

LAMPIRAN - LAMPIRAN



Lampiran 1
Daftar Sampel Perusahaan

No	Nama	Kode
1	Bank Rakyat Indonesia Agroniaga Tbk	AGRO
2	Bank Agris Tbk.	AGRS
3	Bank Artos Indonesia Tbk	ARTO
4	Bank MNC Internasional Tbk	BABP
5	Bank Capital Indonesia Tbk	BACA
6	Bank Central Asia Tbk	BBCA
7	Bank Harda Internasional Tbk	BBHI
8	Bank Bukopin Tbk	BBKP
9	Bank Mestika Dharma Tbk	BBMD
10	Bank Negara Indonesia (Persero) Tbk	BBNI
11	Bank Nusantara Parahyangan Tbk	BBNP
12	Bank Rakyat Indonesia (Persero) Tbk	BBRI
13	Bank Tabungan Negara (Persero) Tbk	BBTN
14	Bank Yudha Bhakti Tbk	BBYB
15	Bank Jtrust Indonesia Tbk	BCIC
16	Bank Danamon Indonesia Tbk	BDMN
17	Bank Pembangunan Daerah Banten Tbk	BEKS
18	Bank Ganesha	BGTG
19	Bank Ina Perdana	BINA
20	BPD Jawa Barat dan Banten Tbk	BJBR
21	BPD Jawa Timur Tbk	BJTM
22	Bank QNB Indonesia Tbk	BKSW
23	Bank Maspion Indonesia Tbk	BMAS
24	Bank Mandiri (Persero) Tbk	BMRI
25	Bank Bumi Arta Tbk	BNBA
26	Bank CIMB Niaga Tbk.	BNGA
27	Bank Maybank Indonesia Tbk	BNII
28	Bank Permata Tbk	BNLI
29	Bank Sinarmas Tbk	BSIM
30	Bank of India Indonesia Tbk	BSWD
31	Bank Tabungan Pensiunan Nasional Tbk	BTPN
32	Bank Victoria International Tbk	BVIC
33	Bank Dinar	DNAR
34	Bank Artha Graha Internasional Tbk	INPC
35	Bank Mayapada Internasional Tbk	MAYA
36	Bank China Construction Bank Indonesia Tbk	MCOR

37	Bank Mega Tbk	MEGA
38	Bank Mitraniaga Tbk	NAGA
39	Bank OCBC NISP Tbk	NISP
40	Bank Nationalnobi Tbk	NOBU
41	Bank Pan Indonesia Tbk	PNBN
42	Bank Woori Saudara Indonesia 1906 Tbk	SDRA

Lampiran 2
Penyaluran Kredit Tahun 2016

No	Nama	Kode	Tahun	DPK	Suku Bunga	NPL	Kredit
1	Bank Rakyat Indonesia Agroniaga Tbk	AGRO	2016	9.223.779	0,1289	0,0136	8.179.754
2	Bank Agris Tbk.	AGRS	2016	3.419.553	0,1220	0,0333	2.875.315
3	Bank Artos Indonesia Tbk	ARTO	2016	590.385	0,1600	0,0408	476.651
4	Bank MNC Internasional Tbk	BABP	2016	10.339.407	0,2007	0,0238	7.941.795
5	Bank Capital Indonesia Tbk	BACA	2016	12.019.809	0,1415	0,0294	6.652.992
6	Bank Central Asia Tbk	BBCA	2016	530.133.625	0,1056	0,003	403.391.221
7	Bank Harda Internasional Tbk	BBHI	2016	1.568.478	0,1350	0,0190	1.398.464
8	Bank Bukopin Tbk	BBKP	2016	83.869.295	0,1446	0,0276	70.566.376
9	Bank Mestika Dharma Tbk	BBMD	2016	7.769.787	0,1231	0,0218	6.288.416
10	Bank Negara Indonesia (Persero) Tbk	BBNI	2016	415.453.084	0,1552	0,0050	393.275.392
11	Bank Nusantara Parahyangan Tbk	BBNP	2016	6.312.303	0,1386	0,0407	5.313.629
12	Bank Rakyat Indonesia (Persero) Tbk	BBRI	2016	754.526.374	0,1459	0,0204	643.470.975
13	Bank Tabungan Negara (Persero) Tbk	BBTN	2016	159.987.717	0,1252	0,0185	150.221.960
14	Bank Yudha Bhakti Tbk	BBYB	2016	3.409.627	0,1700	0,0248	3.266.100

