

# **LAMPIRAN**

❖ Data Penelitian

| Data Penelitian |       |            |       |        |        |       |       |        |       |        |      |      |        |
|-----------------|-------|------------|-------|--------|--------|-------|-------|--------|-------|--------|------|------|--------|
| NO              | TAHUN | PERUSAHAAN | KKB   | AI     | VACA   | VAHU  | STVA  | VAIC   | CAR   | BOPO   | NIM  | NPL  | LDR    |
| 1               | 2014  | AGRO       | 1.53  | 23.00  | 0.22   | 1.97  | 0.49  | 2.68   | 19.06 | 87.31  | 4.62 | 4.77 | 88.49  |
| 2               |       | BABP       | -0.82 | 25.00  | 0.08   | 0.58  | -0.71 | -0.05  | 17.79 | 108.54 | 3.43 | 3.32 | 80.35  |
| 3               |       | BBKP       | 1.23  | 118.00 | 0.24   | 1.89  | 0.47  | 2.61   | 14.20 | 89.21  | 3.70 | 3.58 | 83.89  |
| 4               |       | BBMD       | 3.86  | 48.00  | 0.16   | 2.56  | 0.61  | 3.33   | 26.66 | 65.85  | 8.24 | 8.13 | 101.30 |
| 5               |       | BBNI       | 3.50  | 161.00 | 0.24   | 3.13  | 0.68  | 4.05   | 16.20 | 68.00  | 6.30 | 6.40 | 87.80  |
| 6               |       | BBTN       | 1.14  | 166.00 | 0.26   | 2.23  | 0.55  | 3.04   | 14.64 | 88.97  | 4.47 | 4.87 | 108.86 |
| 7               |       | BCIC       | -4.97 | 79.00  | -0.03  | -1.29 | 1.77  | 0.46   | 13.48 | 136.39 | 0.24 | 0.93 | 71.14  |
| 8               |       | BDMN       | 1.40  | 793.00 | 0.24   | 1.46  | 0.32  | 2.02   | 17.80 | 76.61  | 8.40 | 8.20 | 92.60  |
| 9               |       | BEKS       | -1.59 | 46.00  | 2.83   | 2.19  | 0.54  | 5.56   | 10.05 | 108.30 | 9.65 | 6.11 | 86.11  |
| 10              |       | BJBR       | 1.92  | 61.00  | 0.30   | 1.83  | 0.45  | 2.58   | 15.27 | 85.60  | 6.79 | 6.32 | 93.18  |
| 11              |       | BJTM       | 3.52  | 82.00  | 0.24   | 2.27  | 0.56  | 3.07   | 22.17 | 69.63  | 6.90 | 6.41 | 86.54  |
| 12              |       | BSIM       | 1.02  | 200.00 | 0.45   | 4.39  | 0.77  | 5.61   | 18.38 | 94.54  | 5.87 | 5.77 | 83.88  |
| 13              |       | BVIC       | 0.80  | 126.00 | 0.15   | 1.58  | 0.37  | 2.10   | 18.25 | 93.25  | 1.88 | 2.08 | 70.25  |
| 14              |       | INPC       | 0.79  | 105.00 | 0.02   | 1.31  | 0.24  | 1.56   | 15.95 | 91.62  | 4.75 | 4.56 | 87.62  |
| 15              |       | NISP       | 1.79  | 91.00  | 0.19   | 2.06  | 0.51  | 2.76   | 18.74 | 79.46  | 4.15 | 4.07 | 93.59  |
| 16              |       | PNBN       | 2.23  | 474.00 | 0.02   | 2.62  | 0.62  | 3.27   | 17.41 | 79.81  | 4.09 | 4.61 | 95.47  |
| 17              |       | SDRA       | 2.81  | 246.00 | 0.04   | 6.01  | 0.83  | 6.89   | 21.71 | 56.04  | 1.89 | 4.74 | 101.20 |
| 18              | 2015  | AGRO       | 1.55  | 27.00  | 0.21   | 2.51  | 0.6   | 3.32   | 22.12 | 88.63  | 4.77 | 1.90 | 87.15  |
| 19              |       | BABP       | 0.10  | 28.00  | 0.1    | 0.96  | -0.04 | 1.02   | 17.83 | 98.97  | 3.32 | 2.97 | 72.29  |
| 20              |       | BBKP       | 1.39  | 127.00 | 0.28   | 2.28  | 0.56  | 3.12   | 13.56 | 87.56  | 3.58 | 2.83 | 86.34  |
| 21              |       | BBMD       | 3.53  | 51.00  | 0.17   | 2.5   | 0.6   | 3.26   | 28.16 | 68.58  | 8.13 | 1.36 | 101.61 |
| 22              |       | BBNI       | 2.60  | 180.00 | 0.34   | 3.24  | 0.69  | 4.27   | 19.50 | 75.50  | 6.40 | 2.70 | 87.80  |
| 23              |       | BBTN       | 1.61  | 161.00 | 0.3    | 2.42  | 0.59  | 3.31   | 16.97 | 84.83  | 4.87 | 3.42 | 108.78 |
| 24              |       | BCIC       | -5.37 | 69.00  | -0.05  | -2.03 | 1.49  | -0.6   | 15.49 | 143.68 | 0.93 | 3.71 | 85.00  |
| 25              |       | BDMN       | 1.20  | 760.00 | 0.23   | 1.74  | 0.43  | 2.4    | 19.90 | 85.56  | 8.20 | 3.00 | 87.50  |
| 26              |       | BEKS       | -5.29 | 40.00  | -12.84 | 0.64  | -0.56 | -12.77 | 8.02  | 134.15 | 6.11 | 5.94 | 80.77  |
| 27              |       | BJBR       | 2.04  | 52.00  | 0.35   | 1.78  | 0.44  | 2.56   | 15.89 | 83.31  | 6.32 | 2.91 | 88.13  |
| 28              |       | BJTM       | 2.67  | 81.00  | 0.25   | 1.94  | 0.48  | 2.67   | 21.22 | 76.12  | 6.41 | 4.29 | 82.92  |
| 29              |       | BSIM       | 0.95  | 227.00 | 0.5    | 4.57  | 0.78  | 5.86   | 14.37 | 91.67  | 5.77 | 3.95 | 78.04  |
| 30              |       | BVIC       | 0.65  | 90.00  | 0.12   | 1.57  | 0.36  | 2.04   | 19.97 | 93.89  | 2.08 | 4.48 | 70.17  |
| 31              |       | INPC       | 0.33  | 115.00 | 0.02   | 1.18  | 0.15  | 1.35   | 15.20 | 96.66  | 4.56 | 1.25 | 80.75  |
| 32              |       | NISP       | 1.68  | 80.00  | 0.2    | 2.15  | 0.53  | 2.88   | 17.32 | 80.14  | 4.07 | 1.30 | 98.05  |
| 33              |       | PNBN       | 1.31  | 314.00 | 0.02   | 1.9   | 0.47  | 2.4    | 20.23 | 86.66  | 4.61 | 2.44 | 98.83  |
| 34              |       | SDRA       | 1.94  | 268.00 | 0.12   | 2.1   | 0.52  | 2.74   | 18.82 | 79.89  | 4.74 | 1.98 | 97.22  |

| Keterangan  |  |
|-------------|--|
| <b>KKB</b>  | Kinerja Keuangan diukur menggunakan ROA (Laba Bersih Sebelum Pajak / Total Aset).                                  |
| <b>AI</b>   | Audit Internal = Jumlah obyek audit yang diaudit oleh unit audit internal selama 1 periode.                        |
| <b>VACA</b> | VACA = Value Added Capital Coefficient (VA/CE)   |
| <b>VAHU</b> | VAHU = Value Added Human Capital (VA/HC)   |
| <b>STVA</b> | STVA = Structural Capital Value Added (SC/VA)  |
| <b>VAIC</b> | Intellectual capital (VACA + VAHU + STVA).   |
| <b>CAR</b>  | Capital Adequacy Ratio (Modal Bank / Aktiva Tertimbang Menurut Resiko)   |
| <b>BOPO</b> | Biaya Operasional dibanding dengan Pendapatan Operasional (Total Beban Operasional / Total Pendapatan Operasional) |
| <b>NIM</b>  | Net Interest Margin (Pendapatan bunga Bersih / Rata-rata Aktiva Produktif)   |
| <b>NPL</b>  | Non Performing Loan (Total Kredit yang Bermasalah / Total Kredit yang Disalurkan)                                  |
| <b>LDR</b>  | Loan to Deposit Ratio (Total Kredit / Dana Pihak Ketiga)   |

