

Lampiran 1. 1. Hasil Kuesioner

1. Tabel X.1 Capacity

| No | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | Jumlah |
|----|------|------|------|------|------|--------|
| 1 | 4 | 4 | 4 | 4 | 4 | 20 |
| 2 | 3 | 3 | 3 | 3 | 3 | 15 |
| 3 | 3 | 3 | 3 | 3 | 3 | 15 |
| 4 | 5 | 5 | 3 | 5 | 5 | 23 |
| 5 | 4 | 4 | 4 | 4 | 4 | 20 |
| 6 | 3 | 4 | 4 | 4 | 4 | 19 |
| 7 | 4 | 3 | 5 | 3 | 5 | 20 |
| 8 | 4 | 4 | 4 | 4 | 5 | 21 |
| 9 | 3 | 3 | 3 | 3 | 5 | 17 |
| 10 | 4 | 4 | 4 | 4 | 5 | 21 |
| 11 | 3 | 3 | 3 | 3 | 5 | 17 |
| 12 | 3 | 3 | 3 | 3 | 5 | 17 |
| 13 | 3 | 3 | 3 | 3 | 3 | 15 |
| 14 | 3 | 3 | 3 | 3 | 3 | 15 |
| 15 | 3 | 3 | 3 | 3 | 3 | 15 |
| 16 | 3 | 3 | 4 | 3 | 3 | 16 |
| 17 | 3 | 4 | 3 | 4 | 4 | 18 |
| 18 | 5 | 3 | 3 | 3 | 3 | 17 |
| 19 | 5 | 3 | 3 | 3 | 3 | 17 |
| 20 | 3 | 3 | 3 | 3 | 3 | 15 |
| 21 | 3 | 3 | 3 | 3 | 3 | 15 |
| 22 | 3 | 3 | 4 | 3 | 3 | 16 |

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| 23 | 4 | 3 | 3 | 3 | 3 | 16 |
| 24 | 3 | 4 | 4 | 4 | 4 | 19 |
| 25 | 4 | 4 | 4 | 4 | 4 | 20 |
| 26 | 3 | 3 | 3 | 3 | 3 | 15 |
| 27 | 3 | 3 | 3 | 3 | 3 | 15 |
| 28 | 3 | 3 | 3 | 3 | 3 | 15 |
| 29 | 4 | 4 | 4 | 4 | 4 | 20 |
| 30 | 4 | 4 | 4 | 4 | 4 | 20 |
| 31 | 4 | 4 | 4 | 4 | 4 | 20 |
| 32 | 3 | 4 | 4 | 4 | 5 | 20 |
| 33 | 3 | 3 | 3 | 3 | 5 | 17 |
| 34 | 3 | 3 | 3 | 3 | 5 | 17 |
| 35 | 4 | 4 | 4 | 4 | 5 | 21 |
| 36 | 4 | 4 | 4 | 4 | 5 | 21 |
| 37 | 3 | 3 | 3 | 3 | 5 | 17 |
| 38 | 3 | 3 | 3 | 3 | 3 | 15 |
| 39 | 3 | 3 | 3 | 3 | 3 | 15 |
| 40 | 3 | 3 | 3 | 3 | 3 | 15 |
| 41 | 4 | 4 | 3 | 4 | 4 | 19 |
| 42 | 4 | 3 | 4 | 3 | 3 | 17 |
| 43 | 3 | 2 | 3 | 2 | 2 | 12 |
| 44 | 3 | 3 | 4 | 3 | 3 | 16 |
| 45 | 3 | 3 | 3 | 3 | 3 | 15 |
| 46 | 5 | 4 | 4 | 4 | 4 | 21 |
| 47 | 3 | 3 | 5 | 3 | 3 | 17 |
| 48 | 4 | 4 | 4 | 4 | 4 | 20 |

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| 49 | 3 | 3 | 4 | 3 | 3 | 16 |
| 50 | 3 | 4 | 3 | 4 | 4 | 18 |
| 51 | 3 | 3 | 3 | 3 | 3 | 15 |
| 52 | 3 | 4 | 3 | 4 | 5 | 19 |
| 53 | 3 | 4 | 3 | 4 | 5 | 19 |
| 54 | 2 | 4 | 5 | 4 | 5 | 20 |
| 55 | 3 | 4 | 3 | 4 | 5 | 19 |
| 56 | 5 | 3 | 3 | 3 | 5 | 19 |
| 57 | 4 | 5 | 3 | 5 | 5 | 22 |
| 58 | 2 | 4 | 3 | 4 | 4 | 17 |
| 59 | 5 | 2 | 3 | 2 | 2 | 14 |
| 60 | 3 | 2 | 3 | 2 | 2 | 12 |
| 61 | 3 | 3 | 3 | 3 | 3 | 15 |
| 62 | 3 | 3 | 3 | 3 | 3 | 15 |
| 63 | 3 | 3 | 3 | 3 | 3 | 15 |
| 64 | 5 | 5 | 3 | 5 | 5 | 23 |
| 65 | 4 | 4 | 4 | 4 | 4 | 20 |
| 66 | 3 | 4 | 4 | 4 | 4 | 19 |
| 67 | 4 | 3 | 5 | 3 | 3 | 18 |
| 68 | 4 | 4 | 4 | 4 | 4 | 20 |
| 69 | 3 | 3 | 3 | 3 | 3 | 15 |
| 70 | 4 | 4 | 4 | 4 | 4 | 20 |
| 71 | 3 | 3 | 3 | 3 | 5 | 17 |
| 72 | 3 | 3 | 3 | 3 | 5 | 17 |
| 73 | 3 | 3 | 3 | 3 | 5 | 17 |
| 74 | 3 | 3 | 3 | 3 | 5 | 17 |

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| 75 | 3 | 3 | 3 | 3 | 3 | 15 |
| 76 | 3 | 3 | 4 | 3 | 3 | 16 |
| 77 | 3 | 4 | 3 | 4 | 4 | 18 |
| 78 | 5 | 3 | 3 | 3 | 5 | 19 |
| 79 | 5 | 3 | 3 | 3 | 5 | 19 |
| 80 | 3 | 3 | 3 | 3 | 5 | 17 |
| 81 | 3 | 3 | 3 | 3 | 5 | 17 |
| 82 | 3 | 3 | 4 | 3 | 5 | 18 |
| 83 | 4 | 3 | 3 | 3 | 3 | 16 |
| 84 | 3 | 4 | 4 | 4 | 4 | 19 |

