Lampiran

Lampiran 1. Penyaluran Kredit BPR di Kabupaten Buleleng Periode Tahun 2016-2023

No	Nama BPR	Tahun	Kredit Yang Disalurkan (Dalam Ribuan Rupiah)
1	PT. BPR Nusamba Kubutambahan	2016	84.697.861
		2017	93.037.417
		2018	98.426.874
		2019	101.535.294
		2020	101.981.998
		2021	101.916.763
		2022	96.921.171
		2023	113.583.797
2	PT. BPR Bank Buleleng 45	2016	46.599.575
		2017	48.763.281
		2018	39.373.103
		2019	39.995.948
		2020	34.435.303
		2021	33.229.593
		2022	30.478.008
		2023	32.822.444
3	PT. BPR Indra Candra	2016	437.851.934
		2017	469.467.090
		2018	498.545.158
		2019	462.268.548
		2020	449.938.543
		2021	441.946.412
		2022	483.563.350
		2023	432.369.545
4	PT. BPR Adi Jaya Mulia	2016	6.931.411
		2017	4.386.953
		2018	3.753.677
		2019	927.129
		2020	0
		2021	15.081.828
		2022	23.639.893
		2023	24.254.929
5	PT. BPR Nur Abadi	2016	27.697.359
		2017	28.242.587
		2018	28.203.054

No	Nama BPR	Tahun	Kredit Yang Disalurkan (Dalam Ribuan Rupiah)
		2019	25.345.294
		2020	19.590.154
		2021	18.023.370
		2022	17.831.128
		2023	17.813.850
6	PT. BPR Cahaya Bina Putra	2016	29.361.782
		2017	37.959.140
		2018	49.063.358
		2019	56.111.152
		2020	52.339.598
		2021	52.648.131
		2022	53.182.633
		2023	56.180.636
7	PT. BPR Suryajaya Kubutambahan	2016	124.619.222
		2017	145.286.882
		2018	167.239.590
		2019	178.900.404
		2020	166.252.565
		2021	147.387.580
		2022	170.874.250
		2023	210.754.812
8	PT. BPR Kanaya	2016	109.396.696
		2017	149.269.382
		2018	174.387.803
		2019	150.316.867
		2020	140.115.031
		2021	100.442.749
		2022	86.414.237
		2023	72.137.742

Sumber: Laporan Publikasi (OJK) 2024

Lampiran 2. NPL, BOPO dan Penyaluran Kredit PT. BPR Nusamba Kubutambahan Periode Tahun 2016-2023

No.	Tahun	Triwulan	NPL (%)	BOPO (%)	Penyaluran Kredit (dalam ribuan rupiah)
1	2016	Mar	2,38	78,04	74.853.694
2		Jun	3,47	80,58	78.018.556
3		Sep	3,66	82,53	77.947.491
4		Des	1,91	80,18	84.697.861
5	2017	Mar	2,63	77,4	86.174.041
6		Jun	3,33	80,52	89.931.379
7		Sep	4,46	82,16	89.652.059
8		Des	4,67	82,2	93.037.417
9	2018	Mar	6,35	82,29	93.534.278
10		Jun	6,13	84,3	95.136.388
11		Sep	5,61	85,27	94.186.296
12		Des	6,17	84,4	98.426.874
13	2019	Mar	6,7	89,16	97.060.450
14		Jun	5,22	87,57	97.394.475
15		Sep	5,16	85,81	94.931.000
16		Des	5,41	86,17	101.535.294
17	2020	Mar	5,28	90,74	101.547.591
18		Jun	5,05	89,59	97.510.630
19		Sep	5,53	87,13	99.696.199
20		Des	3,57	86,08	101.981.998
21	2021	Mar	3,26	90,54	103.422.852
22		Jun	3,1	90,87	102.823.510
23		Sep	3,04	89,18	100.492.450
24		Des	2,7	88,4	101.916.763
25	2022	Mar	2,59	92,4	97.962.868
26		Jun	2,66	89,24	96.331.503
27		Sep	2,63	90,76	96.967.827
28		Des	3,87	88,79	96.921.171
29	2023	Mar	5,78	88,4	104.139.060
30		Jun	3,84	88,49	118.690.173
31		Sep	4	88,69	113.876.783
32		Des	4,18	87,63	113.583.797