❖ **Data Perbankan yang *Listing* Di BEI**

| <b>No</b> | <b>Tahun</b> | <b>Kode Perusahaan</b> | <b>Nama Perusahaan</b>                 |
|-----------|--------------|------------------------|--|
| 1         | 2014         | AGRO                   | Bank Rakyat Indonesia Agroniaga Tbk.   |
| 2         | 2014         | AGRS                   | Bank Agris Tbk.                        |
| 3         | 2014         | BABP                   | Bank MNC Internasional Tbk.            |
| 4         | 2014         | BACA                   | Bank Capital Indonesia Tbk.            |
| 5         | 2014         | BAEK                   | Bank Ekonomi Raharja Tbk.              |
| 6         | 2014         | BBCA                   | Bank Central Asia Tbk.                 |
| 7         | 2014         | BBKP                   | Bank Bukopin Tbk.                      |
| 8         | 2014         | BBMD                   | Bank Mestika Dharma Tbk.               |
| 9         | 2014         | BBNI                   | Bank Negara Indonesia (Persero) Tbk.   |
| 10        | 2014         | BBNP                   | Bank Nusantara Parahyangan Tbk.        |
| 11        | 2014         | BBRI                   | Bank Rakyat Indonesia (Persero) Tbk.   |
| 12        | 2014         | BBTN                   | Bank Tabungan Negara (Persero) Tbk.    |
| 13        | 2014         | BCIC                   | Bank Mutiara Tbk.                      |
| 14        | 2014         | BDMN                   | Bank Danamon Indonesia Tbk.            |
| 15        | 2014         | BEKS                   | Bank Pundi Indonesia Tbk.              |
| 16        | 2014         | BINA                   | Bank Ina Perdana Tbk.                  |
| 17        | 2014         | BJBR                   | BPD Jawa Barat dan Banten Tbk.         |
| 18        | 2014         | BJTM                   | BPD Jawa Timur Tbk.                    |
| 19        | 2014         | BKSW                   | Bank QNB Indonesia Tbk.                |
| 20        | 2014         | BMAS                   | Bank Maspion Indonesia Tbk.            |
| 21        | 2014         | BMRI                   | Bank Mandiri (Persero) Tbk.            |
| 22        | 2014         | BNBA                   | Bank Bumi Arta Tbk.                    |
| 23        | 2014         | BNGA                   | Bank CIMB Niaga Tbk.                   |
| 24        | 2014         | BNII                   | Bank Internasional Indonesia Tbk.      |
| 25        | 2014         | BNLI                   | Bank Permata Tbk.                      |
| 26        | 2014         | BSIM                   | Bank Sinarmas Tbk.                     |
| 27        | 2014         | BSWD                   | Bank of India Indonesia Tbk.           |
| 28        | 2014         | BTPN                   | Bank Tabungan Pensiunan Nasional Tbk.  |
| 29        | 2014         | BVIC                   | Bank Victoria Internasional Tbk.       |
| 30        | 2014         | DNAR                   | Bank Dinar Indonesia                   |
| 31        | 2014         | INPC                   | Bank Artha Graha Internasional Tbk.    |
| 32        | 2014         | MAYA                   | Bank Mayapada Internasional Tbk.       |
| 33        | 2014         | MCOR                   | Bank Windu Kentjana Internasional Tbk. |
| 34        | 2014         | MEGA                   | Bank Mega Tbk.                         |
| 35        | 2014         | NAGA                   | Bank Mitraniaga Tbk.                   |
| 36        | 2014         | NSIP                   | Bank OCBC NISP Tbk.                    |
| 37        | 2014         | NOBU                   | Bank Nationalnobu Tbk.                 |
| 38        | 2014         | PNBN                   | Bank Pan Indonesia Tbk.                |
| 39        | 2014         | PNBS                   | Bank Panin Syariah Tbk. [S]            |
| 40        | 2014         | SDRA                   | Bank Himpunan Saudara 1906 Tbk.        |

| <b>No</b> | <b>Tahun</b> | <b>Kode Perusahaan</b> | <b>Nama Perusahaan</b>                 |
|-----------|--------------|------------------------|--|
| 1         | 2015         | AGRO                   | Bank Rakyat Indonesia Agroniaga Tbk.   |
| 2         | 2015         | AGRS                   | Bank Agris Tbk.                        |
| 3         | 2015         | BABP                   | Bank MNC Internasional Tbk.            |
| 4         | 2015         | BACA                   | Bank Capital Indonesia Tbk.            |
| 5         | 2015         | BAEK                   | Bank Ekonomi Raharja Tbk.              |
| 6         | 2015         | BBCA                   | Bank Central Asia Tbk.                 |
| 7         | 2015         | BBHI                   | Bank Harda Internasional Tbk.          |
| 8         | 2015         | BBKP                   | Bank Bukopin Tbk.                      |
| 9         | 2015         | BBMD                   | Bank Mestika Dharma Tbk.               |
| 10        | 2015         | BBNI                   | Bank Negara Indonesia (Persero) Tbk.   |
| 11        | 2015         | BBNP                   | Bank Nusantara Parahyangan Tbk.        |
| 12        | 2015         | BBRI                   | Bank Rakyat Indonesia (Persero) Tbk.   |
| 13        | 2015         | BBTN                   | Bank Tabungan Negara (Persero) Tbk.    |
| 14        | 2015         | BBYB                   | Bank Yudha Bhakti Tbk.                 |
| 15        | 2015         | BCIC                   | Bank Jtrust Indonesia Tbk.             |
| 16        | 2015         | BDMN                   | Bank Danamon Indonesia Tbk.            |
| 17        | 2015         | BEKS                   | Bank Pundi Indonesia Tbk.              |
| 18        | 2015         | BINA                   | Bank Ina Perdana Tbk.                  |
| 19        | 2015         | BJBR                   | BPD Jawa Barat dan Banten Tbk.         |
| 20        | 2015         | BJTM                   | BPD Jawa Timur Tbk.                    |
| 21        | 2015         | BKSW                   | Bank QNB Indonesia Tbk.                |
| 22        | 2015         | BMAS                   | Bank Maspion Indonesia Tbk.            |
| 23        | 2015         | BMRI                   | Bank Mandiri (Persero) Tbk.            |
| 24        | 2015         | BNBA                   | Bank Bumi Arta Tbk.                    |
| 25        | 2015         | BNGA                   | Bank CIMB Niaga Tbk.                   |
| 26        | 2015         | BNII                   | Maybank Indonesia Tbk.                 |
| 27        | 2015         | BNLI                   | Bank Permata Tbk.                      |
| 28        | 2015         | BSIM                   | Bank Sinarmas Tbk.                     |
| 29        | 2015         | BSWD                   | Bank of India Indonesia Tbk.           |
| 30        | 2015         | BTPN                   | Bank Tabungan Pensiunan Nasional Tbk.  |
| 31        | 2015         | BVIC                   | Bank Victoria Internasional Tbk.       |
| 32        | 2015         | DNAR                   | Bank Dinar Indonesia                   |
| 33        | 2015         | INPC                   | Bank Artha Graha Internasional Tbk.    |
| 34        | 2015         | MAYA                   | Bank Mayapada Internasional Tbk.       |
| 35        | 2015         | MCOR                   | Bank Windu Kentjana Internasional Tbk. |
| 36        | 2015         | MEGA                   | Bank Mega Tbk.                         |
| 37        | 2015         | NAGA                   | Bank Mitraniaga Tbk.                   |
| 38        | 2015         | NSIP                   | Bank OCBC NISP Tbk.                    |
| 39        | 2015         | NOBU                   | Bank Nationalnobu Tbk.                 |
| 40        | 2015         | PNBN                   | Bank Pan Indonesia Tbk.                |
| 41        | 2015         | PNBS                   | Bank Panin Syariah Tbk. [S]            |
| 42        | 2015         | SDRA                   | Bank Woori Saudara 1906 Tbk.           |

