

## LAMPIRAN

### Lampiran 01. Tabulasi Data

#### Total kredit yang berikan

No	Bulan	Tahun	Total Kredit yang diberikan
1	Januari	2018	Rp 333,820,904
2	Februari	2018	Rp 332,450,000
3	Maret	2018	Rp 345.448.153
4	April	2018	Rp 331,900,000
5	Mei	2018	Rp 333,467,000
6	Juni	2018	Rp 351,471,050
7	Juli	2018	Rp 339,000,000
8	Agustus	2018	Rp 345,000,000
9	September	2018	Rp 342,738,433
10	Oktober	2018	Rp 351,090,000
11	November	2018	Rp 352,390,000
12	Desember	2018	Rp 354,218,199
13	Januari	2019	Rp 356,198,838
14	Februari	2019	Rp 359,110,000
15	Maret	2019	Rp 352,443,652
16	April	2019	Rp 362,009,800
17	Mei	2019	Rp 367,298,000
18	Juni	2019	Rp 363,710,400
19	Juli	2019	Rp 377,345,670
20	Agustus	2019	Rp 371,280,000
21	September	2019	Rp 382,468,560
22	Oktober	2019	Rp 386,789,000
23	November	2019	Rp 381,987,000
24	Desember	2019	Rp 383,509,876
25	Januari	2020	Rp 383,509,876
26	Februari	2020	Rp 378,909,000
27	Maret	2020	Rp 388,155,542
28	April	2020	Rp 377,290,000
29	Mei	2020	Rp 379,000,000
30	Juni	2020	Rp 376,086,310
31	Juli	2020	Rp 379,657,000
32	Agustus	2020	Rp 378,123,000
33	September	2020	Rp 380,887,193
34	Oktober	2020	Rp 376,876,000
35	November	2020	Rp 375,965,000

No	Bulan	Tahun	Total Kredit yang diberikan
36	Desember	2020	Rp 375,771,689
37	Januari	2021	Rp 375,771,689
38	Februari	2021	Rp 375,345,000
39	Maret	2021	Rp 366,067,253
40	April	2021	Rp 374,987,000
41	Mei	2021	Rp 374,876,540
42	Juni	2021	Rp 376,418,736
43	Juli	2021	Rp 375,123,450
44	Agustus	2021	Rp 375,345,000
45	September	2021	Rp 380,832,155
46	Oktober	2021	Rp 375,932,000
47	November	2021	Rp 376,112,000
48	Desember	2021	Rp 376,613,200
49	Januari	2022	Rp 376,613,200
50	Februari	2022	Rp 377,890,000
51	Maret	2022	Rp 381,365,635
52	April	2022	Rp 381,234,000
53	Mei	2022	Rp 382,376,000
54	Juni	2022	Rp 384,860,939
55	Juli	2022	Rp 383,768,000
56	Agustus	2022	Rp 383,970,000
57	September	2022	Rp 379,794,800
58	Oktober	2022	Rp 385,128,900
59	November	2022	Rp 385,907,000
60	Desember	2022	Rp 386,165,836

### Data CAR

No	Bulan	Tahun	Modal Inti (Core Capital)	(Risk-Weighted Assets)	CAR
1	Januari	2018	Rp 47.078.314	Rp 332.201.073	14,17%
2	Februari	2018	Rp 47.070.000	Rp 331.450.000	14,20%
3	Maret	2018	Rp 47.080.000	Rp 345.448.153	13,63%
4	April	2018	Rp 47.120.000	Rp 331.900.000	14,20%
5	Mei	2018	Rp 47.135.000	Rp 333.467.000	14,13%
6	Juni	2018	Rp 47.145.000	Rp 336.245.000	14,02%
7	Juli	2018	Rp 47.123.000	Rp 339.000.000	13,90%
8	Agustus	2018	Rp 47.350.000	Rp 345.000.000	13,72%
9	September	2018	Rp 47.560.000	Rp 347.890.999	13,67%
10	Oktober	2018	Rp 47.660.000	Rp 351.090.000	13,57%

