-0.21
NISP	2019	19.1	94.0	5	0.03
	2020	21.98	72.0	3.75	-0.11
	2021	22.94	71.7	3.5	-0.06
PNBN	2019	24.07	107.9	5	-0.01
	2020	29.55	83.3	3.75	-0.2
	2021	29.66	88.1	3.5	-0.01
SDRA	2019	20.02	137.8	5	0.36
	2020	19.98	162.3	3.75	0.05
	2021	24.48	141.8	3.5	0.27
AGRS	2019	26.5	85.4	5	0.51
	2020	30.49	104.8	3.75	0.31
	2021	39.67	96.1	3.5	0.24
ARTO	2019	147.67	47.5	5	-0.24
	2020	90.54	111.1	3.75	0.91

	2021	168.8	145.9	3.5	1.9
BABP	2019	15.16	89.6	5	-0.24
	2020	15.75	77.3	3.75	0.13
	2021	24.31	75.6	3.5	0.38
BACA	2019	12.67	60.6	5	0.19
	2020	18.11	39.3	3.75	-0.17
	2021	41.28	12.4	3.5	-0.84
BBHI	2019	16.2	84.3	5	0.18
	2020	19.61	86.9	3.75	-0.29
	2021	48.82	103.5	3.5	-0.29
BCIC	2019	14.53	48.8	5	-0.5
	2020	11.59	56.3	3.75	0.82
	2021	15.82	62.8	3.5	0.28
BEKS	2019	9.01	81.9	5	-0.24
	2020	34.75	146.8	3.75	0
	2021	41.68	66.5	3.5	-0.57
BGTG	2019	32.84	82.8	5	0.08
	2020	35.7	64.0	3.75	-0.1
	2021	67.15	40.0	3.5	-0.07
BKSW	2019	21.8	84.7	5	0.28
	2020	24.53	97.0	3.75	-0.26
	2021	29.92	81.0	3.5	-0.14

BMAS	2019	20.19	94.1	5	0.21
	2020	16.53	84.2	3.75	0.26
	2021	13.69	68.6	3.5	0.18
BSWD	2019	45.78	81.7	5	-0.13
	2020	45.49	79.9	3.75	-0.03
	2021	97.98	87.9	3.5	-0.06
AMAR	2019	55.64	112.9	5	0.5
	2020	45.34	74.3	3.75	-0.11
	2021	29.85	74.7	3.5	0.37