2. Tabel X.2 Character

| No | X2.1 | X2.2 | X2.3 | Jumlah |
|----|------|------|------|--------|
| 1 | 4 | 5 | 4 | 13 |
| 2 | 4 | 5 | 4 | 13 |
| 3 | 4 | 5 | 5 | 14 |
| 4 | 4 | 5 | 5 | 14 |
| 5 | 4 | 5 | 5 | 14 |
| 6 | 5 | 5 | 5 | 15 |
| 7 | 4 | 5 | 5 | 14 |
| 8 | 4 | 5 | 5 | 14 |
| 9 | 5 | 5 | 5 | 15 |
| 10 | 5 | 5 | 5 | 15 |
| 11 | 5 | 5 | 5 | 15 |
| 12 | 4 | 5 | 5 | 14 |

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| 13 | 4 | 5 | 4 | 13 |
| 14 | 4 | 5 | 4 | 13 |
| 15 | 4 | 5 | 4 | 13 |
| 16 | 5 | 5 | 5 | 15 |
| 17 | 5 | 5 | 5 | 15 |
| 18 | 5 | 4 | 4 | 13 |
| 19 | 5 | 5 | 4 | 14 |
| 20 | 5 | 4 | 4 | 13 |
| 21 | 5 | 5 | 5 | 15 |
| 22 | 5 | 4 | 4 | 13 |
| 23 | 5 | 5 | 4 | 14 |
| 24 | 5 | 4 | 4 | 13 |
| 25 | 5 | 4 | 4 | 13 |
| 26 | 5 | 5 | 4 | 14 |
| 27 | 4 | 4 | 4 | 12 |
| 28 | 5 | 5 | 4 | 14 |
| 29 | 5 | 5 | 5 | 15 |
| 30 | 5 | 5 | 4 | 14 |
| 31 | 4 | 4 | 4 | 12 |
| 32 | 4 | 4 | 4 | 12 |
| 33 | 3 | 5 | 4 | 12 |
| 34 | 4 | 5 | 5 | 14 |
| 35 | 5 | 4 | 5 | 14 |
| 36 | 5 | 5 | 5 | 15 |

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|----|---|---|---|----|
| 37 | 5 | 5 | 5 | 15 |
| 38 | 5 | 5 | 5 | 15 |
| 39 | 5 | 5 | 3 | 13 |
| 40 | 4 | 5 | 4 | 13 |
| 41 | 4 | 5 | 4 | 13 |
| 42 | 5 | 5 | 5 | 15 |
| 43 | 5 | 5 | 5 | 15 |
| 44 | 5 | 5 | 5 | 15 |
| 45 | 5 | 5 | 5 | 15 |
| 46 | 4 | 5 | 5 | 14 |
| 47 | 5 | 5 | 5 | 15 |
| 48 | 5 | 5 | 5 | 15 |
| 49 | 5 | 5 | 5 | 15 |
| 50 | 5 | 5 | 5 | 15 |
| 51 | 5 | 5 | 4 | 14 |
| 52 | 4 | 5 | 5 | 14 |
| 53 | 4 | 5 | 5 | 14 |
| 54 | 4 | 5 | 5 | 14 |
| 55 | 4 | 4 | 5 | 13 |
| 56 | 4 | 4 | 5 | 13 |
| 57 | 5 | 4 | 5 | 14 |
| 58 | 5 | 4 | 5 | 14 |
| 59 | 5 | 4 | 5 | 14 |
| 60 | 5 | 4 | 5 | 14 |

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| 61 | 5 | 4 | 5 | 14 |
| 62 | 5 | 5 | 4 | 14 |
| 63 | 5 | 5 | 4 | 14 |
| 64 | 5 | 5 | 4 | 14 |
| 65 | 5 | 5 | 4 | 14 |
| 66 | 5 | 5 | 5 | 15 |
| 67 | 5 | 5 | 5 | 15 |
| 68 | 5 | 5 | 5 | 15 |
| 69 | 5 | 4 | 5 | 14 |
| 70 | 5 | 5 | 5 | 15 |
| 71 | 4 | 5 | 5 | 14 |
| 72 | 4 | 5 | 4 | 13 |
| 73 | 4 | 5 | 4 | 13 |
| 74 | 4 | 5 | 4 | 13 |
| 75 | 4 | 5 | 5 | 14 |
| 76 | 5 | 5 | 5 | 15 |
| 77 | 5 | 4 | 5 | 14 |
| 78 | 5 | 4 | 5 | 14 |
| 79 | 5 | 4 | 5 | 14 |
| 80 | 4 | 4 | 5 | 13 |
| 81 | 4 | 4 | 5 | 13 |
| 82 | 5 | 4 | 5 | 14 |
| 83 | 5 | 4 | 5 | 14 |
| 84 | 5 | 4 | 5 | 14 |

3. Tabel X.3 Capital

| No | X3.1 | X3.5 | X3.3 | Jumlah |
|----|------|------|------|--------|
| 1 | 4 | 4 | 4 | 12 |
| 2 | 4 | 4 | 4 | 12 |
| 3 | 4 | 4 | 4 | 12 |
| 4 | 4 | 4 | 5 | 13 |
| 5 | 4 | 4 | 5 | 13 |
| 6 | 5 | 4 | 4 | 13 |
| 7 | 4 | 4 | 4 | 12 |
| 8 | 4 | 4 | 4 | 12 |
| 9 | 5 | 4 | 4 | 13 |
| 10 | 5 | 4 | 4 | 13 |
| 11 | 5 | 4 | 4 | 13 |
| 12 | 4 | 4 | 4 | 12 |
| 13 | 4 | 5 | 4 | 13 |
| 14 | 4 | 5 | 4 | 13 |
| 15 | 4 | 4 | 4 | 12 |
| 16 | 4 | 4 | 4 | 12 |
| 17 | 4 | 5 | 4 | 13 |
| 18 | 4 | 4 | 4 | 12 |
| 19 | 4 | 5 | 4 | 13 |
| 20 | 4 | 4 | 4 | 12 |
| 21 | 4 | 5 | 4 | 13 |