❖ Uji Normalitas

**One-Sample Kolmogorov-Smirnov Test**

|                          |                | Unstandardized Residual |
|--------------------------|----------------|-------------------------|
| N                        |                | 34                      |
| Normal Parameters(a,b)   | Mean           | .0000000                |
|                          | Std. Deviation | .13117004               |
| Most Extreme Differences | Absolute       | .127                    |
|                          | Positive       | .100                    |
|                          | Negative       | -.127                   |
| Kolmogorov-Smirnov Z     |                | .738                    |
| Asymp. Sig. (2-tailed)   |                | .648                    |

a Test distribution is Normal.

b Calculated from data.

❖ Uji Heteroskedastisitas

**Variables Entered/Removed(b)**

| Model | Variables Entered                                       | Variables Removed | Method |
|-------|---|-------------------|--------|
| 1     | LDR, STVA, NPL, CAR, NIM, AI, VACA, VAIC, BOPO, VAHU(a) |                   | Enter  |

a All requested variables entered.

b Dependent Variable: Abs\_Res1

**Model Summary**

| Model | R       | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|---------|----------|-------------------|----------------------------|
| 1     | .707(a) | .500     | .283              | .07438                     |

a Predictors: (Constant), LDR, STVA, NPL, CAR, NIM, AI, VACA, VAIC, BOPO, VAHU

**ANOVA(b)**

| Model |            | Sum of Squares | df | Mean Square | F     | Sig.    |
|-------|------------|----------------|----|-------------|-------|---------|
| 1     | Regression | .127           | 10 | .013        | 2.301 | .048(a) |
|       | Residual   | .127           | 23 | .006        |       |         |
|       | Total      | .255           | 33 |             |       |         |

a Predictors: (Constant), LDR, STVA, NPL, CAR, NIM, AI, VACA, VAIC, BOPO, VAHU

b Dependent Variable: Abs\_Res1

**Coefficients(a)**

| Model |            | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig.       |
|-------|------------|-----------------------------|------------|---------------------------|--------|------------|
|       |            | B                           | Std. Error | Beta                      | B      | Std. Error |
| 1     | (Constant) | .044                        | 1.173      |                           | .037   | .971       |
|       | AI         | -.005                       | .038       | -.024                     | -.142  | .888       |
|       | VACA       | .067                        | .039       | .350                      | 1.708  | .101       |
|       | VAHU       | .170                        | .210       | .343                      | .811   | .425       |
|       | STVA       | .007                        | .122       | .014                      | .060   | .952       |
|       | VAIC       | -.252                       | .151       | -.618                     | -1.672 | .108       |
|       | CAR        | .146                        | .187       | .176                      | .783   | .442       |
|       | BOPO       | .283                        | .331       | .280                      | .854   | .402       |
|       | NIM        | .037                        | .073       | .086                      | .498   | .623       |
|       | NPL        | -.051                       | .063       | -.135                     | -.808  | .427       |
|       | LDR        | -.341                       | .315       | -.196                     | -1.082 | .291       |

a Dependent Variable: Abs\_Res1

**❖ Uji Auto Korelasi**

**Runs Test**

|                        | Unstandardized Residual |
|------------------------|-------------------------|
| Test Value(a)          | -.00620                 |
| Cases < Test Value     | 17                      |
| Cases >= Test Value    | 17                      |
| Total Cases            | 34                      |
| Number of Runs         | 17                      |
| Z                      | -.174                   |
| Asymp. Sig. (2-tailed) | .862                    |

a Median

**❖ Uji Multikolinieritas**

**Variables Entered/Removed(b)**

| Model | Variables Entered                                       | Variables Removed | Method |
|-------|---|-------------------|--------|
| 1     | LDR, STVA, NPL, CAR, NIM, AI, VACA, VAIC, BOPO, VAHU(a) |                   | Enter  |

a All requested variables entered.

b Dependent Variable: KKB

**Model Summary(b)**

| Model | R       | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|---------|----------|-------------------|----------------------------|---------------|
| 1     | .818(a) | .670     | .526              | .15712                     | 1.901         |

a Predictors: (Constant), LDR, STVA, NPL, CAR, NIM, AI, VACA, VAIC, BOPO, VAHU

b Dependent Variable: KKB

**ANOVA(b)**

| Model |            | Sum of Squares | df | Mean Square | F     | Sig.    |
|-------|------------|----------------|----|-------------|-------|---------|
| 1     | Regression | 1.152          | 10 | .115        | 4.668 | .001(a) |
|       | Residual   | .568           | 23 | .025        |       |         |
|       | Total      | 1.720          | 33 |             |       |         |

a Predictors: (Constant), LDR, STVA, NPL, CAR, NIM, AI, VACA, VAIC, BOPO, VAHU

b Dependent Variable: KKB

**Coefficients(a)**

| Model |            | Unstandardized Coefficients |            | Standardized Coefficients | t         | Sig. | Collinearity Statistics |            |
|-------|------------|-----------------------------|------------|---------------------------|-----------|------|-------------------------|------------|
|       |            | B                           | Std. Error | Beta                      | Tolerance | VIF  | B                       | Std. Error |
| 1     | (Constant) | 9.011                       | 2.477      |                           | 3.638     | .001 |                         |            |
|       | AI         | -.120                       | .080       | -.207                     | -1.505    | .146 | .756                    | 1.322      |
|       | VACA       | .109                        | .083       | .217                      | 1.304     | .205 | .516                    | 1.937      |
|       | VAHU       | -.940                       | .444       | -.727                     | -2.119    | .045 | .122                    | 8.204      |
|       | STVA       | -.688                       | .258       | -.502                     | -2.668    | .014 | .405                    | 2.472      |
|       | VAIC       | .063                        | .318       | .060                      | .198      | .845 | .159                    | 6.296      |
|       | CAR        | -.143                       | .394       | -.066                     | -.362     | .721 | .429                    | 2.329      |
|       | BOPO       | -3.033                      | .700       | -1.155                    | -4.334    | .000 | .202                    | 4.951      |
|       | NIM        | .084                        | .155       | .077                      | .544      | .591 | .723                    | 1.383      |
|       | NPL        | -.094                       | .133       | -.096                     | -.705     | .488 | .776                    | 1.289      |
|       | LDR        | -1.076                      | .666       | -.238                     | -1.614    | .120 | .661                    | 1.512      |