Lampiran 02. Tabel Durbin-Watson

n	k=1		k=2		k=3		k=4		k=5	
	dL	dU	dL	dU	dL	dU	dL	dU	dL	dU
71	1.5865	1.6435	1.5577	1.6733	1.5284	1.7041	1.4987	1.7358	1.4685	1.7685
72	1.5895	1.6457	1.5611	1.6751	1.5323	1.7054	1.5029	1.7366	1.4732	1.7688
73	1.5924	1.6479	1.5645	1.6768	1.5360	1.7067	1.5071	1.7375	1.4778	1.7691
74	1.5953	1.6500	1.5677	1.6785	1.5397	1.7079	1.5112	1.7383	1.4822	1.7694
75	1.5981	1.6521	1.5709	1.6802	1.5432	1.7092	1.5151	1.7390	1.4866	1.7698
76	1.6009	1.6541	1.5740	1.6819	1.5467	1.7104	1.5190	1.7399	1.4909	1.7701
77	1.6036	1.6561	1.5771	1.6835	1.5502	1.7117	1.5228	1.7407	1.4950	1.7704
78	1.6063	1.6581	1.5801	1.6851	1.5535	1.7129	1.5265	1.7415	1.4991	1.7708
79	1.6089	1.6601	1.5830	1.6867	1.5568	1.7141	1.5302	1.7423	1.5031	1.7712
80	1.6114	1.6620	1.5859	1.6882	1.5600	1.7153	1.5337	1.7430	1.5070	1.7716
81	1.6139	1.6639	1.5888	1.6898	1.5632	1.7164	1.5372	1.7438	1.5109	1.7720
82	1.6164	1.6657	1.5915	1.6913	1.5663	1.7176	1.5406	1.7446	1.5146	1.7724
83	1.6188	1.6675	1.5942	1.6928	1.5693	1.7187	1.5440	1.7454	1.5183	1.7728
84	1.6212	1.6693	1.5969	1.6942	1.5723	1.7199	1.5472	1.7462	1.5219	1.7732
85	1.6235	1.6711	1.5995	1.6957	1.5752	1.7210	1.5505	1.7470	1.5254	1.7736
86	1.6258	1.6728	1.6021	1.6971	1.5780	1.7221	1.5536	1.7478	1.5289	1.7740
87	1.6280	1.6745	1.6046	1.6985	1.5808	1.7232	1.5567	1.7485	1.5322	1.7745
88	1.6302	1.6762	1.6071	1.6999	1.5836	1.7243	1.5597	1.7493	1.5356	1.7749
89	1.6324	1.6778	1.6095	1.7013	1.5863	1.7254	1.5627	1.7501	1.5388	1.7754
90	1.6345	1.6794	1.6119	1.7026	1.5889	1.7264	1.5656	1.7508	1.5420	1.7758
91	1.6366	1.6810	1.6143	1.7040	1.5915	1.7275	1.5685	1.7516	1.5452	1.7763
92	1.6387	1.6826	1.6166	1.7053	1.5941	1.7285	1.5713	1.7523	1.5482	1.7767
93	1.6407	1.6841	1.6188	1.7066	1.5966	1.7295	1.5741	1.7531	1.5513	1.7772
94	1.6427	1.6857	1.6211	1.7078	1.5991	1.7306	1.5768	1.7538	1.5542	1.7776
95	1.6447	1.6872	1.6233	1.7091	1.6015	1.7316	1.5795	1.7546	1.5572	1.7781
96	1.6466	1.6887	1.6254	1.7103	1.6039	1.7326	1.5821	1.7553	1.5600	1.7785
97	1.6485	1.6901	1.6275	1.7116	1.6063	1.7335	1.5847	1.7560	1.5628	1.7790
98	1.6504	1.6916	1.6296	1.7128	1.6086	1.7345	1.5872	1.7567	1.5656	1.7795
99	1.6522	1.6930	1.6317	1.7140	1.6108	1.7355	1.5897	1.7575	1.5683	1.7799
100	1.6540	1.6944	1.6337	1.7152	1.6131	1.7364	1.5922	1.7582	1.5710	1.7804
101	1.6558	1.6958	1.6357	1.7163	1.6153	1.7374	1.5946	1.7589	1.5736	1.7809
102	1.6576	1.6971	1.6376	1.7175	1.6174	1.7383	1.5969	1.7596	1.5762	1.7813
103	1.6593	1.6985	1.6396	1.7186	1.6196	1.7392	1.5993	1.7603	1.5788	1.7818
104	1.6610	1.6998	1.6415	1.7198	1.6217	1.7402	1.6016	1.7610	1.5813	1.7823
105	1.6627	1.7011	1.6433	1.7209	1.6237	1.7411	1.6038	1.7617	1.5837	1.7827
106	1.6644	1.7024	1.6452	1.7220	1.6258	1.7420	1.6061	1.7624	1.5861	1.7832
107	1.6660	1.7037	1.6470	1.7231	1.6277	1.7428	1.6083	1.7631	1.5885	1.7837
108	1.6676	1.7050	1.6488	1.7241	1.6297	1.7437	1.6104	1.7637	1.5909	1.7841
109	1.6692	1.7062	1.6505	1.7252	1.6317	1.7446	1.6125	1.7644	1.5932	1.7846
110	1.6708	1.7074	1.6523	1.7262	1.6336	1.7455	1.6146	1.7651	1.5955	1.7851
111	1.6723	1.7086	1.6540	1.7273	1.6355	1.7463	1.6167	1.7657	1.5977	1.7855
112	1.6738	1.7098	1.6557	1.7283	1.6373	1.7472	1.6187	1.7664	1.5999	1.7860
113	1.6753	1.7110	1.6574	1.7293	1.6391	1.7480	1.6207	1.7670	1.6021	1.7864
114	1.6768	1.7122	1.6590	1.7303	1.6410	1.7488	1.6227	1.7677	1.6042	1.7869