15	Bank Jtrust Indonesia Tbk	BCIC	2016	11.664.889	0,1388	0,0291	11.236.874
16	Bank Danamon Indonesia Tbk	BDMN	2016	103.739.516	0,1359	0,0196	95.215.147
17	Bank Pembangunan Daerah Banten Tbk	BEKS	2016	3.897.174	0,14	0,0476	3.267.672
18	Bank Ganesha	BGTG	2016	2.728.099	0,1406	0,0080	2.411.612
19	Bank Ina Perdana	BINA	2016	1.800.961	0,1378	0,0229	1.378.153
20	BPD Jawa Barat dan Banten Tbk	BJBR	2016	73.029.838	0,1582	0,0077	63.419.185
21	BPD Jawa Timur Tbk	BJTM	2016	32.798.657	0,1327	0,0065	29.675.422
22	Bank QNB Indonesia Tbk	BKSW	2016	19.344.962	0,1290	0,0294	17.551.188
23	Bank Maspion Indonesia Tbk	BMAS	2016	4.188.586	0,1181	0,0081	4.183.363
24	Bank Mandiri (Persero) Tbk	BMRI	2016	702.060.230	0,1142	0,0138	649.322.953
25	Bank Bumi Arta Tbk	BNBA	2016	5.695.444	0,1357	0,0101	4.458.966
26	Bank CIMB Niaga Tbk.	BNGA	2016	180.571.134	0,1172	0,0216	173.587.691
27	Bank Maybank Indonesia Tbk	BNII	2016	118.855.429	0,1269	0,0228	109.988.691
28	Bank Permata Tbk	BNLI	2016	130.302.660	0,1189	0,0224	126.310.792
29	Bank Sinarmas Tbk	BSIM	2016	25.077.741	0,1508	0,0147	19.358.254
30	Bank of India Indonesia Tbk	BSWD	2016	3.023.225	0,1404	0,0469	2.500.163
31	Bank Tabungan Pensiunan Nasional Tbk	BTPN	2016	66.201.512	0,1975	0,0038	63.168.410
32	Bank Victoria International Tbk	BVIC	2016	19.524.271	0,1225	0,0237	14.537.940
33	Bank Dinar	DNAR	2016	1.615.094	0,1266	0,0134	1.332.359
34	Bank Artha Graha Internasional Tbk	INPC	2016	20.848.803	0,1500	0,0144	18.011.030
35	Bank Mayapada Internasional Tbk	MAYA	2016	51.638.864	0,1390	0,0122	47.197.276

36	Bank China Construction Bank Indonesia Tbk	MCOR	2016	9.518.000	0,1273	0,0248	8.229.739
37	Bank Mega Tbk	MEGA	2016	51.073.227	0,1413	0,0259	28.300.130
38	Bank Mitraniaga Tbk	NAGA	2016	1.989.542	0,1564	0,0234	996.142
39	Bank OCBC NISP Tbk	NISP	2016	103.559.959	0,1177	0,0077	93.362.639
40	Bank Nationalnobu Tbk	NOBU	2016	7.538.890	0,1147	0,0001	3.995.887
41	Bank Pan Indonesia Tbk	PNBN	2016	142.654.215	0,1265	0,0082	125.049.120
42	Bank Woori Saudara Indonesia 1906 Tbk	SDRA	2016	14.879.609	0,1569	0,0098	16.260.828



Lampiran 3
Penyaluran Kredit Tahun 2017

No	Nama	Kode	Tahun	DPK	Suku Bunga	NPL	Kredit
1	Bank Rakyat Indonesia Agroniaga Tbk	AGRO	2017	12.421.932	0,1222	0,0131	10.981.623
2	Bank Agris Tbk.	AGRS	2017	3.284.755	0,1177	0,0496	2.753.030
3	Bank Artos Indonesia Tbk	ARTO	2017	671.117	0,1500	0,0409	487.736
4	Bank MNC Internasional Tbk	BABP	2017	9.027.729	0,1874	0,0282	6.783.806
5	Bank Capital Indonesia Tbk	BACA	2017	14.109.109	0,1353	0,0243	7.140.797
6	Bank Central Asia Tbk	BBCA	2017	581.115.442	0,0978	0,004	454.264.956
7	Bank Harda Internasional Tbk	BBHI	2017	1.742.732	0,1263	0,0239	1.739.097
8	Bank Bukopin Tbk	BBKP	2017	88.586.160	0,1418	0,0637	72.632.404
9	Bank Mestika Dharma Tbk	BBMD	2017	8.357.635	0,1197	0,0132	6.783.699
10	Bank Negara Indonesia (Persero) Tbk	BBNI	2017	492.747.948	0,0099	0,0074	441.313.566
11	Bank Nusantara Parahyangan Tbk	BBNP	2017	6.218.180	0,1691	0,0450	5.844.252
12	Bank Rakyat Indonesia (Persero) Tbk	BBRI	2017	841.656.450	0,1414	0,0211	718.982.668
13	Bank Tabungan Negara (Persero) Tbk	BBTN	2017	177.091.421	0,1188	0,0166	181.002.783