a Dependent Variable: KKB

**Collinearity Diagnostics(a)**

| Model | Dimension | Eigenvalue | Condition Index | Variance Proportions |      |      |      |     |      |     |     |     |            |     |
|-------|-----------|------------|-----------------|----------------------|------|------|------|-----|------|-----|-----|-----|------------|-----|
|       |           | (Constant) | AI              | VAC A                | VAHU | STVA | VAIC | CAR | BOPO | NIM | NPL | LDR | (Constant) | AI  |
| 1     | 1         | 9.901      | 1.000           | .00                  | .00  | .00  | .00  | .00 | .00  | .00 | .00 | .00 | .00        | .00 |
|       | 2         | .492       | 4.484           | .00                  | .00  | .05  | .02  | .08 | .01  | .00 | .00 | .00 | .01        | .00 |
|       | 3         | .233       | 6.524           | .00                  | .00  | .28  | .02  | .00 | .01  | .00 | .00 | .02 | .06        | .00 |
|       | 4         | .161       | 7.843           | .00                  | .00  | .18  | .00  | .24 | .04  | .00 | .00 | .01 | .13        | .00 |
|       | 5         | .106       | 9.657           | .00                  | .00  | .01  | .00  | .12 | .00  | .00 | .00 | .00 | .62        | .00 |
|       | 6         | .062       | 12.667          | .00                  | .03  | .10  | .00  | .05 | .00  | .00 | .00 | .80 | .03        | .00 |
|       | 7         | .024       | 20.500          | .00                  | .92  | .00  | .00  | .06 | .02  | .01 | .00 | .04 | .01        | .00 |
|       | 8         | .016       | 25.098          | .00                  | .00  | .24  | .87  | .40 | .90  | .00 | .00 | .01 | .04        | .00 |
|       | 9         | .005       | 43.740          | .00                  | .02  | .10  | .02  | .00 | .00  | .41 | .02 | .00 | .02        | .00 |
|       | 10        | .001       | 133.870         | .00                  | .02  | .04  | .03  | .01 | .01  | .21 | .20 | .10 | .04        | .53 |
|       | 11        | 8.59E-005  | 339.422         | 1.00                 | .00  | .01  | .03  | .05 | .00  | .37 | .78 | .02 | .05        | .47 |

a Dependent Variable: KKB



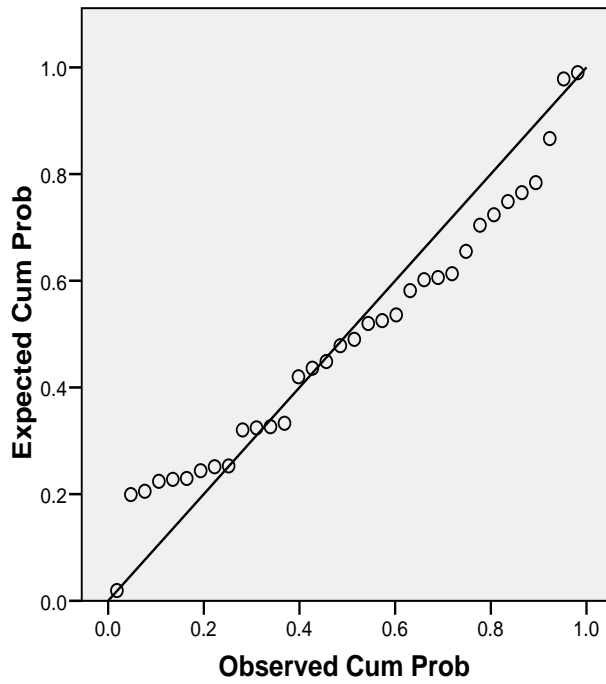
**Residuals Statistics(a)**

|                      | Minimum | Maximum | Mean   | Std. Deviation | N  |
|----------------------|---------|---------|--------|----------------|----|
| Predicted Value      | -.1745  | .6827   | .2456  | .18688         | 34 |
| Residual             | -.32486 | .36518  | .00000 | .13117         | 34 |
| Std. Predicted Value | -2.248  | 2.339   | .000   | 1.000          | 34 |
| Std. Residual        | -2.068  | 2.324   | .000   | .835           | 34 |

a. Dependent Variable: KKB

**Normal P-P Plot of Regression Standardized Residual**

**Dependent Variable: KKB**



❖ Uji Hipotesis

**Variables Entered/Removed(b)**

| Model | Variables Entered                                       | Variables Removed | Method |
|-------|---|-------------------|--------|
| 1     | LDR, STVA, NPL, CAR, NIM, AI, VACA, VAIC, BOPO, VAHU(a) |                   | Enter  |

a All requested variables entered.

b Dependent Variable: KKB

➤ Uji Koefisien Determinasi (*Adj. R<sup>2</sup>*)

**Model Summary**

| Model | R       | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|---------|----------|-------------------|----------------------------|
| 1     | .818(a) | .670     | .526              | .15712                     |

a Predictors: (Constant), LDR, STVA, NPL, CAR, NIM, AI, VACA, VAIC, BOPO, VAHU

➤ Uji Nilai *F*

**ANOVA(b)**

| Model |            | Sum of Squares | df | Mean Square | F     | Sig.    |
|-------|------------|----------------|----|-------------|-------|---------|
| 1     | Regression | 1.152          | 10 | .115        | 4.668 | .001(a) |
|       | Residual   | .568           | 23 | .025        |       |         |
|       | Total      | 1.720          | 33 |             |       |         |

a Predictors: (Constant), LDR, STVA, NPL, CAR, NIM, AI, VACA, VAIC, BOPO, VAHU

b Dependent Variable: KKB

➤ Uji Nilai *t*

**Coefficients(a)**

| Model |            | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig.       |
|-------|------------|-----------------------------|------------|---------------------------|--------|------------|
|       |            | B                           | Std. Error | Beta                      | B      | Std. Error |
| 1     | (Constant) | 9.011                       | 2.477      |                           | 3.638  | .001       |
|       | AI         | -.120                       | .080       | -.207                     | -1.505 | .146       |
|       | VACA       | .109                        | .083       | .217                      | 1.304  | .205       |
|       | VAHU       | -.940                       | .444       | -.727                     | -2.119 | .045       |
|       | STVA       | -.688                       | .258       | -.502                     | -2.668 | .014       |
|       | VAIC       | .063                        | .318       | .060                      | .198   | .845       |
|       | CAR        | -.143                       | .394       | -.066                     | -.362  | .721       |
|       | BOPO       | -3.033                      | .700       | -1.155                    | -4.334 | .000       |
|       | NIM        | .084                        | .155       | .077                      | .544   | .591       |
|       | NPL        | -.094                       | .133       | -.096                     | -.705  | .488       |
|       | LDR        | -1.076                      | .666       | -.238                     | -1.614 | .120       |

a. Dependent Variable: KKB

❖ Statistik Deskriptif

|                |         | Statistics |          |          |          |          |          |          |          |          |          |          |
|----------------|---------|------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|                |         | KKB        | AI       | VACA     | VAHU     | STVA     | VAIC     | CAR      | BOPO     | NIM      | NPL      | LDR      |
| N              | Valid   | 34         | 34       | 34       | 34       | 34       | 34       | 34       | 34       | 34       | 34       | 34       |
|                | Missing | 1          | 1        | 1        | 1        | 1        | 1        | 1        | 1        | 1        | 1        | 1        |
| Mean           |         | 0.972059   | 162.1765 | -0.11853 | 2.007059 | 0.504706 | 2.393235 | 17.71559 | 89.26265 | 5.007059 | 3.979412 | 88.34176 |
| Median         |         | 1.395      | 98       | 0.205    | 2.015    | 0.525    | 2.71     | 17.795   | 86.985   | 4.745    | 3.83     | 87.56    |
| Std. Deviation |         | 2.269277   | 183.0803 | 2.296616 | 1.423358 | 0.431342 | 3.103041 | 4.002107 | 19.10795 | 2.202115 | 1.89985  | 10.06473 |
| Minimum        |         | -5.37      | 23       | -12.84   | -2.03    | -0.71    | -12.77   | 8.02     | 56.04    | 0.24     | 0.93     | 70.17    |
| Maximum        |         | 3.86       | 793      | 2.83     | 6.01     | 1.77     | 6.89     | 28.16    | 143.68   | 9.65     | 8.2      | 108.86   |