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| 22 | 4 | 4 | 4 | 12 |
| 23 | 4 | 5 | 4 | 13 |
| 24 | 4 | 4 | 4 | 12 |
| 25 | 4 | 4 | 4 | 12 |
| 26 | 4 | 5 | 4 | 13 |
| 27 | 4 | 4 | 4 | 12 |
| 28 | 4 | 5 | 4 | 13 |
| 29 | 4 | 4 | 4 | 12 |
| 30 | 4 | 5 | 4 | 13 |
| 31 | 4 | 4 | 4 | 12 |
| 32 | 4 | 4 | 4 | 12 |
| 33 | 4 | 5 | 4 | 13 |
| 34 | 4 | 5 | 4 | 13 |
| 35 | 4 | 4 | 4 | 12 |
| 36 | 4 | 5 | 5 | 14 |
| 37 | 4 | 5 | 5 | 14 |
| 38 | 5 | 5 | 4 | 14 |
| 39 | 5 | 5 | 4 | 14 |
| 40 | 4 | 5 | 4 | 13 |
| 41 | 4 | 5 | 4 | 13 |
| 42 | 4 | 5 | 4 | 13 |
| 43 | 4 | 5 | 4 | 13 |
| 44 | 4 | 5 | 4 | 13 |
| 45 | 4 | 5 | 4 | 13 |

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| 46 | 4 | 5 | 4 | 13 |
| 47 | 4 | 4 | 4 | 12 |
| 48 | 4 | 4 | 4 | 12 |
| 49 | 4 | 4 | 4 | 12 |
| 50 | 4 | 4 | 4 | 12 |
| 51 | 4 | 4 | 4 | 12 |
| 52 | 4 | 5 | 4 | 13 |
| 53 | 4 | 5 | 4 | 13 |
| 54 | 4 | 5 | 4 | 13 |
| 55 | 4 | 4 | 4 | 12 |
| 56 | 4 | 4 | 4 | 12 |
| 57 | 4 | 4 | 4 | 12 |
| 58 | 4 | 4 | 4 | 12 |
| 59 | 4 | 4 | 4 | 12 |
| 60 | 4 | 4 | 4 | 12 |
| 61 | 4 | 4 | 4 | 12 |
| 62 | 4 | 5 | 4 | 13 |
| 63 | 4 | 5 | 4 | 13 |
| 64 | 4 | 5 | 4 | 13 |
| 65 | 5 | 5 | 4 | 14 |
| 66 | 5 | 5 | 4 | 14 |
| 67 | 5 | 5 | 4 | 14 |
| 68 | 5 | 5 | 4 | 14 |
| 69 | 5 | 4 | 4 | 13 |

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| 70 | 5 | 4 | 4 | 13 |
| 71 | 4 | 4 | 4 | 12 |
| 72 | 4 | 4 | 4 | 12 |
| 73 | 4 | 4 | 4 | 12 |
| 74 | 4 | 4 | 4 | 12 |
| 75 | 4 | 4 | 5 | 13 |
| 76 | 4 | 4 | 5 | 13 |
| 77 | 4 | 4 | 5 | 13 |
| 78 | 4 | 4 | 5 | 13 |
| 79 | 4 | 4 | 5 | 13 |
| 80 | 4 | 4 | 5 | 13 |
| 81 | 4 | 4 | 5 | 13 |
| 82 | 4 | 4 | 5 | 13 |
| 83 | 4 | 4 | 5 | 13 |
| 84 | 4 | 4 | 5 | 13 |

4. Tabel X.4Condition of Economy

| No | X4.1 | X4.2 | X4.3 | X4.4 | X4.5 | X4.6 | Jumlah |
|----|------|------|------|------|------|------|--------|
| 1 | 5 | 4 | 5 | 5 | 5 | 5 | 29 |
| 2 | 4 | 5 | 5 | 4 | 5 | 3 | 26 |
| 3 | 4 | 4 | 5 | 4 | 5 | 3 | 25 |
| 4 | 3 | 4 | 5 | 3 | 5 | 3 | 23 |
| 5 | 5 | 4 | 5 | 5 | 5 | 3 | 27 |

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| 6 | 5 | 3 | 5 | 5 | 5 | 4 | 27 |
| 7 | 5 | 3 | 5 | 5 | 5 | 4 | 27 |
| 8 | 5 | 4 | 5 | 5 | 5 | 4 | 28 |
| 9 | 4 | 4 | 5 | 4 | 5 | 4 | 26 |
| 10 | 5 | 4 | 5 | 5 | 5 | 4 | 28 |
| 11 | 5 | 4 | 4 | 5 | 4 | 5 | 27 |
| 12 | 5 | 4 | 4 | 5 | 4 | 5 | 27 |
| 13 | 4 | 4 | 5 | 4 | 5 | 5 | 27 |
| 14 | 4 | 5 | 5 | 4 | 5 | 5 | 28 |
| 15 | 4 | 5 | 4 | 4 | 4 | 3 | 24 |
| 16 | 5 | 5 | 5 | 5 | 5 | 3 | 28 |
| 17 | 5 | 5 | 5 | 5 | 5 | 3 | 28 |
| 18 | 5 | 4 | 5 | 5 | 5 | 3 | 27 |
| 19 | 5 | 5 | 4 | 5 | 4 | 5 | 28 |
| 20 | 5 | 4 | 3 | 5 | 3 | 5 | 25 |
| 21 | 5 | 5 | 3 | 5 | 3 | 4 | 25 |
| 22 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 23 | 5 | 3 | 5 | 5 | 5 | 4 | 27 |
| 24 | 5 | 4 | 5 | 5 | 5 | 4 | 28 |
| 25 | 5 | 4 | 5 | 5 | 5 | 5 | 29 |
| 26 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 27 | 4 | 5 | 5 | 4 | 5 | 4 | 27 |
| 28 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 29 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |

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| 30 | 5 | 3 | 4 | 5 | 4 | 5 | 26 |
| 31 | 5 | 3 | 4 | 5 | 4 | 5 | 26 |
| 32 | 4 | 3 | 5 | 4 | 5 | 4 | 25 |
| 33 | 5 | 5 | 5 | 5 | 3 | 5 | 28 |
| 34 | 5 | 5 | 5 | 5 | 3 | 5 | 28 |
| 35 | 5 | 5 | 3 | 5 | 3 | 5 | 26 |
| 36 | 4 | 3 | 5 | 4 | 3 | 4 | 23 |
| 37 | 4 | 3 | 5 | 4 | 4 | 4 | 24 |
| 38 | 5 | 5 | 5 | 5 | 4 | 5 | 29 |
| 39 | 5 | 5 | 5 | 5 | 4 | 5 | 29 |
| 40 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 41 | 4 | 4 | 5 | 4 | 5 | 4 | 26 |
| 42 | 5 | 4 | 5 | 5 | 5 | 5 | 29 |
| 43 | 5 | 4 | 5 | 5 | 5 | 5 | 29 |
| 44 | 5 | 4 | 5 | 5 | 5 | 5 | 29 |
| 45 | 4 | 4 | 4 | 4 | 3 | 4 | 23 |
| 46 | 5 | 5 | 5 | 5 | 3 | 5 | 28 |
| 47 | 5 | 5 | 5 | 5 | 3 | 5 | 28 |
| 48 | 5 | 5 | 5 | 5 | 4 | 5 | 29 |
| 49 | 4 | 5 | 5 | 4 | 4 | 4 | 26 |
| 50 | 5 | 5 | 4 | 5 | 4 | 5 | 28 |
| 51 | 5 | 5 | 3 | 5 | 4 | 5 | 27 |
| 52 | 4 | 5 | 4 | 4 | 5 | 4 | 26 |
| 53 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |

