

## LAMPIRAN

### Lampiran I Sampel data hasil hitung variabel

No	Nama Perusahaan	Tahun	NPL (X1)	NIM (X2)	LDR (X3)	GCG (X3)	ROA (X4)	CAR (X5)	DPK (Y)
1	BANK SUMUT	2015	1.54	7.26	94.08	2	2.31	14.41	-0.039
		2016	1.19	7.89	93.89	2	2.74	16.42	0.000
		2017	1.44	7.44	89.14	2	2.65	15.85	-0.018
		2018	1.35	7.36	97.91	2	2.09	17.85	-0.006
		2019	1.77	7.22	94.16	2	2.21	18.49	0.017
2	BANK RIAU KEPRI	2015	0.29	6.08	112.61	3	1.69	20.78	0.102
		2016	0.12	7.15	125.19	3	2.74	18.39	-0.002
		2017	0.09	5.48	94.1	3	2.30	22.43	0.160
		2018	0.19	5.81	98.05	3	1.97	20.35	-0.069
		2019	0.27	5.42	89.7	3	1.74	21.01	0.140
3	BANK NAGARI	2015	1.9	6.94	99.24	3	2.28	18.26	0.013
		2016	2.14	6.74	98.02	3	2.19	19.95	-0.030
		2017	1.96	6.53	99.24	2	1.86	19.97	0.003
		2018	1.49	7.17	96.68	2	2.03	20.5	0.002
		2019	1.62	6.72	97.19	2	2.06	19.96	0.016
4	BANK JAMBI	2015	0.65	5.36	106	3	2.43	28.43	-0.031
		2016	0.20	5.92	103.09	3	2.92	20.90	0.035
		2017	0.10	5.92	100.75	2	3.65	21.00	0.040
		2018	0.12	8.04	100.64	2	3.06	24.44	-0.068
		2019	0.44	5.00	101.37	2	2.72	22.78	0.077
5	BANK BENGKULU	2015	0.07	6.68	91.39	3	3.08	21.39	0.011
		2016	0.06	7.69	93.59	3	2.78	19.08	-0.108
		2017	0.06	6.12	89.86	3	2.02	19.36	0.027
		2018	0.05	7.50	104.33	3	1.76	19.26	-0.126
		2019	0.11	7.29	97.06	3	2.15	19.14	0.068
6	BANK SUMSEL BABEL	2015	1.87	7.77	95.43	3	2.18	18.64	-0.024
		2016	1.48	11.82	88.92	2	2.23	17.79	0.040
		2017	1.55	10.87	78.97	2	1.83	21.83	0.020
		2018	1.56	7.70	71.36	2	1.93	21.55	-0.028
		2019	1.62	8.05	76.26	2	1.86	18.90	-0.026
7	BANK LAMPUNG	2015	0.03	7.21	87.66	2	3.25	23.46	0.089
		2016	0.14	6.07	101.06	3	2.85	20.39	0.148
		2017	0.05	5.26	88.22	3	2.44	20.57	-0.059
		2018	0.04	5.52	98.42	3	2.27	19.69	-0.082
		2019	0.16	5.21	83.36	3	2.31	18.54	0.049
8	BANK BANTEN	2015	4.91	6.11	80.77	3	-5.29	8.02	0.702
		2016	4.76	1.93	83.85	3	-9.58	13.22	-0.527
		2017	4.67	3.07	91.95	3	-1.43	10.22	-0.113
		2018	4.92	1.96	82.86	3	-1.57	10.04	-0.048
		2019	4.01	1.14	95.59	3	-2.09	9.01	-0.003
9	BANK BJB	2015	0.86	6.32	88.13	2	2.04	16.21	0.052
		2016	0.75	7.4	86.7	2	2.22	18.43	0.066
		2017	0.79	6.76	87.27	2	2.01	18.77	0.005
		2018	0.9	6.37	91.89	2	1.71	18.63	-0.031
		2019	0.81	5.75	97.81	2	1.68	17.71	0.001