11	November	2018	Rp	47.890.000	Rp	352.390.000	13,59%
12	Desember	2018	Rp	47.995.812	Rp	354.218.199	13,55%
13	Januari	2019	Rp	47.995.812	Rp	354.218.199	13,55%
14	Februari	2019	Rp	48.780.000	Rp	359.110.000	13,58%
15	Maret	2019	Rp	48.890.000	Rp	361.789.000	13,51%
16	April	2019	Rp	49.765.000	Rp	362.009.800	13,75%
17	Mei	2019	Rp	49.900.000	Rp	367.298.000	13,59%
18	Juni	2019	Rp	50.012.345	Rp	378.654.000	13,21%
19	Juli	2019	Rp	50.123.000	Rp	377.345.670	13,28%
20	Agustus	2019	Rp	50.221.000	Rp	371.280.000	13,53%
21	September	2019	Rp	50.289.000	Rp	390.876.540	12,87%
22	Oktober	2019	Rp	50.345.000	Rp	386.789.000	13,02%
23	November	2019	Rp	50.410.000	Rp	381.987.000	13,20%
24	Desember	2019	Rp	50.424.112	Rp	383.509.876	13,15%
25	Januari	2020	Rp	50.424.112	Rp	383.509.876	13,15%
26	Februari	2020	Rp	50.456.000	Rp	378.909.000	13,32%
27	Maret	2020	Rp	50.567.000	Rp	376.898.000	13,42%
28	April	2020	Rp	50.670.000	Rp	377.290.000	13,43%
29	Mei	2020	Rp	50.450.000	Rp	379.000.000	13,31%
30	Juni	2020	Rp	50.410.000	Rp	381.340.000	13,22%
31	Juli	2020	Rp	50.320.000	Rp	379.657.000	13,25%
32	Agustus	2020	Rp	50.390.000	Rp	378.123.000	13,33%
33	September	2020	Rp	50.367.000	Rp	377.345.000	13,35%
34	Oktober	2020	Rp	50.410.000	Rp	376.876.000	13,38%
35	November	2020	Rp	50.395.000	Rp	375.965.000	13,40%
36	Desember	2020	Rp	50.393.229	Rp	375.771.689	13,41%
37	Januari	2021	Rp	50.393.229	Rp	375.771.689	13,41%
38	Februari	2021	Rp	50.211.000	Rp	375.345.000	13,38%
39	Maret	2021	Rp	50.123.400	Rp	375.211.000	13,36%
40	April	2021	Rp	50.056.000	Rp	374.987.000	13,35%
41	Mei	2021	Rp	49.987.000	Rp	374.876.540	13,33%
42	Juni	2021	Rp	49.756.000	Rp	374.670.000	13,28%
43	Juli	2021	Rp	49.740.000	Rp	375.123.450	13,26%
44	Agustus	2021	Rp	49.712.000	Rp	375.345.000	13,24%
45	September	2021	Rp	49.697.000	Rp	375.670.000	13,23%
46	Oktober	2021	Rp	49.678.000	Rp	375.932.000	13,21%
47	November	2021	Rp	49.631.000	Rp	376.112.000	13,20%
48	Desember	2021	Rp	48.603.373	Rp	376.613.200	12,91%
49	Januari	2022	Rp	48.603.373	Rp	376.613.200	12,91%
50	Februari	2022	Rp	48.578.900	Rp	377.890.000	12,86%
51	Maret	2022	Rp	48.612.000	Rp	378.909.000	12,83%

