

## LAMPIRAN

### Lampiran 1. Transkrip Data Sekunder

NO	TAHUN	TRIWULAN	LN JUMLAH PEMBIAYAAN	NPF	CAR	LN PPAP
1	2005	1	15,31099492	2,15	11,63	11,1858648
2		2	15,4571376	1,25	18,08	11,34772058
3		3	15,57373255	2,62	16,35	11,33554369
4		4	14,80374904	2,8	16,33	11,63089515
5	2006	1	14,79314772	2,77	16,88	11,65570892
6		2	14,81710521	3,89	15,08	11,49600309
7		3	14,82832346	4,43	14,47	11,86253954
8		4	14,99103852	5,76	14,23	11,80369028
9	2007	1	14,94647064	3,67	15,28	11,7334175
10		2	15,02794338	4,89	13	11,72459545
11		3	15,15929478	6,59	11,45	12,17227798
12		4	15,24834637	2,96	10,79	12,20013505
13	2008	1	15,27950458	3,24	11,63	11,56339042
14		2	15,33477384	4,82	9,64	12,11213552
15		3	15,41590207	4,93	11,34	12,1357682
16		4	15,42909227	4,33	11,44	11,95955171
17	2009	1	15,49110712	6,41	12,29	11,99662858
18		2	15,55961642	3,95	11,22	12,2996404
19		3	15,5969796	8,86	10,85	12,63903294
20		4	15,60663916	4,73	11,15	12,16283628
21	2010	1	15,61545114	6,59	10,52	12,31813267
22		2	15,67273718	4,72	10,12	12,39615154
23		3	15,75090461	4,2	14,62	12,46111788
24		4	15,83177771	4,32	13,32	12,47870326
25	2011	1	15,8643733	4,71	12,42	12,65339281
26		2	15,95029503	3,57	11,64	12,80372438
27		3	16,01416711	4,53	12,59	12,88452996
28		4	16,10826883	2,6	12,05	12,97814191
29	2012	1	16,19577199	2,83	12,13	12,98379302
30		2	16,28473674	2,73	14,55	13,05282464
31		3	16,36386248	2,21	13,28	13,00985292

32		4	16,52659728	2,09	11,7	12,96484604
33	2013	1	16,61202318	2,02	12,08	12,99973688
34		2	16,73625088	2,19	13,62	13,09891459
35		3	16,80445333	2,17	12,95	13,20436171
36		4	16,87141592	1,35	17,55	13,26978461
37	2014	1	16,886163	2,11	17,64	13,17954679
38		2	16,95684413	3,3	16,37	13,23484885
39		3	16,98630292	4,74	14,77	13,96225589
40		4	16,90356323	6,43	14,22	14,05456762
41	2015	1	16,89795328	6,34	14,57	13,86790659
42		2	16,90686178	4,93	14,91	14,50865774
43		3	16,90401744	4,64	13,71	14,50865774
44		4	16,91515658	7,11	12,36	15,20180492
45	2016	1	16,9098035	6,07	12,1	13,81148547
46		2	16,90744307	7,23	12,78	14,05687431
47		3	16,91261393	4,43	12,75	13,88293927
48		4	16,90417988	3,83	12,74	13,91666815
49	2017	1	16,89059749	4,56	12,83	13,72845482
50		2	16,88566649	4,95	12,94	13,94724033
51		3	16,86770865	4,54	11,58	14,04310101
52		4	16,85120788	4,43	13,62	13,98341367

Sumber : Laporan Publikasi Otoritas Jasa Keuangan (OJK)

## Lampiran 1 Hasil Uji SPSS

### STATISTIK DESKRIPTIF

#### Descriptive Statistics

	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Jumlah Pembiayaan	52	2.20	14.79	16.99	16.0456	.76205	.581
Non Performing Financing	52	7.61	1.25	8.86	4.1831	1.65407	2.736
Capital Adequacy Ratio	52	8.44	9.64	18.08	13.2338	2.01957	4.079
Penyisihan Penghapusan Aktiva Produktif	52	4.02	11.18	15.20	12.8161	.97139	.944
Valid N (listwise)	52						

### UJI NORMALITAS

#### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		52
Normal Parameters <sup>a</sup>	Mean	.0000000
	Std. Deviation	.31750221
Most Extreme Differences	Absolute	.082
	Positive	.082
	Negative	-.046
Kolmogorov-Smirnov Z		.593
Asymp. Sig. (2-tailed)		.874

a. Test distribution is Normal.

## UJI MULTIKOLINEARITAS

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-6.297	1.010		-6.234	.000		
Jumlah Pembiayaan	1.151	.060	.903	19.029	.000	.989	1.011
Non Performing Financing	.151	.030	.257	4.999	.000	.840	1.190
Capital Adequacy Ratio	.001	.025	.003	.056	.956	.835	1.198

a. Dependent Variable: Penyisihan Penghapusan Aktiva Produktif

## UJI HETEROSKEDASTISITAS

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.063	.627		-.101	.920
Jumlah Pembiayaan	-.009	.038	-.032	-.231	.818
Non Performing Financing	.017	.019	.138	.904	.371
Capital Adequacy Ratio	.028	.015	.279	1.827	.074

a. Dependent Variable: RES2

## 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>	.814	.802	.29863	1.909

a. Predictors: (Constant), Lag\_CAR, Lag\_JP, Lag\_NPF

b. Dependent Variable: Lag\_PPAP

## UJI T

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

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-6.297	1.010		-6.234	.000
	Jumlah Pembiayaan	1.151	.060	.903	19.029	.000
	Non Performing Financing	.151	.030	.257	4.999	.000
	Capital Adequacy Ratio	.001	.025	.003	.056	.956

a. Dependent Variable: Penyisihan Penghapusan Aktiva Produktif

## UJI F

**ANOVA<sup>b</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	42.983	3	14.328	133.767	.000 <sup>a</sup>
	Residual	5.141	48	.107		
	Total	48.124	51			

a. Predictors: (Constant), Capital Adequacy Ratio, Jumlah Pembiayaan, Non Performing Financing

b. Dependent Variable: Penyisihan Penghapusan Aktiva Produktif

## KOEFISIEN DETERMINASI

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.945 <sup>a</sup>	.893	.886	.32727

a. Predictors: (Constant), Capital Adequacy Ratio, Jumlah Pembiayaan, Non Performing Financing

b. Dependent Variable: Penyisihan Penghapusan Aktiva Produktif