10	BANK DKI	2015	4.23	6.61	91.14	2	0.89	24.53	0.026
		2016	2.75	7.27	87.41	3	2.19	29.79	-0.169
		2017	2.31	5.31	70.77	3	2.04	29.88	0.028
		2018	1.58	5.57	93.04	2	2.24	24.23	0.019
		2019	1.75	5.44	100.33	2	2.31	25.78	0.104
11	BANK JATENG	2015	1.26	7.25	90.54	2	2.6	14.87	0.004
		2016	1.45	7.01	95.05	2	2.6	20.25	-0.077
		2017	1.64	5.73	95.1	2	2.69	20.07	-0.021
		2018	1.84	6.75	101.57	2	2.66	18.31	-0.055
		2019	2.88	5.88	99.29	2	1.88	17.70	0.017
12	BANK JATIM	2015	0.7	6.41	63.34	2	2.67	21.22	0.004
		2016	0.67	6.94	66.57	2	2.98	23.88	-0.151
		2017	0.65	6.68	79.69	2	3.12	24.65	-0.034
		2018	0.46	6.37	90.48	2	2.96	24.21	-0.042
		2019	0.74	6.11	82.92	2	2.73	21.77	0.021
13	BANK BPD DIY	2015	0.51	7.5	80.99	2	2.94	20.22	-0.077
		2016	2.47	7.52	80.84	3	3.05	21.61	0.022
		2017	2.29	7.21	81.18	2	2.88	19.97	0.009
		2018	1.51	7.31	83.94	2	2.84	19.41	-0.011
		2019	0.82	7.31	84.07	2	3.01	24.74	-0.030
14	BANK KALTIM	2015	1.64	6.03	103.54	2	1.56	19.85	-0.088
		2016	1.98	7.28	101.17	3	2.99	24.50	-0.039
		2017	2.00	7.32	89.71	3	2.72	24.89	0.044
		2018	1.85	5.42	72.64	2	2.4	21.15	0.054
		2019	2.42	5.90	69.42	2	1.21	22.01	0.002
15	BANK KALTENG	2015	0.16	8.56	106.34	3	4.34	31.19	-0.021
		2016	0.09	9.41	99.63	3	4.24	26.79	-0.053
		2017	0.21	8.63	96.71	3	3.84	31.62	0.058
		2018	0.11	8.42	85.3	3	3.87	29.13	0.029
		2019	0.11	7.47	92.4	3	3.23	25.56	-0.118
16	BANK BPD BALI	2015	1.33	6.85	97.32	2	3.33	24.44	0.021
		2016	0.94	7.75	102.78	2	3.76	20.42	-0.003
		2017	1.65	7.28	92.57	2	3.16	19.28	0.011
		2018	1.06	7.10	91.22	2	3.17	23.47	0.089
		2019	0.30	6.88	91.72	2	3.08	22.48	0.019
17	BANK NTT	2015	1.05	9.19	90.09	3	3.44	23.49	-0.065
		2016	0.77	9.73	107.39	2	2.94	23.57	0.005
		2017	1.37	9.51	114.01	3	2.98	22.66	-0.025
		2018	1.27	9.11	115.28	3	2.77	22.59	-0.025
		2019	1.86	8.08	92.51	3	2.26	21.02	0.089
18	BANK SULSELBAR	2015	0.28	8.85	117.17	2	4.9	36.76	-0.026
		2016	0.25	8.82	103	3	4.96	27.79	0.053
		2017	0.21	9.06	119.38	3	3.56	25.17	-0.041
		2018	0.26	9.11	119.76	3	3.67	24.28	-0.014
		2019	0.94	9.31	117.85	3	3.36	22.98	0.016
19	BANK SULUT GO	2015	0.55	9.18	103.62	3	1.56	13.79	-0.071
		2016	0.50	9.25	111.85	3	2.00	17.11	-0.210
		2017	0.52	9.60	96.35	3	2.80	16.61	0.267