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| 54 | 4 | 3 | 4 | 4 | 5 | 4 | 24 |
| 55 | 4 | 3 | 5 | 4 | 5 | 4 | 25 |
| 56 | 4 | 3 | 4 | 4 | 5 | 4 | 24 |
| 57 | 5 | 4 | 5 | 5 | 5 | 5 | 29 |
| 58 | 4 | 4 | 5 | 4 | 4 | 4 | 25 |
| 59 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 60 | 4 | 4 | 5 | 4 | 4 | 4 | 25 |
| 61 | 5 | 4 | 5 | 5 | 4 | 5 | 28 |
| 62 | 4 | 4 | 5 | 4 | 4 | 4 | 25 |
| 63 | 4 | 4 | 5 | 4 | 4 | 4 | 25 |
| 64 | 3 | 4 | 5 | 3 | 4 | 3 | 22 |
| 65 | 5 | 4 | 5 | 5 | 3 | 5 | 27 |
| 66 | 5 | 5 | 5 | 5 | 3 | 5 | 28 |
| 67 | 5 | 5 | 5 | 5 | 3 | 5 | 28 |
| 68 | 5 | 4 | 5 | 5 | 3 | 5 | 27 |
| 69 | 4 | 4 | 5 | 4 | 3 | 4 | 24 |
| 70 | 5 | 4 | 5 | 5 | 5 | 5 | 29 |
| 71 | 5 | 4 | 4 | 5 | 5 | 5 | 28 |
| 72 | 5 | 4 | 4 | 5 | 5 | 5 | 28 |
| 73 | 4 | 4 | 5 | 4 | 5 | 4 | 26 |
| 74 | 4 | 3 | 5 | 4 | 5 | 4 | 25 |
| 75 | 4 | 3 | 4 | 4 | 4 | 4 | 23 |
| 76 | 5 | 5 | 5 | 5 | 4 | 5 | 29 |
| 77 | 5 | 5 | 5 | 5 | 4 | 5 | 29 |

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| 78 | 5 | 4 | 5 | 5 | 4 | 5 | 28 |
| 79 | 5 | 5 | 4 | 5 | 5 | 5 | 29 |
| 80 | 5 | 4 | 3 | 5 | 5 | 5 | 27 |
| 81 | 5 | 5 | 3 | 5 | 5 | 5 | 28 |
| 82 | 4 | 4 | 4 | 4 | 5 | 4 | 25 |
| 83 | 5 | 3 | 5 | 5 | 5 | 5 | 28 |
| 84 | 5 | 4 | 5 | 5 | 5 | 5 | 29 |

5. Tabel X.5Collateral

| No | X5.1 | X5.2 | X5.3 | X5.4 | X5.5 | X5.6 | X5.7 | Jumlah |
|----|------|------|------|------|------|------|------|--------|
| 1 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 27 |
| 2 | 4 | 3 | 5 | 5 | 5 | 4 | 5 | 31 |
| 3 | 4 | 3 | 5 | 5 | 4 | 4 | 5 | 30 |
| 4 | 4 | 3 | 4 | 4 | 4 | 5 | 4 | 28 |
| 5 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 27 |
| 6 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 22 |
| 7 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 24 |
| 8 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 27 |
| 9 | 5 | 4 | 3 | 5 | 4 | 4 | 5 | 30 |
| 10 | 4 | 5 | 3 | 4 | 4 | 5 | 4 | 29 |
| 11 | 4 | 5 | 3 | 5 | 4 | 5 | 5 | 31 |
| 12 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 27 |
| 13 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 27 |
| 14 | 5 | 5 | 3 | 5 | 5 | 5 | 4 | 32 |

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| 15 | 5 | 3 | 3 | 5 | 5 | 5 | 5 | 31 |
| 16 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 22 |
| 17 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 22 |
| 18 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 27 |
| 19 | 3 | 3 | 5 | 3 | 3 | 4 | 5 | 26 |
| 20 | 4 | 3 | 3 | 3 | 4 | 4 | 5 | 26 |
| 21 | 5 | 5 | 3 | 5 | 4 | 5 | 4 | 31 |
| 22 | 5 | 4 | 3 | 4 | 4 | 4 | 5 | 29 |
| 23 | 5 | 5 | 3 | 4 | 5 | 5 | 4 | 31 |
| 24 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 27 |
| 25 | 4 | 4 | 3 | 4 | 4 | 4 | 5 | 28 |
| 26 | 4 | 4 | 3 | 4 | 5 | 4 | 4 | 28 |
| 27 | 4 | 5 | 3 | 4 | 5 | 5 | 5 | 31 |
| 28 | 3 | 3 | 3 | 4 | 4 | 3 | 4 | 24 |
| 29 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 22 |
| 30 | 5 | 3 | 5 | 5 | 5 | 5 | 5 | 33 |
| 31 | 5 | 3 | 5 | 5 | 5 | 5 | 5 | 33 |
| 32 | 5 | 3 | 5 | 5 | 5 | 5 | 5 | 33 |
| 33 | 3 | 3 | 4 | 3 | 3 | 4 | 4 | 24 |
| 34 | 4 | 3 | 3 | 4 | 3 | 3 | 4 | 24 |
| 35 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 22 |
| 36 | 5 | 3 | 3 | 5 | 5 | 5 | 5 | 31 |
| 37 | 5 | 3 | 3 | 5 | 5 | 5 | 5 | 31 |
| 38 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 23 |

