



# LAMPIRAN

**Lampiran 01.** Tabel Realisasi Penyaluran Kredit Baru Menurut Penggunaan

Jenis Kredit	2018				2019				2020				2021			
	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV
Kredit Modal Kerja	71,9	90,2	69,8	77,0	68,2	61,0	65,8	65,0	16,7	(19,5)	68,1	25,6	19,7	45,0	18,1	80,0
Kredit Investasi	73,5	73,8	68,9	83,1	74,7	77,3	63,2	70,3	15,1	(75,1)	28,6	(10,6)	5,4	13,3	34,4	68,1
Kredit Konsumsi	16,6	36,6	26,8	28,0	30,4	54,3	45,9	75,8	(7,6)	(68,6)	42,7	0,9	56,1	31,3	49,8	84,1



**Lampiran 02.** Tabel Jumlah Risiko Kredit (NPL) Bank Pembangunan Daerah

PERIODE		JUMLAH NPL (miliar)	PERIODE		JUMLAH NPL (miliar)
2019	Januari	11.929	2020	Januari	12.786
	Februari	12.371		Februari	13.085
	Maret	12.493		Maret	13.861
	April	12.977		April	14.777
	Mei	13.785		Mei	15.106
	Juni	13.462		Juni	15.226
	Juli	13.500		Juli	15.055
	Agustus	13.727		Agustus	15.048
	September	13.553		September	14.876
	Oktober	13.657		Oktober	14.833
	November	13.700		November	14.928
	Desember	12.175		Desember	13.523

PERIODE		JUMLAH NPL (miliar)
2021	Januari	13.928
	Februari	13.942
	Maret	14.244
	April	14.542
	Mei	14.791
	Juni	14.541
	Juli	14.818
	Agustus	14.762
	September	13.997
	Oktober	14.326
	November	14.242
	Desember	13.086



**Lampiran 03.** Data Jumlah Penyaluran Kredit Konsumsi pada Bank  
Pembangunan Daerah Konvensional

NO	BANK	KREDIT KONSUMSI (triliun rupiah)			
		2018	2019	2020	2021
1	BPD BALI	9,57	10,43	10,46	9,64
2	BPD BENGKULU	3,80	4,15	4,60	4,85
3	BPD DKI	11,54	14,62	13,32	14,83
4	BPD JAMBI	5,43	6,05	6,69	7,13
5	BPD JAWA TENGAH	27,89	30,57	32,24	32,87
6	BPD BJB	55,86	60,95	64,91	67,79
7	BPD JATIM	22,91	24,66	25,95	26,31
8	BPD KALTIMTARA	8,05	8,44	9,44	9,61
9	BPD KALTENG	3,66	4,38	5,01	5,56
10	BPD KALBAR	8,26	8,66	8,58	8,81
11	BPD KALSEL	4,95	5,29	4,75	5,67
12	BPD LAMPUNG	4,39	4,86	4,86	4,90
13	BPD MALUKUMALUT	3,41	3,88	4,01	4,20
14	BPD NTT	6,33	7,26	7,88	8,68
15	BPD PAPUA	7,49	8,45	8,98	9,53
16	BPD RIAU KEPRI	11,82	12,26	12,47	10,02
17	BPD SULTENG	3,23	3,66	4,03	4,96
18	BPD SULSELBAR	12,21	13,84	14,79	15,70
19	BPD SULTRA	5,09	6,17	6,34	6,76
20	BPD SULUTGO	9,93	10,94	11,21	11,84
21	BPD NAGARI	11,95	12,50	12,82	13,40
22	BPD SUMSELBABEL	10,47	11,69	12,35	12,76
23	BPD SUMUT	9,71	17,16	17,71	13,94
24	BPD BANTEN	3,02	3,31	1,70	2,52
25	BPD DIY	3,30	3,96	4,26	4,42