52	April	2022	Rp	48.725.000	Rp	381.234.000	12,78%
53	Mei	2022	Rp	48.810.000	Rp	382.376.000	12,76%
54	Juni	2022	Rp	48.998.000	Rp	383.123.000	12,79%
55	Juli	2022	Rp	49.234.000	Rp	383.768.000	12,83%
56	Agustus	2022	Rp	49.314.000	Rp	383.970.000	12,84%
57	September	2022	Rp	49.412.000	Rp	384.678.000	12,85%
58	Oktober	2022	Rp	49.578.000	Rp	385.128.900	12,87%
59	November	2022	Rp	49.678.000	Rp	385.907.000	12,87%
60	Desember	2022	Rp	49.780.932	Rp	386.165.836	12,89%

### Data NPL

No	Bulan	Tahun	Kredit bermasalah	Total Kredit	NPL
1	Januari	2018	Rp 29.300.000	Rp 333.820.904	8,78%
2	Februari	2018	Rp 27.070.000	Rp 332.450.000	8,14%
3	Maret	2018	Rp 27.080.000	Rp 331.670.000	8,16%
4	April	2018	Rp 27.120.000	Rp 331.900.000	8,17%
5	Mei	2018	Rp 27.135.000	Rp 333.467.000	8,14%
6	Juni	2018	Rp 27.145.000	Rp 351.471.050	7,72%
7	Juli	2018	Rp 27.123.000	Rp 339.000.000	8,00%
8	Agustus	2018	Rp 27.350.000	Rp 345.000.000	7,93%
9	September	2018	Rp 27.560.000	Rp 342.738.433	8,04%
10	Oktober	2018	Rp 27.660.000	Rp 351.090.000	7,88%
11	November	2018	Rp 27.890.000	Rp 352.390.000	7,91%
12	Desember	2018	Rp 27.995.812	Rp 354.218.199	7,90%
13	Januari	2019	Rp 27.995.812	Rp 356.198.838	7,86%
14	Februari	2019	Rp 28.780.000	Rp 359.110.000	8,01%
15	Maret	2019	Rp 28.890.000	Rp 352.443.652	8,20%
16	April	2019	Rp 29.765.000	Rp 362.009.800	8,22%
17	Mei	2019	Rp 29.900.000	Rp 367.298.000	8,14%
18	Juni	2019	Rp 30.012.345	Rp 363.710.400	8,25%
19	Juli	2019	Rp 30.123.000	Rp 377.345.670	7,98%
20	Agustus	2019	Rp 30.221.000	Rp 371.280.000	8,14%
21	September	2019	Rp 30.289.000	Rp 382.468.560	7,92%
22	Oktober	2019	Rp 30.345.000	Rp 386.789.000	7,85%
23	November	2019	Rp 30.410.000	Rp 381.987.000	7,96%
24	Desember	2019	Rp 30.424.112	Rp 383.509.876	7,93%
25	Januari	2020	Rp 30.424.112	Rp 383.509.876	7,93%
26	Februari	2020	Rp 30.456.000	Rp 378.909.000	8,04%
27	Maret	2020	Rp 30.567.000	Rp 388.155.542	7,87%