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| 39 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 23 |
| 40 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 34 |
| 41 | 5 | 3 | 5 | 5 | 5 | 4 | 5 | 32 |
| 42 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 27 |
| 43 | 4 | 3 | 5 | 5 | 4 | 5 | 5 | 31 |
| 44 | 4 | 3 | 3 | 5 | 4 | 4 | 4 | 27 |
| 45 | 5 | 5 | 3 | 5 | 4 | 5 | 4 | 31 |
| 46 | 5 | 5 | 3 | 5 | 5 | 5 | 4 | 32 |
| 47 | 4 | 5 | 3 | 4 | 4 | 5 | 5 | 30 |
| 48 | 5 | 4 | 3 | 3 | 5 | 4 | 5 | 29 |
| 49 | 5 | 5 | 5 | 3 | 5 | 5 | 5 | 33 |
| 50 | 5 | 4 | 5 | 3 | 4 | 4 | 5 | 30 |
| 51 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 27 |
| 52 | 3 | 3 | 4 | 3 | 3 | 3 | 4 | 23 |
| 53 | 3 | 5 | 4 | 4 | 3 | 5 | 4 | 28 |
| 54 | 4 | 5 | 5 | 5 | 3 | 5 | 5 | 32 |
| 55 | 4 | 3 | 4 | 4 | 3 | 3 | 4 | 25 |
| 56 | 4 | 3 | 3 | 3 | 5 | 3 | 4 | 25 |
| 57 | 5 | 4 | 3 | 4 | 4 | 4 | 4 | 28 |
| 58 | 3 | 3 | 3 | 4 | 4 | 3 | 3 | 23 |
| 59 | 3 | 4 | 3 | 4 | 4 | 4 | 3 | 25 |
| 60 | 3 | 4 | 3 | 4 | 4 | 4 | 3 | 25 |
| 61 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 27 |
| 62 | 3 | 4 | 5 | 5 | 5 | 4 | 5 | 31 |

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| 63 | 3 | 4 | 5 | 5 | 4 | 4 | 5 | 30 |
| 64 | 3 | 5 | 4 | 4 | 4 | 5 | 4 | 29 |
| 65 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 27 |
| 66 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 22 |
| 67 | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 23 |
| 68 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 26 |
| 69 | 5 | 4 | 5 | 3 | 4 | 4 | 5 | 30 |
| 70 | 4 | 5 | 4 | 3 | 4 | 5 | 4 | 29 |
| 71 | 4 | 5 | 5 | 3 | 3 | 5 | 5 | 30 |
| 72 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 73 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 74 | 5 | 5 | 4 | 3 | 3 | 5 | 4 | 29 |
| 75 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 27 |
| 76 | 3 | 4 | 3 | 3 | 3 | 4 | 3 | 23 |
| 77 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 22 |
| 78 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 27 |
| 79 | 3 | 4 | 5 | 3 | 3 | 4 | 5 | 27 |
| 80 | 3 | 4 | 5 | 3 | 4 | 4 | 5 | 28 |
| 81 | 3 | 4 | 3 | 3 | 3 | 4 | 3 | 23 |
| 82 | 3 | 4 | 5 | 3 | 4 | 4 | 5 | 28 |
| 83 | 3 | 3 | 3 | 4 | 5 | 5 | 4 | 27 |
| 84 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 27 |

6. Tabel Y Kredit Macet

| No | Y1.1 | Y1.2 | Y1.3 | Y1.4 | Y1.5 | Y1.6 | Y1.7 | Jumlah |
|----|------|------|------|------|------|------|------|--------|
| 1 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 32 |
| 2 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 32 |
| 3 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 31 |
| 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 30 |
| 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 33 |
| 6 | 3 | 5 | 5 | 5 | 5 | 5 | 3 | 31 |
| 7 | 4 | 4 | 5 | 5 | 5 | 4 | 3 | 30 |
| 8 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 32 |
| 9 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 32 |
| 10 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 30 |
| 11 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 33 |
| 12 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 31 |
| 13 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 31 |
| 14 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 33 |
| 15 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 16 | 3 | 4 | 5 | 5 | 5 | 5 | 3 | 30 |
| 17 | 3 | 4 | 5 | 5 | 5 | 5 | 3 | 30 |
| 18 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 29 |
| 19 | 3 | 4 | 5 | 3 | 5 | 5 | 5 | 30 |
| 20 | 4 | 4 | 5 | 3 | 5 | 4 | 5 | 30 |
| 21 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 32 |
| 22 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 31 |
| 23 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 32 |

| | | | | | | | | |
|----|---|---|---|---|---|---|---|----|
| 24 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 31 |
| 25 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 30 |
| 26 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 32 |
| 27 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 33 |
| 28 | 3 | 3 | 5 | 5 | 5 | 5 | 4 | 30 |
| 29 | 3 | 5 | 5 | 5 | 5 | 5 | 3 | 31 |
| 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 31 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 32 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 33 | 3 | 4 | 5 | 5 | 5 | 4 | 4 | 30 |
| 34 | 4 | 3 | 5 | 5 | 5 | 5 | 4 | 31 |
| 35 | 3 | 4 | 5 | 5 | 5 | 4 | 3 | 29 |
| 36 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 37 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 38 | 4 | 5 | 3 | 5 | 4 | 5 | 3 | 29 |
| 39 | 4 | 3 | 5 | 5 | 4 | 5 | 3 | 29 |
| 40 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 34 |
| 41 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 34 |
| 42 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 32 |
| 43 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 33 |
| 44 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 30 |
| 45 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 33 |
| 46 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 34 |
| 47 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 33 |

| | | | | | | | | |
|----|---|---|---|---|---|---|---|----|
| 48 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 33 |
| 49 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 34 |
| 50 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 33 |
| 51 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 33 |
| 52 | 3 | 5 | 5 | 5 | 4 | 5 | 4 | 31 |
| 53 | 3 | 5 | 4 | 4 | 4 | 5 | 4 | 29 |
| 54 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 55 | 5 | 3 | 4 | 4 | 3 | 3 | 4 | 26 |
| 56 | 5 | 3 | 4 | 4 | 5 | 5 | 4 | 30 |
| 57 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 30 |
| 58 | 5 | 5 | 3 | 4 | 4 | 5 | 3 | 29 |
| 59 | 5 | 5 | 3 | 4 | 4 | 5 | 3 | 29 |
| 60 | 5 | 5 | 3 | 4 | 4 | 5 | 3 | 29 |
| 61 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 29 |
| 62 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 32 |
| 63 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 31 |
| 64 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 32 |
| 65 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 31 |
| 66 | 3 | 4 | 3 | 5 | 5 | 4 | 3 | 27 |
| 67 | 4 | 4 | 5 | 5 | 5 | 4 | 3 | 30 |
| 68 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 69 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 32 |
| 70 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 30 |
| 71 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 33 |

| | | | | | | | | |
|----|---|---|---|---|---|---|---|----|
| 72 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 31 |
| 73 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 32 |
| 74 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 34 |
| 75 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 76 | 3 | 4 | 3 | 3 | 3 | 4 | 3 | 23 |
| 77 | 5 | 5 | 5 | 5 | 5 | 4 | 3 | 32 |
| 78 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 79 | 3 | 4 | 5 | 5 | 5 | 4 | 5 | 31 |
| 80 | 4 | 4 | 5 | 3 | 4 | 4 | 5 | 29 |
| 81 | 4 | 4 | 3 | 5 | 3 | 4 | 3 | 26 |
| 82 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 31 |
| 83 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 32 |
| 84 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 32 |