**Lampiran 04.** Data *Non Performing Loan* pada Bank Pembangunan Daerah  
Konvensional

NO	BANK	NPL			
		2018	2019	2020	2021
1	BPD BALI	3,17%	2,61%	2,61%	2,42%
2	BPD BENGKULU	0,62%	1,11%	0,78%	0,91%
3	BPD DKI	2,66%	2,52%	2,98%	3,02%
4	BPD JAMBI	0,37%	0,78%	0,79%	1,12%
5	BPD JAWA TENGAH	1,84%	2,88%	3,51%	3,18%
6	BPD BJB	1,65%	1,58%	1,40%	1,24%
7	BPD JATIM	3,75%	2,77%	4,00%	4,48%
8	BPD KALTIMTARA	4,47%	6,12%	6,27%	3,43%
9	BPD KALTENG	0,32%	0,29%	0,45%	0,64%
10	BPD KALBAR	1,74%	1,62%	1,84%	1,91%
11	BPD KALSEL	4,09%	4,14%	3,64%	3,71%
12	BPD LAMPUNG	1,01%	0,89%	1,35%	1,87%
13	BPD MALUKUMALUT	1,50%	1,54%	1,90%	2,29%
14	BPD NTT	2,50%	4,04%	4,49%	2,60%
15	BPD PAPUA	7,45%	5,06%	4,17%	3,41%
16	BPD RIAU KEPRI	2,97%	2,92%	2,83%	2,82%
17	BPD SULTENG	1,50%	1,35%	1,30%	1,25%
18	BPD SULSELBAR	0,51%	1,25%	0,67%	0,92%
19	BPD SULTRA	1,41%	1,25%	1,35%	1,14%
20	BPD SULUTGO	2,53%	1,82%	3,58%	3,44%
21	BPD NAGARI	2,95%	3,08%	2,90%	2,49%
22	BPD SUMSELBABEL	5,51%	4,37%	3,93%	2,85%
23	BPD SUMUT	3,88%	4,36%	3,54%	3,09%
24	BPD BANTEN	5,90%	5,01%	22,27%	14,09%
25	BPD DIY	4,21%	3,14%	2,14%	2,09%

**Lampiran 05.** Data *Return On Asset* pada Bank Pembangunan Daerah

## Konvensional

NO	BANK	ROA			
		2018	2019	2020	2021
1	BPD BALI	3,17%	3,08%	2,70%	2,62%
2	BPD BENGKULU	1,76%	2,15%	2,22%	1,38%
3	BPD DKI	2,24%	2,31%	1,56%	1,58%
4	BPD JAMBI	3,06%	2,72%	3,17%	3,20%
5	BPD JAWA TENGAH	2,66%	1,88%	2,03%	2,20%
6	BPD BJB	1,71%	1,68%	1,66%	1,73%
7	BPD JATIM	2,96%	2,73%	1,95%	2,05%
8	BPD KALTIMTARA	2,40%	1,21%	1,22%	1,33%
9	BPD KALTENG	3,87%	3,23%	2,98%	2,77%
10	BPD KALBAR	2,71%	2,73%	2,90%	2,51%
11	BPD KALSEL	0,78%	1,42%	1,83%	1,77%
12	BPD LAMPUNG	2,27%	2,31%	2,76%	2,19%
13	BPD MALUKUMALUT	3,07%	2,78%	2,81%	2,99%
14	BPD NTT	2,77%	2,26%	2,03%	1,85%
15	BPD PAPUA	1,24%	1,35%	1,67%	1,76%
16	BPD RIAU KEPRI	1,97%	1,74%	2,54%	1,93%
17	BPD SULTENG	2,56%	2,51%	3,07%	3,15%
18	BPD SULSELBAR	3,67%	3,36%	3,12%	3,09%
19	BPD SULTRA	4,01%	3,73%	3,54%	3,53%
20	BPD SULUTGO	2,30%	1,44%	1,60%	1,24%
21	BPD NAGARI	2,03%	2,06%	1,78%	1,90%
22	BPD SUMSELBABEL	1,93%	1,86%	2,00%	2,01%
23	BPD SUMUT	2,09%	2,21%	1,89%	2,00%
24	BPD BANTEN	-1,57%	-2,09%	-3,80%	-2,94%
25	BPD DIY	2,84%	3,01%	2,27%	2,16%