| VACA    |        |           |         |               |                    |
|---------|--------|-----------|---------|---------------|--------------------|
|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid   | -12.84 | 1         | 2.9     | 2.9           | 2.9                |
|         | -0.05  | 1         | 2.9     | 2.9           | 5.9                |
|         | -0.03  | 1         | 2.9     | 2.9           | 8.8                |
|         | 0.02   | 4         | 11.4    | 11.8          | 20.6               |
|         | 0.04   | 1         | 2.9     | 2.9           | 23.5               |
|         | 0.08   | 1         | 2.9     | 2.9           | 26.5               |
|         | 0.1    | 1         | 2.9     | 2.9           | 29.4               |
|         | 0.12   | 2         | 5.7     | 5.9           | 35.3               |
|         | 0.15   | 1         | 2.9     | 2.9           | 38.2               |
|         | 0.16   | 1         | 2.9     | 2.9           | 41.2               |
|         | 0.17   | 1         | 2.9     | 2.9           | 44.1               |
|         | 0.19   | 1         | 2.9     | 2.9           | 47.1               |
|         | 0.2    | 1         | 2.9     | 2.9           | 50                 |
|         | 0.21   | 1         | 2.9     | 2.9           | 52.9               |
|         | 0.22   | 1         | 2.9     | 2.9           | 55.9               |
|         | 0.23   | 1         | 2.9     | 2.9           | 58.8               |
|         | 0.24   | 4         | 11.4    | 11.8          | 70.6               |
|         | 0.25   | 1         | 2.9     | 2.9           | 73.5               |
|         | 0.26   | 1         | 2.9     | 2.9           | 76.5               |
|         | 0.28   | 1         | 2.9     | 2.9           | 79.4               |
|         | 0.3    | 2         | 5.7     | 5.9           | 85.3               |
|         | 0.34   | 1         | 2.9     | 2.9           | 88.2               |
|         | 0.35   | 1         | 2.9     | 2.9           | 91.2               |
|         | 0.45   | 1         | 2.9     | 2.9           | 94.1               |
|         | 0.5    | 1         | 2.9     | 2.9           | 97.1               |
|         | 2.83   | 1         | 2.9     | 2.9           | 100                |
|         | Total  | 34        | 97.1    | 100           |                    |
| Missing | System | 1         | 2.9     |               |                    |
| Total   |        | 35        | 100     |               |                    |

| KKB     |        |           |             |               |                    |
|---------|--------|-----------|-------------|---------------|--------------------|
|         |        | Frequency | Percent     | Valid Percent | Cumulative Percent |
| Valid   | -5.37  | 1         | 2.857142857 | 2.941176471   | 2.941176471        |
|         | -5.29  | 1         | 2.857142857 | 2.941176471   | 5.882352941        |
|         | -4.97  | 1         | 2.857142857 | 2.941176471   | 8.823529412        |
|         | -1.59  | 1         | 2.857142857 | 2.941176471   | 11.76470588        |
|         | -0.82  | 1         | 2.857142857 | 2.941176471   | 14.70588235        |
|         | 0.1    | 1         | 2.857142857 | 2.941176471   | 17.64705882        |
|         | 0.33   | 1         | 2.857142857 | 2.941176471   | 20.58823529        |
|         | 0.65   | 1         | 2.857142857 | 2.941176471   | 23.52941176        |
|         | 0.79   | 1         | 2.857142857 | 2.941176471   | 26.47058824        |
|         | 0.8    | 1         | 2.857142857 | 2.941176471   | 29.41176471        |
|         | 0.95   | 1         | 2.857142857 | 2.941176471   | 32.35294118        |
|         | 1.02   | 1         | 2.857142857 | 2.941176471   | 35.29411765        |
|         | 1.14   | 1         | 2.857142857 | 2.941176471   | 38.23529412        |
|         | 1.2    | 1         | 2.857142857 | 2.941176471   | 41.17647059        |
|         | 1.23   | 1         | 2.857142857 | 2.941176471   | 44.11764706        |
|         | 1.31   | 1         | 2.857142857 | 2.941176471   | 47.05882353        |
|         | 1.39   | 1         | 2.857142857 | 2.941176471   | 50                 |
|         | 1.4    | 1         | 2.857142857 | 2.941176471   | 52.94117647        |
|         | 1.53   | 1         | 2.857142857 | 2.941176471   | 55.88235294        |
|         | 1.55   | 1         | 2.857142857 | 2.941176471   | 58.82352941        |
|         | 1.61   | 1         | 2.857142857 | 2.941176471   | 61.76470588        |
|         | 1.68   | 1         | 2.857142857 | 2.941176471   | 64.70588235        |
|         | 1.79   | 1         | 2.857142857 | 2.941176471   | 67.64705882        |
|         | 1.92   | 1         | 2.857142857 | 2.941176471   | 70.58823529        |
|         | 1.94   | 1         | 2.857142857 | 2.941176471   | 73.52941176        |
|         | 2.04   | 1         | 2.857142857 | 2.941176471   | 76.47058824        |
|         | 2.23   | 1         | 2.857142857 | 2.941176471   | 79.41176471        |
|         | 2.6    | 1         | 2.857142857 | 2.941176471   | 82.35294118        |
|         | 2.67   | 1         | 2.857142857 | 2.941176471   | 85.29411765        |
|         | 2.81   | 1         | 2.857142857 | 2.941176471   | 88.23529412        |
|         | 3.5    | 1         | 2.857142857 | 2.941176471   | 91.17647059        |
|         | 3.52   | 1         | 2.857142857 | 2.941176471   | 94.11764706        |
|         | 3.53   | 1         | 2.857142857 | 2.941176471   | 97.05882353        |
|         | 3.86   | 1         | 2.857142857 | 2.941176471   | 100                |
| Total   |        | 34        | 97.14285714 | 100           |                    |
| Missing | System | 1         | 2.857142857 |               |                    |
| Total   |        | 35        | 100         |               |                    |

| AI      |        |           |         |               |                    |
|---------|--------|-----------|---------|---------------|--------------------|
|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid   | 23     | 1         | 2.9     | 2.9           | 2.9                |
|         | 25     | 1         | 2.9     | 2.9           | 5.9                |
|         | 27     | 1         | 2.9     | 2.9           | 8.8                |
|         | 28     | 1         | 2.9     | 2.9           | 11.8               |
|         | 40     | 1         | 2.9     | 2.9           | 14.7               |
|         | 46     | 1         | 2.9     | 2.9           | 17.6               |
|         | 48     | 1         | 2.9     | 2.9           | 20.6               |
|         | 51     | 1         | 2.9     | 2.9           | 23.5               |
|         | 52     | 1         | 2.9     | 2.9           | 26.5               |
|         | 61     | 1         | 2.9     | 2.9           | 29.4               |
|         | 69     | 1         | 2.9     | 2.9           | 32.4               |
|         | 79     | 1         | 2.9     | 2.9           | 35.3               |
|         | 80     | 1         | 2.9     | 2.9           | 38.2               |
|         | 81     | 1         | 2.9     | 2.9           | 41.2               |
|         | 82     | 1         | 2.9     | 2.9           | 44.1               |
|         | 90     | 1         | 2.9     | 2.9           | 47.1               |
|         | 91     | 1         | 2.9     | 2.9           | 50                 |
|         | 105    | 1         | 2.9     | 2.9           | 52.9               |
|         | 115    | 1         | 2.9     | 2.9           | 55.9               |
|         | 118    | 1         | 2.9     | 2.9           | 58.8               |
|         | 126    | 1         | 2.9     | 2.9           | 61.8               |
|         | 127    | 1         | 2.9     | 2.9           | 64.7               |
|         | 161    | 2         | 5.7     | 5.9           | 70.6               |
|         | 166    | 1         | 2.9     | 2.9           | 73.5               |
|         | 180    | 1         | 2.9     | 2.9           | 76.5               |
|         | 200    | 1         | 2.9     | 2.9           | 79.4               |
|         | 227    | 1         | 2.9     | 2.9           | 82.4               |
|         | 246    | 1         | 2.9     | 2.9           | 85.3               |
|         | 268    | 1         | 2.9     | 2.9           | 88.2               |
|         | 314    | 1         | 2.9     | 2.9           | 91.2               |
|         | 474    | 1         | 2.9     | 2.9           | 94.1               |
|         | 760    | 1         | 2.9     | 2.9           | 97.1               |
|         | 793    | 1         | 2.9     | 2.9           | 100                |
|         | Total  | 34        | 97.1    | 100           |                    |
| Missing | System | 1         | 2.9     |               |                    |
| Total   |        | 35        | 100     |               |                    |
| Total   |        | 35        | 100     |               |                    |