Lampiran 03. Daftar t Tabel

Pr	0.25	0.10	0.05	0.025	0.01	0.005	0.001
df	0.50	0.20	0.10	0.050	0.02	0.010	0.002
81	0.67753	1.29209	1.66388	1.98969	2.37327	2.63790	3.19392
82	0.67749	1.29196	1.66365	1.98932	2.37269	2.63712	3.19262
83	0.67746	1.29183	1.66342	1.98896	2.37212	2.63637	3.19135
84	0.67742	1.29171	1.66320	1.98861	2.37156	2.63563	3.19011
85	0.67739	1.29159	1.66298	1.98827	2.37102	2.63491	3.18890
86	0.67735	1.29147	1.66277	1.98793	2.37049	2.63421	3.18772
87	0.67732	1.29136	1.66256	1.98761	2.36998	2.63353	3.18657
88	0.67729	1.29125	1.66235	1.98729	2.36947	2.63286	3.18544
89	0.67726	1.29114	1.66216	1.98698	2.36898	2.63220	3.18434
90	0.67723	1.29103	1.66196	1.98667	2.36850	2.63157	3.18327
91	0.67720	1.29092	1.66177	1.98638	2.36803	2.63094	3.18222
92	0.67717	1.29082	1.66159	1.98609	2.36757	2.63033	3.18119
93	0.67714	1.29072	1.66140	1.98580	2.36712	2.62973	3.18019
94	0.67711	1.29062	1.66123	1.98552	2.36667	2.62915	3.17921
95	0.67708	1.29053	1.66105	1.98525	2.36624	2.62858	3.17825
96	0.67705	1.29043	1.66088	1.98498	2.36582	2.62802	3.17731
97	0.67703	1.29034	1.66071	1.98472	2.36541	2.62747	3.17639
98	0.67700	1.29025	1.66055	1.98447	2.36500	2.62693	3.17549
99	0.67698	1.29016	1.66039	1.98422	2.36461	2.62641	3.17460
100	0.67695	1.29007	1.66023	1.98397	2.36422	2.62589	3.17374
101	0.67693	1.28999	1.66008	1.98373	2.36384	2.62539	3.17289
102	0.67690	1.28991	1.65993	1.98350	2.36346	2.62489	3.17206
103	0.67688	1.28982	1.65978	1.98326	2.36310	2.62441	3.17125
104	0.67686	1.28974	1.65964	1.98304	2.36274	2.62393	3.17045
105	0.67683	1.28967	1.65950	1.98282	2.36239	2.62347	3.16967
106	0.67681	1.28959	1.65936	1.98260	2.36204	2.62301	3.16890
107	0.67679	1.28951	1.65922	1.98238	2.36170	2.62256	3.16815
108	0.67677	1.28944	1.65909	1.98217	2.36137	2.62212	3.16741
109	0.67675	1.28937	1.65895	1.98197	2.36105	2.62169	3.16669
110	0.67673	1.28930	1.65882	1.98177	2.36073	2.62126	3.16598
111	0.67671	1.28922	1.65870	1.98157	2.36041	2.62085	3.16528
112	0.67669	1.28916	1.65857	1.98137	2.36010	2.62044	3.16460
113	0.67667	1.28909	1.65845	1.98118	2.35980	2.62004	3.16392
114	0.67665	1.28902	1.65833	1.98099	2.35950	2.61964	3.16326
115	0.67663	1.28896	1.65821	1.98081	2.35921	2.61926	3.16262
116	0.67661	1.28889	1.65810	1.98063	2.35892	2.61888	3.16198
117	0.67659	1.28883	1.65798	1.98045	2.35864	2.61850	3.16135
118	0.67657	1.28877	1.65787	1.98027	2.35837	2.61814	3.16074
119	0.67656	1.28871	1.65776	1.98010	2.35809	2.61778	3.16013
120	0.67654	1.28865	1.65765	1.97993	2.35782	2.61742	3.15954