14	Bank Yudha Bhakti Tbk	BBYB	2017	4.138.413	0,1700	0,0207	3.913.394
15	Bank Jtrust Indonesia Tbk	BCIC	2017	12.904.620	0,1336	0,0153	11.468.893
16	Bank Danamon Indonesia Tbk	BDMN	2017	101.896.818	0,1215	0,0188	96.968.742
17	Bank Pembangunan Daerah Banten Tbk	BEKS	2017	5.554.832	0,14	0,0467	5.107.921
18	Bank Ganesha	BGTG	2017	3.381.489	0,1373	0,0180	2.902.932
19	Bank Ina Perdana	BINA	2017	1.893.345	0,1366	0,0248	1.469.552
20	BPD Jawa Barat dan Banten Tbk	BJBR	2017	81.222.167	0,1532	0,0081	71.035.168
21	BPD Jawa Timur Tbk	BJTM	2017	39.845.108	0,1310	0,0046	31.754.413
22	Bank QNB Indonesia Tbk	BKSW	2017	19.926.191	0,1185	0,0114	13.542.749
23	Bank Maspion Indonesia Tbk	BMAS	2017	4.655.524	0,1102	0,0138	4.522.409
24	Bank Mandiri (Persero) Tbk	BMRI	2017	749.583.982	0,1055	0,0106	712.037.865
25	Bank Bumi Arta Tbk	BNBA	2017	5.516.392	0,1210	0,0085	4.483.064
26	Bank CIMB Niaga Tbk.	BNGA	2017	189.317.196	0,1086	0,0216	181.405.722
27	Bank Maybank Indonesia Tbk	BNII	2017	121.291.560	0,1155	0,0172	113.813.563
28	Bank Permata Tbk	BNLI	2017	111.287.827	0,1200	0,0167	113.684.814
29	Bank Sinarmas Tbk	BSIM	2017	23.606.522	0,1424	0,0234	18.759.953
30	Bank of India Indonesia Tbk	BSWD	2017	3.176.065	0,1288	0,0359	2.152.867

31	Bank Tabungan Pensiunan Nasional Tbk	BTPN	2017	67.918.073	0,2023	0,0041	65.351.837
32	Bank Victoria International Tbk	BVIC	2017	20.774.972	0,1200	0,0232	15.831.264
33	Bank Dinar	DNAR	2017	1.981.823	0,1241	0,0235	1.383.358
34	Bank Artha Graha Internasional Tbk	INPC	2017	22.276.236	0,1500	0,0430	18.464.170
35	Bank Mayapada Internasional Tbk	MAYA	2017	62.630.534	0,1249	0,0420	56.420.081
36	Bank China Construction Bank Indonesia Tbk	MCOR	2017	12.713.399	0,1146	0,0223	10.109.907
37	Bank Mega Tbk	MEGA	2017	61.282.871	0,1205	0,0141	35.237.814
38	Bank Mitraniaga Tbk	NAGA	2017	2.241.247	0,1432	0,0103	941.766
39	Bank OCBC NISP Tbk	NISP	2017	113.440.672	0,1074	0,0072	106.349.408
40	Bank Nationalnobu Tbk	NOBU	2017	9.478.889	0,1038	0,0005	4.887.793
41	Bank Pan Indonesia Tbk	PNBN	2017	145.670.584	0,1203	0,0077	128.651.727
42	Bank Woori Saudara Indonesia 1906 Tbk	SDRA	2017	16.928.615	0,1323	0,0090	18.649.664