| VAHU    |        |           |         |               |                    |
|---------|--------|-----------|---------|---------------|--------------------|
|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid   | -2.03  | 1         | 2.9     | 2.9           | 2.9                |
|         | -1.29  | 1         | 2.9     | 2.9           | 5.9                |
|         | 0.58   | 1         | 2.9     | 2.9           | 8.8                |
|         | 0.64   | 1         | 2.9     | 2.9           | 11.8               |
|         | 0.96   | 1         | 2.9     | 2.9           | 14.7               |
|         | 1.18   | 1         | 2.9     | 2.9           | 17.6               |
|         | 1.31   | 1         | 2.9     | 2.9           | 20.6               |
|         | 1.46   | 1         | 2.9     | 2.9           | 23.5               |
|         | 1.57   | 1         | 2.9     | 2.9           | 26.5               |
|         | 1.58   | 1         | 2.9     | 2.9           | 29.4               |
|         | 1.74   | 1         | 2.9     | 2.9           | 32.4               |
|         | 1.78   | 1         | 2.9     | 2.9           | 35.3               |
|         | 1.83   | 1         | 2.9     | 2.9           | 38.2               |
|         | 1.89   | 1         | 2.9     | 2.9           | 41.2               |
|         | 1.9    | 1         | 2.9     | 2.9           | 44.1               |
|         | 1.94   | 1         | 2.9     | 2.9           | 47.1               |
|         | 1.97   | 1         | 2.9     | 2.9           | 50                 |
|         | 2.06   | 1         | 2.9     | 2.9           | 52.9               |
|         | 2.1    | 1         | 2.9     | 2.9           | 55.9               |
|         | 2.15   | 1         | 2.9     | 2.9           | 58.8               |
|         | 2.19   | 1         | 2.9     | 2.9           | 61.8               |
|         | 2.23   | 1         | 2.9     | 2.9           | 64.7               |
|         | 2.27   | 1         | 2.9     | 2.9           | 67.6               |
|         | 2.28   | 1         | 2.9     | 2.9           | 70.6               |
|         | 2.42   | 1         | 2.9     | 2.9           | 73.5               |
|         | 2.5    | 1         | 2.9     | 2.9           | 76.5               |
|         | 2.51   | 1         | 2.9     | 2.9           | 79.4               |
|         | 2.56   | 1         | 2.9     | 2.9           | 82.4               |
|         | 2.62   | 1         | 2.9     | 2.9           | 85.3               |
|         | 3.13   | 1         | 2.9     | 2.9           | 88.2               |
|         | 3.24   | 1         | 2.9     | 2.9           | 91.2               |
|         | 4.39   | 1         | 2.9     | 2.9           | 94.1               |
| 4.57    | 1      | 2.9       | 2.9     | 97.1          |                    |
| 6.01    | 1      | 2.9       | 2.9     | 100           |                    |
| Total   |        | 34        | 97.1    | 100           |                    |
| Missing | System | 1         | 2.9     |               |                    |
| Total   |        | 35        | 100     |               |                    |

| STVA    |        |           |         |               |                    |
|---------|--------|-----------|---------|---------------|--------------------|
|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid   | -0.71  | 1         | 2.9     | 2.9           | 2.9                |
|         | -0.56  | 1         | 2.9     | 2.9           | 5.9                |
|         | -0.04  | 1         | 2.9     | 2.9           | 8.8                |
|         | 0.15   | 1         | 2.9     | 2.9           | 11.8               |
|         | 0.24   | 1         | 2.9     | 2.9           | 14.7               |
|         | 0.32   | 1         | 2.9     | 2.9           | 17.6               |
|         | 0.36   | 1         | 2.9     | 2.9           | 20.6               |
|         | 0.37   | 1         | 2.9     | 2.9           | 23.5               |
|         | 0.43   | 1         | 2.9     | 2.9           | 26.5               |
|         | 0.44   | 1         | 2.9     | 2.9           | 29.4               |
|         | 0.45   | 1         | 2.9     | 2.9           | 32.4               |
|         | 0.47   | 2         | 5.7     | 5.9           | 38.2               |
|         | 0.48   | 1         | 2.9     | 2.9           | 41.2               |
|         | 0.49   | 1         | 2.9     | 2.9           | 44.1               |
|         | 0.51   | 1         | 2.9     | 2.9           | 47.1               |
|         | 0.52   | 1         | 2.9     | 2.9           | 50                 |
|         | 0.53   | 1         | 2.9     | 2.9           | 52.9               |
|         | 0.54   | 1         | 2.9     | 2.9           | 55.9               |
|         | 0.55   | 1         | 2.9     | 2.9           | 58.8               |
|         | 0.56   | 2         | 5.7     | 5.9           | 64.7               |
|         | 0.59   | 1         | 2.9     | 2.9           | 67.6               |
|         | 0.6    | 2         | 5.7     | 5.9           | 73.5               |
|         | 0.61   | 1         | 2.9     | 2.9           | 76.5               |
|         | 0.62   | 1         | 2.9     | 2.9           | 79.4               |
|         | 0.68   | 1         | 2.9     | 2.9           | 82.4               |
| 0.69    | 1      | 2.9       | 2.9     | 85.3          |                    |
| 0.77    | 1      | 2.9       | 2.9     | 88.2          |                    |
| 0.78    | 1      | 2.9       | 2.9     | 91.2          |                    |
| 0.83    | 1      | 2.9       | 2.9     | 94.1          |                    |
| 1.49    | 1      | 2.9       | 2.9     | 97.1          |                    |
| 1.77    | 1      | 2.9       | 2.9     | 100           |                    |
|         | Total  | 34        | 97.1    | 100           |                    |
| Missing | System | 1         | 2.9     |               |                    |
| Total   |        | 35        | 100     |               |                    |



| VAIC    |        |           |         |               |                    |
|---------|--------|-----------|---------|---------------|--------------------|
|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid   | -12.77 | 1         | 2.9     | 2.9           | 2.9                |
|         | -0.6   | 1         | 2.9     | 2.9           | 5.9                |
|         | -0.05  | 1         | 2.9     | 2.9           | 8.8                |
|         | 0.46   | 1         | 2.9     | 2.9           | 11.8               |
|         | 1.02   | 1         | 2.9     | 2.9           | 14.7               |
|         | 1.35   | 1         | 2.9     | 2.9           | 17.6               |
|         | 1.56   | 1         | 2.9     | 2.9           | 20.6               |
|         | 2.02   | 1         | 2.9     | 2.9           | 23.5               |
|         | 2.04   | 1         | 2.9     | 2.9           | 26.5               |
|         | 2.1    | 1         | 2.9     | 2.9           | 29.4               |
|         | 2.4    | 2         | 5.7     | 5.9           | 35.3               |
|         | 2.56   | 1         | 2.9     | 2.9           | 38.2               |
|         | 2.58   | 1         | 2.9     | 2.9           | 41.2               |
|         | 2.61   | 1         | 2.9     | 2.9           | 44.1               |
|         | 2.67   | 1         | 2.9     | 2.9           | 47.1               |
|         | 2.68   | 1         | 2.9     | 2.9           | 50                 |
|         | 2.74   | 1         | 2.9     | 2.9           | 52.9               |
|         | 2.76   | 1         | 2.9     | 2.9           | 55.9               |
|         | 2.88   | 1         | 2.9     | 2.9           | 58.8               |
|         | 3.04   | 1         | 2.9     | 2.9           | 61.8               |
|         | 3.07   | 1         | 2.9     | 2.9           | 64.7               |
|         | 3.12   | 1         | 2.9     | 2.9           | 67.6               |
|         | 3.26   | 1         | 2.9     | 2.9           | 70.6               |
|         | 3.27   | 1         | 2.9     | 2.9           | 73.5               |
|         | 3.31   | 1         | 2.9     | 2.9           | 76.5               |
|         | 3.32   | 1         | 2.9     | 2.9           | 79.4               |
|         | 3.33   | 1         | 2.9     | 2.9           | 82.4               |
|         | 4.05   | 1         | 2.9     | 2.9           | 85.3               |
|         | 4.27   | 1         | 2.9     | 2.9           | 88.2               |
|         | 5.56   | 1         | 2.9     | 2.9           | 91.2               |
|         | 5.61   | 1         | 2.9     | 2.9           | 94.1               |
|         | 5.86   | 1         | 2.9     | 2.9           | 97.1               |
|         | 6.89   | 1         | 2.9     | 2.9           | 100                |
|         | Total  | 34        | 97.1    | 100           |                    |
|         | Total  | 34        | 97.1    | 100           |                    |
| Missing | System | 1         | 2.9     |               |                    |
| Total   |        | 35        | 100     |               |                    |