		2018	1.62	8.24	102.87	3	2.30	16.49	-0.034
		2019	0.93	6.99	101.59	3	1.44	15.82	0.118
20	BANK SULTENG	2015	0.37	7.53	80.62	3	3.1	27.85	0.697
		2016	0.03	7.17	91.11	2	2.91	28.15	-0.030
		2017	0.17	6.60	95.81	2	2.49	27.8	-0.107
		2018	0.20	5.73	94.4	3	2.56	27.22	-0.015
		2019	0.11	5.21	69.43	3	2.51	27.21	0.168
21	BANK SULTRA	2015	1.22	7.51	94.44	3	3.41	23.09	-0.121
		2016	0.84	7.98	97.72	3	3.87	24.69	-0.065
		2017	0.57	7.56	103.51	3	4.13	26.3	0.247
		2018	0.33	7.57	101.38	3	4.01	26.33	0.034
		2019	0.39	6.98	95.17	3	3.73	25.13	-0.077
22	BANK MALUKUMALUT	2015	0.73	9.14	85.28	3	3.56	18.66	0.005
		2016	0.65	8.31	86.87	3	3.15	19.53	-0.056
		2017	0.65	8.37	88.26	3	3.15	19.53	0.000
		2018	0.34	8.22	95.34	3	3.07	24.73	-0.049
		2019	0.20	7.53	91.92	3	2.78	25.46	-0.002
23	BANK PAPUA	2015	2.99	7.51	83.03	3	2.6	22.22	0.053
		2016	3.95	7.01	86.23	3	0.61	17.28	-0.017
		2017	3.79	7.16	80.12	3	0.61	17.99	0.007
		2018	2.44	6.82	78.9	3	1.24	22.21	0.004
		2019	2.00	7.00	70.30	2	1.35	21.43	-0.027

## Lampiran II Hasil Uji Normalitas

### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Predicted Value
N		115
Normal Parameters <sup>a,b</sup>	Mean	.0062870
	Std. Deviation	.02599200
Most Extreme Differences	Absolute	.078
	Positive	.053
	Negative	-.078
Test Statistic		.078
Asymp. Sig. (2-tailed)		.082 <sup>c</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

## Lampiran III Uji Autokorelasi

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.902 <sup>a</sup>	.813	.803	.05665	2.106

a. Predictors: (Constant), CAR, GCG, LDR, NIM, NPL, ROA

b. Dependent Variable: DPK

#### Lampiran IV Uji Multikolinieritas

Model		Coefficients <sup>a</sup>					Collinearity Statistics		
		Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Tolerance	VIF
B	Std. Error	Beta							
1	(Constant)	.097	.140			.689	.492		
	NPL	.001	.015	.013		.100	.921	.488	2.050
	NIM	.003	.009	.039		.338	.736	.657	1.522
	LDR	-.002	.001	-.165		-1.603	.112	.835	1.197
	GCG	.032	.025	.124		1.251	.214	.903	1.107
	ROA	.014	.013	.185		1.109	.270	.318	3.149
	CAR	-.003	.003	-.099		-.822	.413	.607	1.646

a. Dependent Variable: DPK

#### Lampiran V Uji Heteroskedasitas

Model		Coefficients <sup>a</sup>					
		Unstandardized Coefficients		Standardized Coefficients		Sig.	
B	Std. Error	Beta	t				
1	(Constant)	-.135	.111			-1.220	.225
	NPL	.005	.012	.056		.424	.672
	NIM	-.002	.007	-.037		-.322	.748
	LDR	.000	.001	.048		.478	.634
	GCG	.019	.020	.094		.972	.333
	ROA	.006	.010	.095		.578	.564
	CAR	.005	.003	.233		1.967	.052

a. Dependent Variable: ABS\_RES1

#### Lampiran VI Uji F (Uji Secara Simultan)

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.507	6	.251	78.257	.000 <sup>b</sup>
	Residual	.347	108	.003		
	Total	1.853	114			

a. Dependent Variable: DPK

b. Predictors: (Constant), CAR, GCG, LDR, NPL, NIM, ROA

### Lampiran VII Uji t (Uji Secara Parsial)

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.038	.057		-.665	.508
	NPL	-.056	.005	-.516	-11.219	.000
	NIM	.011	.004	.141	2.712	.008
	LDR	.000	.000	.012	.270	.788
	GCG	.019	.011	.076	1.689	.094
	ROA	-.058	.005	-.773	-11.958	.000
	CAR	.005	.001	.179	3.358	.001

a. Dependent Variable: DPK

### Lampiran VIII Uji Koefisien Determinan

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.902 <sup>a</sup>	.813	.803	.05665

a. Predictors: (Constant), CAR, GCG, LDR, NPL, NIM, ROA