Sumber: Laporan Publikasi (OJK) 2024

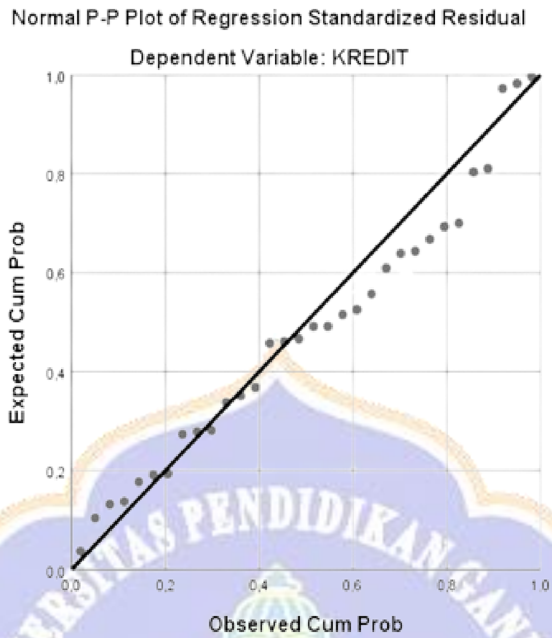
Lampiran 3. Deskripsi Data

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
NPL	32	1,91	6,70	4,1981	1,35279
BOPO	32	77,40	92,40	86,1097	4,03332
KREDIT	32	74853694,00	118690173,00	96699460,2500	9666603,58021
Valid N (listwise)	32				

Lampiran 4. Hasil *Output SPSS 25.0* Uji Asumsi Klasik

(1) Uji Normalitas



One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		32
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	6594298,64223598
Most Extreme Differences	Absolute	,138
	Positive	,138
	Negative	-,070
Test Statistic		,138
Asymp. Sig. (2-tailed)		,129[c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

(2) Uji Multikolinearitas

Coefficients

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	- 52871562,647	26217083,485		- 2,017	,053		
	NPL	1066803,400	908564,400	,149	1,174	,250	,993	1,007
	BOPO	1684972,424	304736,565	,703	5,529	,000	,993	1,007

a. Dependent Variable: KREDIT

(3) Uji Heteroskedastisitas

Coefficients

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	- 1326768,930	17535966,483		- ,076	,940		
	NPL	-580242,492	607716,525	-,175	- ,955	,348	,993	1,007
	BOPO	98880,502	203830,841	,089	,485	,631	,993	1,007

a. Dependent Variable: Abs_Res

(4) Uji Autokorelasi

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,731[a]	,535	,503	6817897,37047	,793

a. Predictors: (Constant), BOPO, NPL

b. Dependent Variable: KREDIT

Lampiran 05. Hasil Output SPSS 25.0 Uji Regresi Linier Berganda

Model Summary[b]

					Change Statistics					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	,731[a]	,535	,503	6817897,37047	,535	16,659	2	29	,000	,793

a. Predictors: (Constant), BOPO, NPL

b. Dependent Variable: KREDIT

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Correlations		
		B	Std. Error	Beta	t	Sig.	Zero-order	Partial	Part
1	(Constant)	-52871562,647	26217083,485		-2,017	,053			
	NPL	1066803,400	908564,400	,149	1,174	,250	,210	,213	,149
	BOPO	1684972,424	304736,565	,703	5,529	,000	,716	,716	,700

a. Dependent Variable: KREDIT

1) Uji t

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	-52871562,647	26217083,485		-2,017	,053		
	NPL	1066803,400	908564,400	,149	1,174	,250	,993	1,007
	BOPO	1684972,424	304736,565	,703	5,529	,000	,993	1,007

a. Dependent Variable: KREDIT

2) Uji F

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1548711956014219,200	2	774355978007109,600	16,659	,000[b]
	Residual	1348028012072852,800	29	46483724554236,305		
	Total	2896739968087072,000	31			

a. Dependent Variable: KREDIT

b. Predictors: (Constant), BOPO, NPL

3) Koefesien Determinasi

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,731[a]	,535	,503	6817897,37047	,793

a. Predictors: (Constant), BOPO, NPL

b. Dependent Variable: KREDIT