TABEL UJI T

| df = (N-2) | Tingkat signifikansi untuk uji satu arah | | | | |
|------------|--|--------|--------|--------|--------|
| | 0.05 | 0.025 | 0.01 | 0.005 | 0.0005 |
| | Tingkat signifikansi untuk uji dua arah | | | | |
| | 0.1 | 0.05 | 0.02 | 0.01 | 0.001 |
| 51 | 0.2284 | 0.2706 | 0.3188 | 0.3509 | 0.4393 |
| 52 | 0.2262 | 0.2681 | 0.3158 | 0.3477 | 0.4354 |
| 53 | 0.2241 | 0.2656 | 0.3129 | 0.3445 | 0.4317 |
| 54 | 0.2221 | 0.2632 | 0.3102 | 0.3415 | 0.4280 |
| 55 | 0.2201 | 0.2609 | 0.3074 | 0.3385 | 0.4244 |
| 56 | 0.2181 | 0.2586 | 0.3048 | 0.3357 | 0.4210 |
| 57 | 0.2162 | 0.2564 | 0.3022 | 0.3328 | 0.4176 |
| 58 | 0.2144 | 0.2542 | 0.2997 | 0.3301 | 0.4143 |
| 59 | 0.2126 | 0.2521 | 0.2972 | 0.3274 | 0.4110 |

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 60 | 0.2108 | 0.2500 | 0.2948 | 0.3248 | 0.4079 |
| 61 | 0.2091 | 0.2480 | 0.2925 | 0.3223 | 0.4048 |
| 62 | 0.2075 | 0.2461 | 0.2902 | 0.3198 | 0.4018 |
| 63 | 0.2058 | 0.2441 | 0.2880 | 0.3173 | 0.3988 |
| 64 | 0.2042 | 0.2423 | 0.2858 | 0.3150 | 0.3959 |
| 65 | 0.2027 | 0.2404 | 0.2837 | 0.3126 | 0.3931 |
| 66 | 0.2012 | 0.2387 | 0.2816 | 0.3104 | 0.3903 |
| 67 | 0.1997 | 0.2369 | 0.2796 | 0.3081 | 0.3876 |
| 68 | 0.1982 | 0.2352 | 0.2776 | 0.3060 | 0.3850 |
| 69 | 0.1968 | 0.2335 | 0.2756 | 0.3038 | 0.3823 |
| 70 | 0.1954 | 0.2319 | 0.2737 | 0.3017 | 0.3798 |
| 71 | 0.1940 | 0.2303 | 0.2718 | 0.2997 | 0.3773 |
| 72 | 0.1927 | 0.2287 | 0.2700 | 0.2977 | 0.3748 |
| 73 | 0.1914 | 0.2272 | 0.2682 | 0.2957 | 0.3724 |
| 74 | 0.1901 | 0.2257 | 0.2664 | 0.2938 | 0.3701 |
| 75 | 0.1888 | 0.2242 | 0.2647 | 0.2919 | 0.3678 |
| 76 | 0.1876 | 0.2227 | 0.2630 | 0.2900 | 0.3655 |
| 77 | 0.1864 | 0.2213 | 0.2613 | 0.2882 | 0.3633 |
| 78 | 0.1852 | 0.2199 | 0.2597 | 0.2864 | 0.3611 |
| 79 | 0.1841 | 0.2185 | 0.2581 | 0.2847 | 0.3589 |
| 80 | 0.1829 | 0.2172 | 0.2565 | 0.2830 | 0.3568 |
| 81 | 0.1818 | 0.2159 | 0.2550 | 0.2813 | 0.3547 |
| 82 | 0.1807 | 0.2146 | 0.2535 | 0.2796 | 0.3527 |
| 83 | 0.1796 | 0.2133 | 0.2520 | 0.2780 | 0.3507 |
| 84 | 0.1786 | 0.2120 | 0.2505 | 0.2764 | 0.3487 |
| 85 | 0.1775 | 0.2108 | 0.2491 | 0.2748 | 0.3468 |
| 86 | 0.1765 | 0.2096 | 0.2477 | 0.2732 | 0.3449 |
| 87 | 0.1755 | 0.2084 | 0.2463 | 0.2717 | 0.3430 |
| 88 | 0.1745 | 0.2072 | 0.2449 | 0.2702 | 0.3412 |
| 89 | 0.1735 | 0.2061 | 0.2435 | 0.2687 | 0.3393 |
| 90 | 0.1726 | 0.2050 | 0.2422 | 0.2673 | 0.3375 |
| 91 | 0.1716 | 0.2039 | 0.2409 | 0.2659 | 0.3358 |
| 92 | 0.1707 | 0.2028 | 0.2396 | 0.2645 | 0.3341 |
| 93 | 0.1698 | 0.2017 | 0.2384 | 0.2631 | 0.3323 |
| 94 | 0.1689 | 0.2006 | 0.2371 | 0.2617 | 0.3307 |
| 95 | 0.1680 | 0.1996 | 0.2359 | 0.2604 | 0.3290 |
| 96 | 0.1671 | 0.1986 | 0.2347 | 0.2591 | 0.3274 |
| 97 | 0.1663 | 0.1975 | 0.2335 | 0.2578 | 0.3258 |

| | | | | | |
|-----|--------|--------|--------|--------|--------|
| 98 | 0.1654 | 0.1966 | 0.2324 | 0.2565 | 0.3242 |
| 99 | 0.1646 | 0.1956 | 0.2312 | 0.2552 | 0.3226 |
| 100 | 0.1638 | 0.1946 | 0.2301 | 0.2540 | 0.3211 |