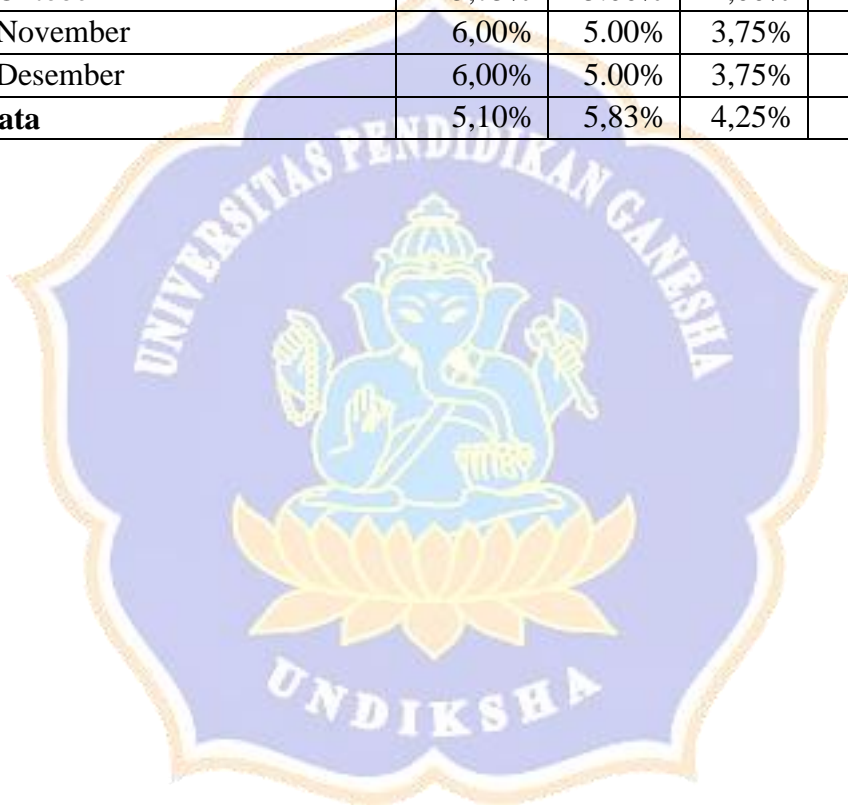
**Lampiran 06.** Data Dana Pihak Ketiga pada Bank Pembangunan Daerah

## Konvensional

NO	BANK	DPK (triliun rupiah)			
		2018	2019	2020	2021
1	BPD BALI	18,01	20,06	21,45	23,38
2	BPD BENGKULU	4,39	5,24	6,39	6,76
3	BPD DKI	33,36	35,53	44,65	51,99
4	BPD JAMBI	6,19	7,32	8,51	10,01
5	BPD JAWA TENGAH	42,81	46,58	55,01	61,48
6	BPD BJB	81,82	83,56	99,80	113,76
7	BPD JATIM	49,27	58,90	66,64	81,22
8	BPD KALTIMTARA	18,89	21,70	23,21	25,69
9	BPD KALTENG	6,11	6,55	7,89	9,18
10	BPD KALBAR	13,45	14,20	13,88	17,89
11	BPD KALSEL	9,24	9,85	10,58	11,79
12	BPD LAMPUNG	4,63	5,77	5,98	7,85
13	BPD MALUKUMALUT	4,43	5,16	5,23	6,63
14	BPD NTT	7,49	10,88	10,29	12,49
15	BPD PAPUA	17,93	22,84	20,35	20,79
16	BPD RIAU KEPRI	14,82	17,71	18,64	20,08
17	BPD SULTENG	3,67	5,78	6,01	7,98
18	BPD SULSELBAR	12,65	14,84	15,02	17,48
19	BPD SULTRA	5,33	6,80	8,05	9,87
20	BPD SULUTGO	10,79	11,97	13,66	15,67
21	BPD NAGARI	17,06	17,98	18,32	20,52
22	BPD SUMSELBABEL	18,39	19,86	19,08	22,72
23	BPD SUMUT	20,01	22,84	24,70	28,67
24	BPD BANTEN	6,66	5,58	2,58	4,64
25	BPD DIY	8,34	9,54	11,27	11,48

**Lampiran 07.** Data Rata-Rata Suku Bunga Bank Indonesia

NO	BANK	SUKU BUNGA			
		2018	2019	2020	2021
1	Januari	4,25 %	6,00%	5,00%	3,75%
2	Februari	4,25 %	6,00%	4,75%	3,50%
3	Maret	4,25 %	6,00%	4,50%	3,50%
4	April	4,25 %	6,00%	4,50%	3,50%
5	Mei	4,75 %	6,00%	4,50%	3,50%
6	Juni	5,25 %	6,00%	4,25%	3,50%
7	Juli	5,25 %	5,75%	4,00%	3,50%
8	Agustus	5,50%	5,50%	4,00%	3,50%
9	September	5,75%	5,25%	4,00%	3,50%
10	Oktober	5,75%	5,00%	4,00%	3,50%
11	November	6,00%	5,00%	3,75%	3,50%
12	Desember	6,00%	5,00%	3,75%	3,50%
<b>Rata-Rata</b>		5,10%	5,83%	4,25%	3,53%