Lampiran 04. Hasil Uji Statistik Deskriptif

		Statistics			
		X1	X2	X3	Y
N	Valid	117	117	117	117
	Missing	0	0	0	0
Mean		30.1587	84.6265	4.0833	.0293
Median		24.0700	83.0000	3.7500	.0010
Mode		17.29 ^a	94.10	3.50 ^a	-.11 ^a
Std. Deviation		22.69163	25.63314	.65899	.29439
Range		159.79	158.90	1.50	2.74
Minimum		9.01	12.40	3.50	-.84
Maximum		168.80	171.30	5.00	1.90

a. Multiple modes exist. The smallest value is shown



Lampiran 05. Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		117
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.26361074
Most Extreme Differences	Absolute	.069
	Positive	.069
	Negative	-.067
Test Statistic		.069
Asymp. Sig. (2-tailed)		.200 ^{c,d}
<p>a. Test distribution is Normal.</p> <p>b. Calculated from data.</p> <p>c. Lilliefors Significance Correction.</p> <p>d. This is a lower bound of the true significance.</p>		



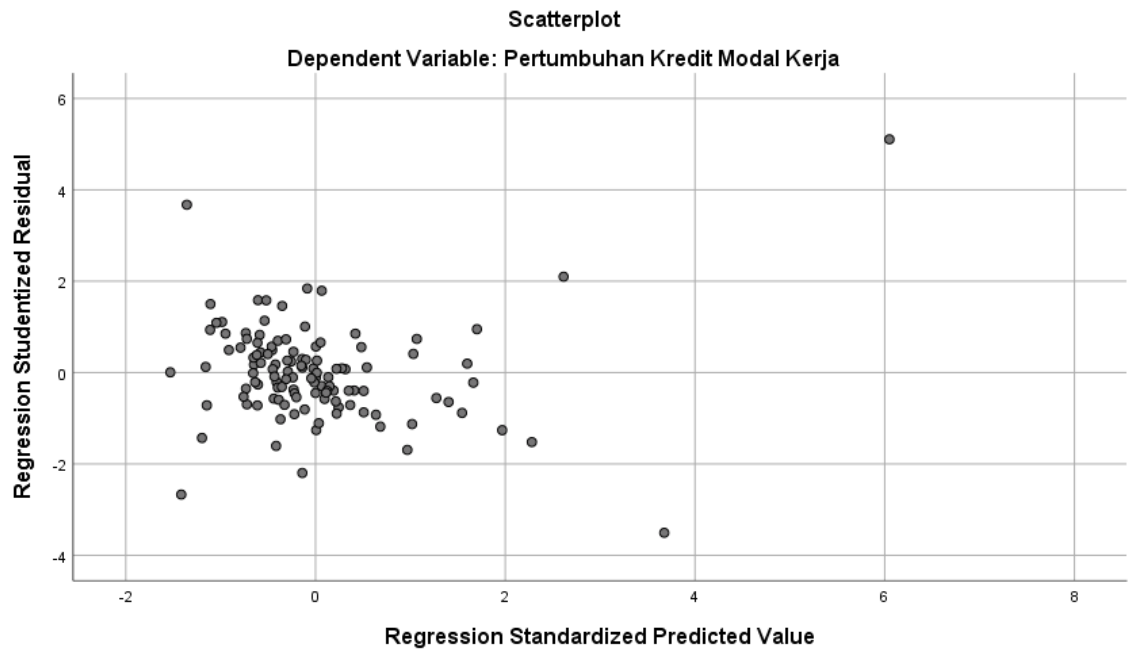
Lampiran 06. Hasil Uji Multikolinearitas