Lampiran 4
Penyaluran Kredit Tahun 2018

No	Nama	Kode	Tahun	DPK	Suku Bunga	NPL	Kredit
1	Bank Rakyat Indonesia Agroniaga Tbk	AGRO	2018	18.064.536	0,1154	0,0178	15.670.832
2	Bank Agris Tbk.	AGRS	2018	3.488.648	0,1079	0,0464	2.922.124
3	Bank Artos Indonesia Tbk	ARTO	2018	511.937	0,1500	0,0415	392.855
4	Bank MNC Internasional Tbk	BABP	2018	8.469.956	0,1700	0,0343	7.272.968
5	Bank Capital Indonesia Tbk	BACA	2018	15.422.541	0,1339	0,0197	8.103.297
6	Bank Central Asia Tbk	BBCA	2018	629.812.017	0,0918	0,004	524.530.462
7	Bank Harda Internasional Tbk	BBHI	2018	1.644.927	0,1263	0,0244	1.561.125
8	Bank Bukopin Tbk	BBKP	2018	76.149.550	0,1385	0,0475	66.444.209
9	Bank Mestika Dharma Tbk	BBMD	2018	8.347.598	0,1119	0,0104	6.608.558
10	Bank Negara Indonesia (Persero) Tbk	BBNI	2018	552.172.202	0,1234	0,0088	512.778.497
11	Bank Nusantara Parahyangan Tbk	BBNP	2018	6.707.967	0,1483	0,0383	6.305.910
12	Bank Rakyat Indonesia (Persero) Tbk	BBRI	2018	944.268.737	0,1346	0,0216	820.010.157
13	Bank Tabungan Negara (Persero) Tbk	BBTN	2018	211.034.488	0,1147	0,0183	215.716.247
14	Bank Yudha Bhakti Tbk	BBYB	2018	3.661.401	0,1700	0,0992	3.941.860

15	Bank Jtrust Indonesia Tbk	BCIC	2018	13.248.605	0,1325	0,0312	10.259.055
16	Bank Danamon Indonesia Tbk	BDMN	2018	107.695.796	0,1090	0,0205	104.571.750
17	Bank Pembangunan Daerah Banten Tbk	BEKS	2018	6.656.770	0,14	0,0492	5.515.795
18	Bank Ganesha	BGTG	2018	3.316.467	0,1340	0,0083	2.913.152
19	Bank Ina Perdana	BINA	2018	2.539.232	0,1353	0,0206	1.759.096
20	BPD Jawa Barat dan Banten Tbk	BJBR	2018	81.820.984	0,1444	0,0090	75.349.849
21	BPD Jawa Timur Tbk	BJTM	2018	50.915.931	0,1262	0,0061	33.893.237
22	Bank QNB Indonesia Tbk	BKSW	2018	15.455.089	0,1189	0,0147	11.045.117
23	Bank Maspion Indonesia Tbk	BMAS	2018	4.933.458	0,1086	0,0210	4.976.591
24	Bank Mandiri (Persero) Tbk	BMRI	2018	766.008.893	0,1002	0,0067	799.557.188
25	Bank Bumi Arta Tbk	BNBA	2018	5.656.864	0,1167	0,0069	4.721.858
26	Bank CIMB Niaga Tbk.	BNGA	2018	190.750.218	0,1025	0,0155	186.262.631
27	Bank Maybank Indonesia Tbk	BNII	2018	116.812.388	0,1079	0,0150	121.972.870
28	Bank Permata Tbk	BNLI	2018	118.135.189	0,1075	0,0173	128.117.544
29	Bank Sinarmas Tbk	BSIM	2018	21.989.429	0,1423	0,0273	19.844.042
30	Bank of India Indonesia Tbk	BSWD	2018	2.425.671	0,1240	0,0323	2.413.111

31	Bank Tabungan Pensiunan Nasional Tbk	BTPN	2018	70.844.712	0,1975	0,0051	68.136.780
32	Bank Victoria International Tbk	BVIC	2018	20.636.380	0,1000	0,0202	16.393.596
33	Bank Dinar	DNAR	2018	1.799.598	0,1212	0,0194	1.246.742
34	Bank Artha Graha Internasional Tbk	INPC	2018	20.455.053	0,1331	0,0333	15.664.638
35	Bank Mayapada Internasional Tbk	MAYA	2018	71.510.536	0,1202	0,0326	65.669.810
36	Bank China Construction Bank Indonesia Tbk	MCOR	2018	13.073.223	0,1054	0,0162	11.425.519
37	Bank Mega Tbk	MEGA	2018	60.734.798	0,1198	0,0127	42.263.704
38	Bank Mitraniaga Tbk	NAGA	2018	2.076.974	0,1379	0,0022	876.657
39	Bank OCBC NISP Tbk	NISP	2018	125.560.448	0,1013	0,0082	117.834.798
40	Bank Nationalnobu Tbk	NOBU	2018	8.691.731	0,1003	0,0044	6.548.959
41	Bank Pan Indonesia Tbk	PNBN	2018	137.694.263	0,1136	0,0091	137.385.515
42	Bank Woori Saudara Indonesia 1906 Tbk	SDRA	2018	15.391.187	0,1234	0,0108	22.294.572