| CAR     |        |           |         |               |                    |
|---------|--------|-----------|---------|---------------|--------------------|
|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid   | 8.02   | 1         | 2.9     | 2.9           | 2.9                |
|         | 10.05  | 1         | 2.9     | 2.9           | 5.9                |
|         | 13.48  | 1         | 2.9     | 2.9           | 8.8                |
|         | 13.56  | 1         | 2.9     | 2.9           | 11.8               |
|         | 14.2   | 1         | 2.9     | 2.9           | 14.7               |
|         | 14.37  | 1         | 2.9     | 2.9           | 17.6               |
|         | 14.64  | 1         | 2.9     | 2.9           | 20.6               |
|         | 15.2   | 1         | 2.9     | 2.9           | 23.5               |
|         | 15.27  | 1         | 2.9     | 2.9           | 26.5               |
|         | 15.49  | 1         | 2.9     | 2.9           | 29.4               |
|         | 15.89  | 1         | 2.9     | 2.9           | 32.4               |
|         | 15.95  | 1         | 2.9     | 2.9           | 35.3               |
|         | 16.2   | 1         | 2.9     | 2.9           | 38.2               |
|         | 16.97  | 1         | 2.9     | 2.9           | 41.2               |
|         | 17.32  | 1         | 2.9     | 2.9           | 44.1               |
|         | 17.41  | 1         | 2.9     | 2.9           | 47.1               |
|         | 17.79  | 1         | 2.9     | 2.9           | 50                 |
|         | 17.8   | 1         | 2.9     | 2.9           | 52.9               |
|         | 17.83  | 1         | 2.9     | 2.9           | 55.9               |
|         | 18.25  | 1         | 2.9     | 2.9           | 58.8               |
|         | 18.38  | 1         | 2.9     | 2.9           | 61.8               |
|         | 18.74  | 1         | 2.9     | 2.9           | 64.7               |
|         | 18.82  | 1         | 2.9     | 2.9           | 67.6               |
|         | 19.06  | 1         | 2.9     | 2.9           | 70.6               |
|         | 19.5   | 1         | 2.9     | 2.9           | 73.5               |
|         | 19.9   | 1         | 2.9     | 2.9           | 76.5               |
|         | 19.97  | 1         | 2.9     | 2.9           | 79.4               |
|         | 20.23  | 1         | 2.9     | 2.9           | 82.4               |
|         | 21.22  | 1         | 2.9     | 2.9           | 85.3               |
|         | 21.71  | 1         | 2.9     | 2.9           | 88.2               |
|         | 22.12  | 1         | 2.9     | 2.9           | 91.2               |
|         | 22.17  | 1         | 2.9     | 2.9           | 94.1               |
|         | 26.66  | 1         | 2.9     | 2.9           | 97.1               |
|         | 28.16  | 1         | 2.9     | 2.9           | 100                |
| Total   |        | 34        | 97.1    | 100           |                    |
| Missing | System | 1         | 2.9     |               |                    |
| Total   |        | 35        | 100     |               |                    |

| BOPO    |        |           |         |               |                    |
|---------|--------|-----------|---------|---------------|--------------------|
|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid   | 56.04  | 1         | 2.9     | 2.9           | 2.9                |
|         | 65.85  | 1         | 2.9     | 2.9           | 5.9                |
|         | 68     | 1         | 2.9     | 2.9           | 8.8                |
|         | 68.58  | 1         | 2.9     | 2.9           | 11.8               |
|         | 69.63  | 1         | 2.9     | 2.9           | 14.7               |
|         | 75.5   | 1         | 2.9     | 2.9           | 17.6               |
|         | 76.12  | 1         | 2.9     | 2.9           | 20.6               |
|         | 76.61  | 1         | 2.9     | 2.9           | 23.5               |
|         | 79.46  | 1         | 2.9     | 2.9           | 26.5               |
|         | 79.81  | 1         | 2.9     | 2.9           | 29.4               |
|         | 79.89  | 1         | 2.9     | 2.9           | 32.4               |
|         | 80.14  | 1         | 2.9     | 2.9           | 35.3               |
|         | 83.31  | 1         | 2.9     | 2.9           | 38.2               |
|         | 84.83  | 1         | 2.9     | 2.9           | 41.2               |
|         | 85.56  | 1         | 2.9     | 2.9           | 44.1               |
|         | 85.6   | 1         | 2.9     | 2.9           | 47.1               |
|         | 86.66  | 1         | 2.9     | 2.9           | 50                 |
|         | 87.31  | 1         | 2.9     | 2.9           | 52.9               |
|         | 87.56  | 1         | 2.9     | 2.9           | 55.9               |
|         | 88.63  | 1         | 2.9     | 2.9           | 58.8               |
|         | 88.97  | 1         | 2.9     | 2.9           | 61.8               |
|         | 89.21  | 1         | 2.9     | 2.9           | 64.7               |
|         | 91.62  | 1         | 2.9     | 2.9           | 67.6               |
|         | 91.67  | 1         | 2.9     | 2.9           | 70.6               |
|         | 93.25  | 1         | 2.9     | 2.9           | 73.5               |
|         | 93.89  | 1         | 2.9     | 2.9           | 76.5               |
|         | 94.54  | 1         | 2.9     | 2.9           | 79.4               |
|         | 96.66  | 1         | 2.9     | 2.9           | 82.4               |
|         | 98.97  | 1         | 2.9     | 2.9           | 85.3               |
|         | 108.3  | 1         | 2.9     | 2.9           | 88.2               |
|         | 108.54 | 1         | 2.9     | 2.9           | 91.2               |
|         | 134.15 | 1         | 2.9     | 2.9           | 94.1               |
|         | 136.39 | 1         | 2.9     | 2.9           | 97.1               |
|         | 143.68 | 1         | 2.9     | 2.9           | 100                |
|         | Total  | 34        | 97.1    | 100           |                    |
| Missing | System | 1         | 2.9     |               |                    |
| Total   |        | 35        | 100     |               |                    |