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
		B	Std. Error	Beta	Tolerance	VIF
1	(Constant)	-.465	.173			
	CAR	.004	.001	.345	.981	1.019
	LDR	.003	.001	.266	.967	1.034
	BI RATE	.025	.039	.055	.952	1.050

a. Dependent Variable: Penurunan Pertumbuhan Kredit Modal Kerja



Lampiran 07. Hasil Uji Scatterplot



Lampiran 08. Hasil Uji Spearman Rho

		Correlations				
			CAR	LDR	BI RATE	Unstandardized Residual
Spearman's rho	CAR	Correlation Coefficient	1.000	-.047	-.269**	-.181
		Sig. (2-tailed)	.	.614	.003	.051
		N	117	117	117	117
	LDR	Correlation Coefficient	-.047	1.000	.287**	-.109
		Sig. (2-tailed)	.614	.	.002	.242
		N	117	117	117	117
	BI RATE	Correlation Coefficient	-.269**	.287**	1.000	-.004
		Sig. (2-tailed)	.003	.002	.	.963
		N	117	117	117	117
	Unstandardized Residual	Correlation Coefficient	-.181	-.109	-.004	1.000
		Sig. (2-tailed)	.051	.242	.963	.
		N	117	117	117	117

** . Correlation is significant at the 0.01 level (2-tailed).



Lampiran 09. Hasil Uji Autokorelasi

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.445 ^a	.198	.177	.26709	1.799

a. Predictors: (Constant), BI RATE, CAR, LDR

b. Dependent Variable: Pertumbuhan Kredit Modal Kerja



Lampiran 10. Hasil Analisis Regresi Linier Berganda

Coefficients ^a									
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	-.465	.173		-2.690	.008			
	CAR	.004	.001	.345	4.052	.000	.345	.356	.341
	LDR	.003	.001	.266	3.108	.002	.286	.281	.262
	BI RATE	.025	.039	.055	.638	.525	.058	.060	.054

a. Dependent Variable: Pertumbuhan Kredit Modal Kerja



Lampiran 11. Hasil Uji Korelasi Pearson

		Correlations			
		CAR	LDR	BI RATE	Pertumbuhan Kredit Modal Kerja
CAR	Pearson Correlation	1	.028	-.126	.345**
	Sig. (2-tailed)		.761	.175	.000
	N	117	117	117	117
LDR	Pearson Correlation	.028	1	.174	.286**
	Sig. (2-tailed)	.761		.060	.002
	N	117	117	117	117
BI RATE	Pearson Correlation	-.126	.174	1	.058
	Sig. (2-tailed)	.175	.060		.535
	N	117	117	117	117
Pertumbuhan Kredit Modal Kerja	Pearson Correlation	.345**	.286**	.058	1
	Sig. (2-tailed)	.000	.002	.535	
	N	117	117	117	117

** . Correlation is significant at the 0.01 level (2-tailed).



Lampiran 12. Hasil Uji F

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.992	3	.664	9.309	.000 ^b
	Residual	8.061	113	.071		
	Total	10.053	116			

a. Dependent Variable: Pertumbuhan Kredit Modal Kerja

b. Predictors: (Constant), BI RATE, CAR, LDR



Lampiran 13. Riwayat Hidup

RIWAYAT HIDUP



Ni Made Erina Virgayanti lahir di Ularan pada tanggal 31 Agustus 2001. Penulis lahir dari pasangan suami istri Bapak I Ketut Suastika dan Ibu Ni Made Restini. Penulis berkebangsaan Indonesia dan beragama Hindu. Kini penulis beralamat di Banjar Dinas Yadnya Kerthi, Desa Ularan, Kecamatan Seririt, Kabupaten Buleleng, Provinsi Bali.

Penulis menyelesaikan pendidikan dasar di SD N Ularan dan lulus pada tahun 2013. Kemudian penulis melanjutkan di SMP Negeri 1 Seririt dan lulus pada tahun 2016. Pada tahun 2019, penulis lulus dari SMA Negeri 1 Seririt dan melanjutkan ke Perguruan Tinggi Negeri Universitas Pendidikan Ganesha dengan Program Studi S1 Akuntansi, Jurusan Ekonomi dan Akuntansi, Fakultas Ekonomi. Pada tahun 2023 penulis telah menyelesaikan skripsi untuk mendapatkan gelar sarjana dengan judul **“Pengaruh Rasio Permodalan, Likuiditas, dan BI Rate Terhadap Pertumbuhan Kredit Modal Kerja (Studi Kasus pada Perusahaan Perbankan yang Terdaftar di BEI Periode 2019-2021)”**.