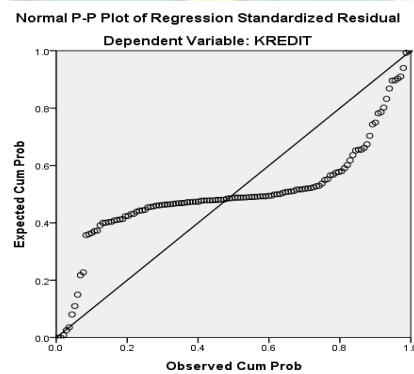
Lampiran 5 Hasil Output SPSS

Statistik Deskriptif Variabel Penelitian

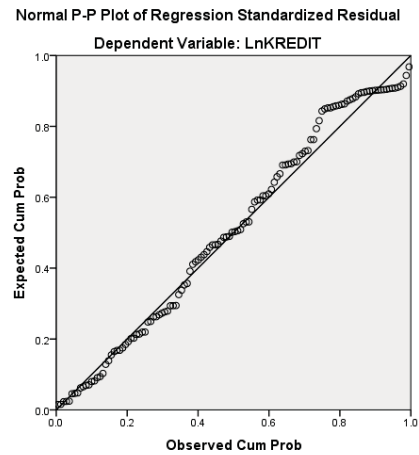
Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
DPK	126	.512	944.269	100.78251	195.574188
SUKU	126	.010	.202	.13065	.024042
NPL	126	.000	.099	.02065	.014632
KREDIT	126	.393	820.010	90.56201	175.707820
Valid N (listwise)	126				

Hasil Uji Normalitas Sebelum Transformasi



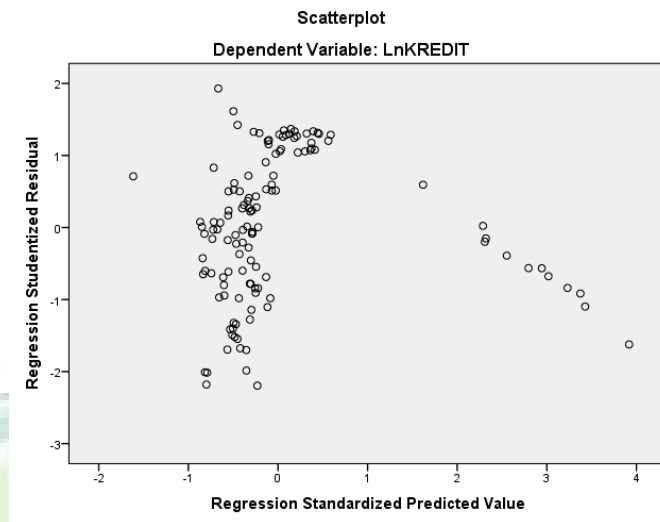
Hasil Uji Normalitas Setelah Transformasi



Uji Multikolinieritas

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	3.126	.665		4.699	.000		
DPK	.007	.001	.692	11.071	.000	.896	1.116
SUKU	-3.689	4.975	-.047	-.742	.460	.883	1.132
NPL	-19.434	8.087	-.150	-2.403	.018	.903	1.108

Uji Heteroskedastisitas



Uji Autokorelasi

	Unstandardized Residual
Test Value ^a	.00715
Cases < Test Value	63
Cases >= Test Value	63
Total Cases	126
Number of Runs	68
Z	.716
Asymp. Sig. (2-tailed)	.474

Koefisien Determinasi

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.757 ^a	.573	.563	1.25677

Uji t

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.126	.665		4.699	.000
DPK	.007	.001	.692	11.071	.000
SUKU	-3.689	4.975	-.047	-.742	.460
NPL	-19.434	8.087	-.150	-2.403	.018

Uji F

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	258.878	3	86.293	54.634	.000 ^b
	Residual	192.695	122	1.579		
	Total	451.573	125			