**Lampiran 08.** Data *Input* SPSS dari Jumlah Penyaluran Kredit Konsumsi, NPL, ROA, dan DPK pada Bank Pembangunan Daerah

<b>NPL (%)</b>	<b>ROA (%)</b>	<b>LnDPK (triliun)</b>	<b>SUKU BUNGA %</b>	<b>LnKREDIT KONSUMSI (triliun)</b>
3.17	3.17	2.89	5.10	2.30
0.62	1.76	1.39	5.10	1.39
2.66	2.24	3.50	5.10	2.48
0.37	3.06	1.79	5.10	1.61
1.84	2.66	3.76	5.10	3.33
1.65	1.71	4.41	5.10	4.03
3.75	2.96	3.89	5.10	3.14
4.47	2.40	2.94	5.10	2.08
0.32	3.87	1.79	5.10	1.39
1.74	2.71	2.56	5.10	2.08
4.09	0.78	2.20	5.10	1.61
1.01	2.27	1.61	5.10	1.39
1.50	3.07	1.39	5.10	1.10
2.50	2.77	1.95	5.10	1.79
7.45	1.24	2.89	5.10	1.95
2.97	1.97	2.71	5.10	2.48
1.50	2.56	1.39	5.10	1.10
0.51	3.67	2.56	5.10	2.48
1.41	4.01	1.61	5.10	1.61
2.53	2.30	2.40	5.10	2.30
2.95	2.03	2.83	5.10	2.48
5.51	1.93	2.89	5.10	2.30
3.88	2.09	3.00	5.10	2.30
5.90	-1.57	1.95	5.10	1.10
4.21	2.84	2.08	5.10	1.10
2.61	3.08	3.00	5.83	2.30
1.11	2.15	1.61	5.83	1.39
2.52	2.31	3.58	5.83	2.71
0.78	2.72	1.95	5.83	1.79
2.88	1.88	3.85	5.83	3.43
1.58	1.68	4.43	5.83	4.11
2.77	2.73	4.08	5.83	3.22
6.12	1.21	3.09	5.83	2.08
0.29	3.23	1.95	5.83	1.39
1.62	2.73	2.64	5.83	2.20

4.14	1.42	2.30	5.83	1.61
0.89	2.31	1.79	5.83	1.61
1.54	2.78	1.61	5.83	1.39
4.04	2.26	2.40	5.83	1.95
5.06	1.35	3.14	5.83	2.08
2.92	1.74	2.89	5.83	2.48
1.35	2.51	1.79	5.83	1.39
1.25	3.36	2.71	5.83	2.64
1.25	3.73	1.95	5.83	1.79
1.82	1.44	2.48	5.83	2.40
3.08	2.06	2.89	5.83	2.56
4.37	1.86	3.00	5.83	2.48
4.36	2.21	3.14	5.83	2.83
5.01	-2.09	1.79	5.83	1.10
3.14	3.01	2.30	5.83	1.39
2.61	2.70	3.04	4.25	2.30
0.78	2.22	1.79	4.25	1.61
2.98	1.56	3.81	4.25	2.56
0.79	3.17	2.20	4.25	1.95
3.51	2.03	4.01	4.25	3.47
1.40	1.66	4.61	4.25	4.17
4.00	1.95	4.20	4.25	3.26
6.27	1.22	3.14	4.25	2.20
0.45	2.98	2.08	4.25	1.61
1.84	2.90	2.64	4.25	2.20
3.64	1.83	2.40	4.25	1.61
1.35	2.76	1.79	4.25	1.61
1.90	2.81	1.61	4.25	1.39
4.49	2.03	2.30	4.25	2.08
4.17	1.67	3.00	4.25	2.20
2.83	2.54	2.94	4.25	2.48
1.30	3.07	1.79	4.25	1.39
0.67	3.12	2.71	4.25	2.71
1.35	3.54	2.08	4.25	1.79
3.58	1.60	2.64	4.25	2.40
2.90	1.78	2.89	4.25	2.56
3.93	2.00	2.94	4.25	2.48
3.54	1.89	3.22	4.25	2.89
22.27	-3.80	1.10	4.25	.69
2.14	2.27	2.40	4.25	1.39
2.42	2.62	3.14	3.52	2.30