28	April	2020	Rp 30.670.000	Rp 377.290.000	8,13%
29	Mei	2020	Rp 30.450.000	Rp 379.000.000	8,03%
30	Juni	2020	Rp 30.410.000	Rp 376.086.310	8,09%
31	Juli	2020	Rp 30.320.000	Rp 379.657.000	7,99%
32	Agustus	2020	Rp 30.390.000	Rp 378.123.000	8,04%
33	September	2020	Rp 30.367.000	Rp 380.887.193	7,97%
34	Oktober	2020	Rp 30.410.000	Rp 376.876.000	8,07%
35	November	2020	Rp 30.395.000	Rp 375.965.000	8,08%
36	Desember	2020	Rp 30.393.229	Rp 375.771.689	8,09%
37	Januari	2021	Rp 30.393.229	Rp 375.771.689	8,09%
38	Februari	2021	Rp 30.211.000	Rp 375.345.000	8,05%
39	Maret	2021	Rp 30.123.400	Rp 366.067.253	8,23%
40	April	2021	Rp 30.056.000	Rp 374.987.000	8,02%
41	Mei	2021	Rp 29.987.000	Rp 374.876.540	8,00%
42	Juni	2021	Rp 29.756.000	Rp 376.418.736	7,91%
43	Juli	2021	Rp 29.740.000	Rp 375.123.450	7,93%
44	Agustus	2021	Rp 29.712.000	Rp 375.345.000	7,92%
45	September	2021	Rp 29.697.000	Rp 380.832.155	7,80%
46	Oktober	2021	Rp 29.678.000	Rp 375.932.000	7,89%
47	November	2021	Rp 49.631.000	Rp 376.112.000	13,20%
48	Desember	2021	Rp 28.603.373	Rp 376.613.200	7,59%
49	Januari	2022	Rp 28.603.373	Rp 376.613.200	7,59%
50	Februari	2022	Rp 28.578.900	Rp 377.890.000	7,56%
51	Maret	2022	Rp 28.612.000	Rp 381.365.635	7,50%
52	April	2022	Rp 28.725.000	Rp 381.234.000	7,53%
53	Mei	2022	Rp 28.810.000	Rp 382.376.000	7,53%
54	Juni	2022	Rp 28.998.000	Rp 384.860.939	7,53%
55	Juli	2022	Rp 29.234.000	Rp 383.768.000	7,62%
56	Agustus	2022	Rp 29.314.000	Rp 383.970.000	7,63%
57	September	2022	Rp 29.412.000	Rp 379.794.800	7,74%
58	Oktober	2022	Rp 29.578.000	Rp 385.128.900	7,68%
59	November	2022	Rp 29.678.000	Rp 385.907.000	7,69%
60	Desember	2022	Rp 29.780.932	Rp 386.165.836	7,71%

### Data DPK

No	Bulan	Tahun	DPK
1	Januari	2018	Rp 210.789.000,00
2	Februari	2018	Rp 211.007.900,00
3	Maret	2018	Rp 211.085.034,00

4	April	2018	Rp 215.678.000,00
5	Mei	2018	Rp 226.789.000,00
6	Juni	2018	Rp 230.623.923,00
7	Juli	2018	Rp 231.000.000,00
8	Agustus	2018	Rp 235.678.000,00
9	September	2018	Rp 243.899.004,00
10	Oktober	2018	Rp 245.900.000,00
11	November	2018	Rp 247.890.000,00
12	Desember	2018	Rp 248.029.688,00
13	Januari	2019	Rp 245.210.000,00
14	Februari	2019	Rp 243.789.000,00
15	Maret	2019	Rp 241.462.930,00
16	April	2019	Rp 241.367.000,00
17	Mei	2019	Rp 241.210.000,00
18	Juni	2019	Rp 241.831.995,00
19	Juli	2019	Rp 248.000.000,00
20	Agustus	2019	Rp 258.290.000,00
21	September	2019	Rp 265.672.627,00
22	Oktober	2019	Rp 290.120.000,00
23	November	2019	Rp 314.000.000,00
24	Desember	2019	Rp 388.884.393,00
25	Januari	2020	Rp 363.000.000,00
26	Februari	2020	Rp 368.050.000,00
27	Maret	2020	Rp 378.184.583,00
28	April	2020	Rp 381.980.000,00
29	Mei	2020	Rp 385.123.000,00
30	Juni	2020	Rp 388.332.114,00
31	Juli	2020	Rp 391.000.214,00
32	Agustus	2020	Rp 392.478.000,00
33	September	2020	Rp 392.971.103,00
34	Oktober	2020	Rp 394.129.000,00
35	November	2020	Rp 399.123.000,00
36	Desember	2020	Rp 403.274.226,00
37	Januari	2021	Rp 407.129.345,00
38	Februari	2021	Rp 409.009.890,00
39	Maret	2021	Rp 414.226.014,00
40	April	2021	Rp 413.749.000,00
41	Mei	2021	Rp 413.456.000,00
42	Juni	2021	Rp 412.037.881,00
43	Juli	2021	Rp 411.897.000,00
44	Agustus	2021	Rp 410.234.890,00