| NIM     |        |           |         |               |                    |
|---------|--------|-----------|---------|---------------|--------------------|
|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid   | 0.24   | 1         | 2.9     | 2.9           | 2.9                |
|         | 0.93   | 1         | 2.9     | 2.9           | 5.9                |
|         | 1.88   | 1         | 2.9     | 2.9           | 8.8                |
|         | 1.89   | 1         | 2.9     | 2.9           | 11.8               |
|         | 2.08   | 1         | 2.9     | 2.9           | 14.7               |
|         | 3.32   | 1         | 2.9     | 2.9           | 17.6               |
|         | 3.43   | 1         | 2.9     | 2.9           | 20.6               |
|         | 3.58   | 1         | 2.9     | 2.9           | 23.5               |
|         | 3.7    | 1         | 2.9     | 2.9           | 26.5               |
|         | 4.07   | 1         | 2.9     | 2.9           | 29.4               |
|         | 4.09   | 1         | 2.9     | 2.9           | 32.4               |
|         | 4.15   | 1         | 2.9     | 2.9           | 35.3               |
|         | 4.47   | 1         | 2.9     | 2.9           | 38.2               |
|         | 4.56   | 1         | 2.9     | 2.9           | 41.2               |
|         | 4.61   | 1         | 2.9     | 2.9           | 44.1               |
|         | 4.62   | 1         | 2.9     | 2.9           | 47.1               |
|         | 4.74   | 1         | 2.9     | 2.9           | 50                 |
|         | 4.75   | 1         | 2.9     | 2.9           | 52.9               |
|         | 4.77   | 1         | 2.9     | 2.9           | 55.9               |
|         | 4.87   | 1         | 2.9     | 2.9           | 58.8               |
|         | 5.77   | 1         | 2.9     | 2.9           | 61.8               |
|         | 5.87   | 1         | 2.9     | 2.9           | 64.7               |
|         | 6.11   | 1         | 2.9     | 2.9           | 67.6               |
|         | 6.3    | 1         | 2.9     | 2.9           | 70.6               |
|         | 6.32   | 1         | 2.9     | 2.9           | 73.5               |
|         | 6.4    | 1         | 2.9     | 2.9           | 76.5               |
|         | 6.41   | 1         | 2.9     | 2.9           | 79.4               |
|         | 6.79   | 1         | 2.9     | 2.9           | 82.4               |
|         | 6.9    | 1         | 2.9     | 2.9           | 85.3               |
|         | 8.13   | 1         | 2.9     | 2.9           | 88.2               |
| 8.2     | 1      | 2.9       | 2.9     | 91.2          |                    |
| 8.24    | 1      | 2.9       | 2.9     | 94.1          |                    |
| 8.4     | 1      | 2.9       | 2.9     | 97.1          |                    |
| 9.65    | 1      | 2.9       | 2.9     | 100           |                    |
| Total   |        | 34        | 97.1    | 100           |                    |
| Missing | System | 1         | 2.9     |               |                    |
| Total   |        | 35        | 100     |               |                    |

| NPL     |        |           |         |               |                    |
|---------|--------|-----------|---------|---------------|--------------------|
|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid   | 0.93   | 1         | 2.9     | 2.9           | 2.9                |
|         | 1.25   | 1         | 2.9     | 2.9           | 5.9                |
|         | 1.3    | 1         | 2.9     | 2.9           | 8.8                |
|         | 1.36   | 1         | 2.9     | 2.9           | 11.8               |
|         | 1.9    | 1         | 2.9     | 2.9           | 14.7               |
|         | 1.98   | 1         | 2.9     | 2.9           | 17.6               |
|         | 2.08   | 1         | 2.9     | 2.9           | 20.6               |
|         | 2.44   | 1         | 2.9     | 2.9           | 23.5               |
|         | 2.7    | 1         | 2.9     | 2.9           | 26.5               |
|         | 2.83   | 1         | 2.9     | 2.9           | 29.4               |
|         | 2.91   | 1         | 2.9     | 2.9           | 32.4               |
|         | 2.97   | 1         | 2.9     | 2.9           | 35.3               |
|         | 3      | 1         | 2.9     | 2.9           | 38.2               |
|         | 3.32   | 1         | 2.9     | 2.9           | 41.2               |
|         | 3.42   | 1         | 2.9     | 2.9           | 44.1               |
|         | 3.58   | 1         | 2.9     | 2.9           | 47.1               |
|         | 3.71   | 1         | 2.9     | 2.9           | 50                 |
|         | 3.95   | 1         | 2.9     | 2.9           | 52.9               |
|         | 4.07   | 1         | 2.9     | 2.9           | 55.9               |
|         | 4.29   | 1         | 2.9     | 2.9           | 58.8               |
|         | 4.48   | 1         | 2.9     | 2.9           | 61.8               |
|         | 4.56   | 1         | 2.9     | 2.9           | 64.7               |
|         | 4.61   | 1         | 2.9     | 2.9           | 67.6               |
|         | 4.74   | 1         | 2.9     | 2.9           | 70.6               |
|         | 4.77   | 1         | 2.9     | 2.9           | 73.5               |
|         | 4.87   | 1         | 2.9     | 2.9           | 76.5               |
|         | 5.77   | 1         | 2.9     | 2.9           | 79.4               |
|         | 5.94   | 1         | 2.9     | 2.9           | 82.4               |
|         | 6.11   | 1         | 2.9     | 2.9           | 85.3               |
|         | 6.32   | 1         | 2.9     | 2.9           | 88.2               |
|         | 6.4    | 1         | 2.9     | 2.9           | 91.2               |
| 6.41    | 1      | 2.9       | 2.9     | 94.1          |                    |
| 8.13    | 1      | 2.9       | 2.9     | 97.1          |                    |
| 8.2     | 1      | 2.9       | 2.9     | 100           |                    |
| Total   |        | 34        | 97.1    | 100           |                    |
| Missing | System | 1         | 2.9     |               |                    |
| Total   |        | 35        | 100     |               |                    |

| LDR     |        |           |         |               |                    |
|---------|--------|-----------|---------|---------------|--------------------|
|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid   | 70.17  | 1         | 2.9     | 2.9           | 2.9                |
|         | 70.25  | 1         | 2.9     | 2.9           | 5.9                |
|         | 71.14  | 1         | 2.9     | 2.9           | 8.8                |
|         | 72.29  | 1         | 2.9     | 2.9           | 11.8               |
|         | 78.04  | 1         | 2.9     | 2.9           | 14.7               |
|         | 80.35  | 1         | 2.9     | 2.9           | 17.6               |
|         | 80.75  | 1         | 2.9     | 2.9           | 20.6               |
|         | 80.77  | 1         | 2.9     | 2.9           | 23.5               |
|         | 82.92  | 1         | 2.9     | 2.9           | 26.5               |
|         | 83.88  | 1         | 2.9     | 2.9           | 29.4               |
|         | 83.89  | 1         | 2.9     | 2.9           | 32.4               |
|         | 85     | 1         | 2.9     | 2.9           | 35.3               |
|         | 86.11  | 1         | 2.9     | 2.9           | 38.2               |
|         | 86.34  | 1         | 2.9     | 2.9           | 41.2               |
|         | 86.54  | 1         | 2.9     | 2.9           | 44.1               |
|         | 87.15  | 1         | 2.9     | 2.9           | 47.1               |
|         | 87.5   | 1         | 2.9     | 2.9           | 50                 |
|         | 87.62  | 1         | 2.9     | 2.9           | 52.9               |
|         | 87.8   | 2         | 5.7     | 5.9           | 58.8               |
|         | 88.13  | 1         | 2.9     | 2.9           | 61.8               |
|         | 88.49  | 1         | 2.9     | 2.9           | 64.7               |
|         | 92.6   | 1         | 2.9     | 2.9           | 67.6               |
|         | 93.18  | 1         | 2.9     | 2.9           | 70.6               |
|         | 93.59  | 1         | 2.9     | 2.9           | 73.5               |
|         | 95.47  | 1         | 2.9     | 2.9           | 76.5               |
|         | 97.22  | 1         | 2.9     | 2.9           | 79.4               |
|         | 98.05  | 1         | 2.9     | 2.9           | 82.4               |
|         | 98.83  | 1         | 2.9     | 2.9           | 85.3               |
|         | 101.2  | 1         | 2.9     | 2.9           | 88.2               |
|         | 101.3  | 1         | 2.9     | 2.9           | 91.2               |
|         | 101.61 | 1         | 2.9     | 2.9           | 94.1               |
|         | 108.78 | 1         | 2.9     | 2.9           | 97.1               |
|         | 108.86 | 1         | 2.9     | 2.9           | 100                |
|         | Total  | 34        | 97.1    | 100           |                    |
| Missing | System | 1         | 2.9     |               |                    |
| Total   |        | 35        | 100     |               |                    |
| Total   |        | 35        | 100     |               |                    |