0.91	1.38	1.95	3.52	1.61
3.02	1.58	3.95	3.52	2.71
1.12	3.20	2.30	3.52	1.95
3.18	2.20	4.11	3.52	3.50
1.24	1.73	4.74	3.52	4.22
4.48	2.05	4.39	3.52	3.26
3.43	1.33	3.26	3.52	2.30
0.64	2.77	2.20	3.52	1.79
1.91	2.51	2.89	3.52	2.20
3.71	1.77	2.48	3.52	1.79
1.87	2.19	2.08	3.52	1.61
2.29	2.99	1.95	3.52	1.39
2.60	1.85	2.48	3.52	2.20
3.41	1.76	3.04	3.52	2.30
2.82	1.93	3.00	3.52	2.30
1.25	3.15	2.08	3.52	1.61
0.92	3.09	2.83	3.52	2.77
1.14	3.53	2.30	3.52	1.95
3.44	1.24	2.77	3.52	2.48
2.49	1.90	3.04	3.52	2.56
2.85	2.01	3.14	3.52	2.56
3.09	2.00	3.37	3.52	2.64
14.09	-2.94	1.61	3.52	1.10
2.09	2.16	2.40	3.52	1.39



**Lampiran 09.** Hasil *Output* Perhitungan SPSS 23.0 for Windows untuk Analisis Statistik Deskriptif.

**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
NPL	100	.29	22.27	2.9011	2.70877	7.337
ROA	100	-3.80	4.01	2.1367	1.19198	1.421
Ln_DPK	100	1.10	4.74	2.6753	.81277	.661
Ln_Penyaluran Kredit	100	.69	4.22	2.1672	.73012	.533
SUku Bunga	100	3.52	5.63	4.6250	.80987	.656
Valid N (listwise)	100					



**Lampiran 10.** Hasil *Output* Perhitungan SPSS 23.0 for Windows untuk Uji

## Asumsi Klasik

## (1) Uji Normalitas

**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	.25308048
	Most Extreme Differences	
	Absolute	.051
	Positive	.049
	Negative	-.051
Test Statistic		.051
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

## (2) Uji Multikolinearitas

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-.115	.213		-.537	.592		
NPL	-.034	.016	-.126	-2.157	.034	.366	2.732
ROA	.000	.036	-.001	-.012	.990	.365	2.740
Ln_DPK	.836	.032	.931	26.087	.000	.984	1.016
SUKu Bunga	.031	.032	.035	.972	.333	.979	1.022

a. Dependent Variable: Ln\_Penyialuran Kredit

## (3) Uji Autokorelasi

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.939 <sup>a</sup>	.881	.876	.25708	1.703

a. Predictors: (Constant), Suku Bunga, NPL, Ln\_DPK, ROA

b. Dependent Variable: Ln\_Penyaluran Kredit

Uji Autokorelasi Metode *Cochrane Orcutt***Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.935 <sup>a</sup>	.874	.869	.25587	1.912

a. Predictors: (Constant), Lag\_Z, Lag\_X1, Lag\_X3, Lag\_X2

b. Dependent Variable: Lag\_Y

## (4) Uji Heteroskedastisitas

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.255	.151		1.689	.095
	NPL	-.004	.012	-.055	-.325	.746
	ROA	.004	.028	.021	.125	.900
	Ln_DPK	.000	.001	.045	.438	.662
	Suku Bunga	.005	.025	.019	.180	.857

a. Dependent Variable: Abs\_Res



**Lampiran 11.** Hasil *Output* Perhitungan SPSS 23.0 for Windows untuk  
Analisis Regresi Linear Berganda

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.938 <sup>a</sup>	.880	.876	.25700

a. Predictors: (Constant), Ln\_DPK, ROA, NPL

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.035	.147		.240	.811
	NPL	-.034	.016	-.125	-2.140	.035
	ROA	.002	.036	.003	.048	.962
	Ln_DPK	.832	.032	.926	26.173	.000

a. Dependent Variable: Ln\_Penyalaran Kredit



**Lampiran 12.** Hasil *Output* Perhitungan SPSS 23.0 for Windows untuk Uji MRA

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	.036	.143		.253	.801
NPL	.181	.080	.671	2.247	.027
ROA	.045	.149	.074	.303	.762
Ln_DPK	.534	.159	.595	3.369	.001
NPL_Suku Bunga	-.050	.018	-.820	-2.813	.006
ROA_Suku Bunga	-.010	.030	-.083	-.348	.729
DPK_Suku Bunga	.070	.035	.397	2.007	.048

a. Dependent Variable: Ln\_Penyalaran Kredit