TABEL UJI F

| df untuk penye- but (N2) | df untuk pembilang (N1) | | | | | | | | | | | | | | |
|--------------------------------------|----------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 46 | 4.05 | 3.20 | 2.81 | 2.57 | 2.42 | 2.30 | 2.22 | 2.15 | 2.09 | 2.04 | 2.00 | 1.97 | 1.94 | 1.91 | 1.89 |
| 47 | 4.05 | 3.20 | 2.80 | 2.57 | 2.41 | 2.30 | 2.21 | 2.14 | 2.09 | 2.04 | 2.00 | 1.96 | 1.93 | 1.91 | 1.88 |
| 48 | 4.04 | 3.19 | 2.80 | 2.57 | 2.41 | 2.29 | 2.21 | 2.14 | 2.08 | 2.03 | 1.99 | 1.96 | 1.93 | 1.90 | 1.88 |
| 49 | 4.04 | 3.19 | 2.79 | 2.56 | 2.40 | 2.29 | 2.20 | 2.13 | 2.08 | 2.03 | 1.99 | 1.96 | 1.93 | 1.90 | 1.88 |
| 50 | 4.03 | 3.18 | 2.79 | 2.56 | 2.40 | 2.29 | 2.20 | 2.13 | 2.07 | 2.03 | 1.99 | 1.95 | 1.92 | 1.89 | 1.87 |
| 51 | 4.03 | 3.18 | 2.79 | 2.55 | 2.40 | 2.28 | 2.20 | 2.13 | 2.07 | 2.02 | 1.98 | 1.95 | 1.92 | 1.89 | 1.87 |
| 52 | 4.03 | 3.18 | 2.78 | 2.55 | 2.39 | 2.28 | 2.19 | 2.12 | 2.07 | 2.02 | 1.98 | 1.94 | 1.91 | 1.89 | 1.86 |
| 53 | 4.02 | 3.17 | 2.78 | 2.55 | 2.39 | 2.28 | 2.19 | 2.12 | 2.06 | 2.01 | 1.97 | 1.94 | 1.91 | 1.88 | 1.86 |
| 54 | 4.02 | 3.17 | 2.78 | 2.54 | 2.39 | 2.27 | 2.18 | 2.12 | 2.06 | 2.01 | 1.97 | 1.94 | 1.91 | 1.88 | 1.86 |
| 55 | 4.02 | 3.16 | 2.77 | 2.54 | 2.38 | 2.27 | 2.18 | 2.11 | 2.06 | 2.01 | 1.97 | 1.93 | 1.90 | 1.88 | 1.85 |
| 56 | 4.01 | 3.16 | 2.77 | 2.54 | 2.38 | 2.27 | 2.18 | 2.11 | 2.05 | 2.00 | 1.96 | 1.93 | 1.90 | 1.87 | 1.85 |
| 57 | 4.01 | 3.16 | 2.77 | 2.53 | 2.38 | 2.26 | 2.18 | 2.11 | 2.05 | 2.00 | 1.96 | 1.93 | 1.90 | 1.87 | 1.85 |
| 58 | 4.01 | 3.16 | 2.76 | 2.53 | 2.37 | 2.26 | 2.17 | 2.10 | 2.05 | 2.00 | 1.96 | 1.92 | 1.89 | 1.87 | 1.84 |
| 59 | 4.00 | 3.15 | 2.76 | 2.53 | 2.37 | 2.26 | 2.17 | 2.10 | 2.04 | 2.00 | 1.96 | 1.92 | 1.89 | 1.86 | 1.84 |
| 60 | 4.00 | 3.15 | 2.76 | 2.53 | 2.37 | 2.25 | 2.17 | 2.10 | 2.04 | 1.99 | 1.95 | 1.92 | 1.89 | 1.86 | 1.84 |
| 61 | 4.00 | 3.15 | 2.76 | 2.52 | 2.37 | 2.25 | 2.16 | 2.09 | 2.04 | 1.99 | 1.95 | 1.91 | 1.88 | 1.86 | 1.83 |
| 62 | 4.00 | 3.15 | 2.75 | 2.52 | 2.36 | 2.25 | 2.16 | 2.09 | 2.03 | 1.99 | 1.95 | 1.91 | 1.88 | 1.85 | 1.83 |
| 63 | 3.99 | 3.14 | 2.75 | 2.52 | 2.36 | 2.25 | 2.16 | 2.09 | 2.03 | 1.98 | 1.94 | 1.91 | 1.88 | 1.85 | 1.83 |
| 64 | 3.99 | 3.14 | 2.75 | 2.52 | 2.36 | 2.24 | 2.16 | 2.09 | 2.03 | 1.98 | 1.94 | 1.91 | 1.88 | 1.85 | 1.83 |
| 65 | 3.99 | 3.14 | 2.75 | 2.51 | 2.36 | 2.24 | 2.15 | 2.08 | 2.03 | 1.98 | 1.94 | 1.90 | 1.87 | 1.85 | 1.82 |
| 66 | 3.99 | 3.14 | 2.74 | 2.51 | 2.35 | 2.24 | 2.15 | 2.08 | 2.03 | 1.98 | 1.94 | 1.90 | 1.87 | 1.84 | 1.82 |
| 67 | 3.98 | 3.13 | 2.74 | 2.51 | 2.35 | 2.24 | 2.15 | 2.08 | 2.02 | 1.98 | 1.93 | 1.90 | 1.87 | 1.84 | 1.82 |
| 68 | 3.98 | 3.13 | 2.74 | 2.51 | 2.35 | 2.24 | 2.15 | 2.08 | 2.02 | 1.97 | 1.93 | 1.90 | 1.87 | 1.84 | 1.82 |
| 69 | 3.98 | 3.13 | 2.74 | 2.50 | 2.35 | 2.23 | 2.15 | 2.08 | 2.02 | 1.97 | 1.93 | 1.90 | 1.86 | 1.84 | 1.81 |
| 70 | 3.98 | 3.13 | 2.74 | 2.50 | 2.35 | 2.23 | 2.14 | 2.07 | 2.02 | 1.97 | 1.93 | 1.89 | 1.86 | 1.84 | 1.81 |
| 71 | 3.98 | 3.13 | 2.73 | 2.50 | 2.34 | 2.23 | 2.14 | 2.07 | 2.01 | 1.97 | 1.93 | 1.89 | 1.86 | 1.83 | 1.81 |
| 72 | 3.97 | 3.12 | 2.73 | 2.50 | 2.34 | 2.23 | 2.14 | 2.07 | 2.01 | 1.96 | 1.92 | 1.89 | 1.86 | 1.83 | 1.81 |
| 73 | 3.97 | 3.12 | 2.73 | 2.50 | 2.34 | 2.23 | 2.14 | 2.07 | 2.01 | 1.96 | 1.92 | 1.89 | 1.86 | 1.83 | 1.81 |