45	September	2021	Rp 409.305.713,00
46	Oktober	2021	Rp 405.870.900,00
47	November	2021	Rp 402.890.000,00
48	Desember	2021	Rp 401.220.732,00
49	Januari	2022	Rp 419.080.000,00
50	Februari	2022	Rp 419.650.000,00
51	Maret	2022	Rp 419.778.618,00
52	April	2022	Rp 420.124.567,00
53	Mei	2022	Rp 423.900.750,00
54	Juni	2022	Rp 424.959.811,00
55	Juli	2022	Rp 425.890.000,00
56	Agustus	2022	Rp 425.990.000,00
57	September	2022	Rp 426.510.040,00
58	Oktober	2022	Rp 427.156.000,00
59	November	2022	Rp 427.870.000,00
60	Desember	2022	Rp 428.328.529,00



## Lampiran 01. Statistik Deskriptif

### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
CAR	60	.13	.14	.1333	.00374
NPL	60	.08	.13	.0803	.00716
DPK	60	210789000.00	428328529.00	343601973.566	82417444.1188
				7	4
Valid N (listwise)	60				





## Lampiran 02. Hasil Uji Asumsi Klasik

### Uji Normalitas

#### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		60
Normal Parameters <sup>a,b</sup>	Mean	-,0000001
	Std. Deviation	7421785,969
		73415
Most Extreme Differences	Absolute	,075
	Positive	,075
	Negative	-,072
Test Statistic		,075
Asymp. Sig. (2-tailed)		,200 <sup>c,d</sup>

a. Test distribution is Normal.

b. Calculated from data.

### Uji Multikolinearitas

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	CAR	,435	2,297
	NPL	,991	1,009
	DPK	,434	2,303

## Uji Heteroskedastisitas

### Correlations

		CAR	NPL	DPK	Unstandardized Residual	
Spearman's rho	CAR	Correlation Coefficient	1,000	,080	-,801**	,046
		Sig. (2-tailed)	.	,546	,000	,726
		N	60	60	60	60
NPL		Correlation Coefficient	,080	1,000	-,120	-,036
		Sig. (2-tailed)	,546	.	,361	,785
		N	60	60	60	60
DPK		Correlation Coefficient	-,801**	-,120	1,000	-,146
		Sig. (2-tailed)	,000	,361	.	,267
		N	60	60	60	60
Unstandardized Residual		Correlation Coefficient	,046	-,036	-,146	1,000
		Sig. (2-tailed)	,726	,785	,267	.
		N	60	60	60	60

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

## Uji Autokorelasi

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,891 <sup>a</sup>	,793	,782	7604108,919	,746
a. Predictors: (Constant), DPK, NPL, CAR					
b. Dependent Variable: Kredit					

## Lampiran 03 Hasil Uji Hipotesis

### 1. Regresi Linear Berganda

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	669335716,961	58827171,474		11,378	,000
	CAR	2419445483,546	402616258,651	,554	6,009	,000
	NPL	-49010462,863	151817757,665	-,020	-,323	,748
	DPK	,078	,018	,396	4,290	,000

a. Dependent Variable: Kredit

### 2. Uji T

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	669335716,961	58827171,474		11,378	,000
	CAR	2419445483,546	402616258,651	,554	6,009	,000
	NPL	-49010462,863	151817757,665	-,020	-,323	,748
	DPK	,078	,018	,396	4,290	,000

a. Dependent Variable: Kredit

### 3. Uji Koefisien Determinasi

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,890 <sup>a</sup>	,793	,782	7617990,352

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

b. Dependent Variable: Kredit