| | | | | | | | | | | | | | | | |
|----|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 74 | 3.97 | 3.12 | 2.73 | 2.50 | 2.34 | 2.22 | 2.14 | 2.07 | 2.01 | 1.96 | 1.92 | 1.89 | 1.85 | 1.83 | 1.80 |
| 75 | 3.97 | 3.12 | 2.73 | 2.49 | 2.34 | 2.22 | 2.13 | 2.06 | 2.01 | 1.96 | 1.92 | 1.88 | 1.85 | 1.83 | 1.80 |
| 76 | 3.97 | 3.12 | 2.72 | 2.49 | 2.33 | 2.22 | 2.13 | 2.06 | 2.01 | 1.96 | 1.92 | 1.88 | 1.85 | 1.82 | 1.80 |
| 77 | 3.97 | 3.12 | 2.72 | 2.49 | 2.33 | 2.22 | 2.13 | 2.06 | 2.00 | 1.96 | 1.92 | 1.88 | 1.85 | 1.82 | 1.80 |
| 78 | 3.96 | 3.11 | 2.72 | 2.49 | 2.33 | 2.22 | 2.13 | 2.06 | 2.00 | 1.95 | 1.91 | 1.88 | 1.85 | 1.82 | 1.80 |
| 79 | 3.96 | 3.11 | 2.72 | 2.49 | 2.33 | 2.22 | 2.13 | 2.06 | 2.00 | 1.95 | 1.91 | 1.88 | 1.85 | 1.82 | 1.79 |
| 80 | 3.96 | 3.11 | 2.72 | 2.49 | 2.33 | 2.21 | 2.13 | 2.06 | 2.00 | 1.95 | 1.91 | 1.88 | 1.84 | 1.82 | 1.79 |
| 81 | 3.96 | 3.11 | 2.72 | 2.48 | 2.33 | 2.21 | 2.12 | 2.05 | 2.00 | 1.95 | 1.91 | 1.87 | 1.84 | 1.82 | 1.79 |
| 82 | 3.96 | 3.11 | 2.72 | 2.48 | 2.33 | 2.21 | 2.12 | 2.05 | 2.00 | 1.95 | 1.91 | 1.87 | 1.84 | 1.81 | 1.79 |
| 83 | 3.96 | 3.11 | 2.71 | 2.48 | 2.32 | 2.21 | 2.12 | 2.05 | 1.99 | 1.95 | 1.91 | 1.87 | 1.84 | 1.81 | 1.79 |
| 84 | 3.95 | 3.11 | 2.71 | 2.48 | 2.32 | 2.21 | 2.12 | 2.05 | 1.99 | 1.95 | 1.90 | 1.87 | 1.84 | 1.81 | 1.79 |
| 85 | 3.95 | 3.10 | 2.71 | 2.48 | 2.32 | 2.21 | 2.12 | 2.05 | 1.99 | 1.94 | 1.90 | 1.87 | 1.84 | 1.81 | 1.79 |
| 86 | 3.95 | 3.10 | 2.71 | 2.48 | 2.32 | 2.21 | 2.12 | 2.05 | 1.99 | 1.94 | 1.90 | 1.87 | 1.84 | 1.81 | 1.78 |
| 87 | 3.95 | 3.10 | 2.71 | 2.48 | 2.32 | 2.20 | 2.12 | 2.05 | 1.99 | 1.94 | 1.90 | 1.87 | 1.83 | 1.81 | 1.78 |
| 88 | 3.95 | 3.10 | 2.71 | 2.48 | 2.32 | 2.20 | 2.12 | 2.05 | 1.99 | 1.94 | 1.90 | 1.86 | 1.83 | 1.81 | 1.78 |
| 89 | 3.95 | 3.10 | 2.71 | 2.47 | 2.32 | 2.20 | 2.11 | 2.04 | 1.99 | 1.94 | 1.90 | 1.86 | 1.83 | 1.80 | 1.78 |
| 90 | 3.95 | 3.10 | 2.71 | 2.47 | 2.32 | 2.20 | 2.11 | 2.04 | 1.99 | 1.94 | 1.90 | 1.86 | 1.83 | 1.80 | 1.78 |

Lampiran 1. 2. Hasil Uji Koefisien Determinasi

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .718 ^a | .515 | .484 | 1.62670 |

Lampiran 1. 3. Uji signifikansi Simultan (Uji F)

ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1 | Regression | 219.268 | 5 | 43.854 | 16.573 | .000 ^b |
| | Residual | 206.399 | 78 | 2.646 | | |
| | Total | 425.667 | 83 | | | |

Lampiran 1. 4. Uji Signifikasi Parameter Individual (Uji t)

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 16.611 | 5.400 | | 3.076 | .003 |
| | Capacity | .086 | .075 | .090 | 1.141 | .257 |
| | Character | .106 | .230 | .040 | .460 | .646 |

| | | | | | |
|----------------------|--------|------|-------|-------|------|
| Capital | -0.179 | .301 | -.051 | -.595 | .553 |
| Condotion of Economy | .002 | .098 | .002 | .022 | .983 |
| Collateral | .500 | .059 | .717 | 8.448 | .000 |

Lampiran 1. 5. Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N | | 84 |
| Normal Parameters ^{a,b} | Mean | .0000000 |
| | Std. Deviation | 1.57693735 |
| Most Extreme Differences | Absolute | .112 |
| | Positive | .049 |
| | Negative | -.112 |
| Kolmogorov-Smirnov Z | | 1.025 |
| Asymp. Sig. (2-tailed) | | .244 |

Lampiran 1. 6. Hasil Uji Heteroskedastisitas dengan Uji Glejser

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|----------------------|-----------------------------|------------|---------------------------|--------|------|
| | B | Std. Error | Beta | | |
| (Constant) | -.075 | 3.420 | | -.022 | .983 |
| Capacity | .052 | .048 | .117 | 1.078 | .284 |
| Character | .047 | .146 | .038 | .323 | .748 |
| Capital | .121 | .191 | .074 | .635 | .527 |
| Condotion of Economy | .003 | .062 | .005 | .046 | .964 |
| Collateral | -.070 | .037 | -.219 | -1.876 | .064 |

a. Dependent Variable: Abs_res