

Lampiran 1
Perusahaan Sampel

NO	KODE	NAMA PERUSAHAAN
1	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
2	BACA	Bank Capital Indonesia Tbk
3	BBCA	Bank Central Asia tbk
4	BBKP	Bank Bukopin Tbk
5	BBNI	Bank Negara Indonesia Tbk
6	BBNP	Bank Nusantara Parahyangan Tbk
7	BBRI	Bank Rakyat Indonesia (Persero) Tbk
8	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
9	BMRI	Bank Mandiri (Persero) Tbk
10	BNBA	Bank Bumi Arta Tbk
11	BNGA	Bank CIMB Niaga Tbk
12	BSIM	Bank Sinarmas Tbk
13	BTPN	Bank Tabungan Pensiunan Nasional Tbk
14	BVIC	Bank Victoria International Tbk
15	INPC	Bank Artha Graha Internasional Tbk
16	MAYA	Bank Mayapada Internasional Tbk
17	MCOR	PT Bank China Construction Bank Indonesia Tbk
18	PNBN	Bank Pan Indonesia Tbk
19	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk

Lampiran 2
Data Sampel Penelitian

PERUSAHAAN	TAHUN	CAR	NPL	ROA	LDR	KREDIT
AGRO	2011	16,39	3,55	1,39	65,79	7,51
	2012	14,80	3,71	1,63	82,48	7,84
	2013	21,60	2,27	1,66	87,11	8,21
	2014	19,06	2,02	1,47	88,49	8,45
	2015	22,12	1,90	1,55	87,15	8,71
BACA	2011	21,58	0,81	0,84	44,24	7,47
	2012	18,00	2,11	1,32	59,06	7,95
	2013	20,13	0,37	1,59	63,35	8,23
	2014	16,43	0,34	1,33	58,13	8,46
	2015	17,70	0,79	1,10	55,78	8,71
BBCA	2011	12,70	0,50	3,80	62,53	12,22
	2012	14,20	0,40	3,60	69,35	12,45
	2013	15,70	0,40	3,80	76,26	12,65
	2014	16,90	0,60	3,90	77,37	12,75
	2015	18,70	0,70	3,80	81,84	12,87
BKBP	2011	12,71	2,88	1,87	85,01	10,59
	2012	16,34	2,66	1,83	83,81	10,7
	2013	15,10	2,25	1,78	85,80	10,77
	2014	14,20	2,78	1,23	83,89	10,9
	2015	13,56	2,83	1,39	86,34	11,08
BBNI	2011	17,63	3,61	2,94	70,37	12
	2012	16,67	2,84	2,92	77,52	12,21
	2013	15,09	2,17	3,36	85,30	12,43
	2014	16,22	1,96	3,49	87,81	12,53
	2015	19,50	2,70	2,60	87,80	12,69
BBNP	2011	13,45	0,88	1,53	85,02	8,48
	2012	12,17	0,97	1,57	84,94	8,68
	2013	15,75	0,92	1,58	84,44	8,86
	2014	16,55	1,86	1,32	85,19	8,81
	2015	18,07	4,74	0,99	90,17	8,78
BBRI	2011	14,96	2,30	4,93	76,20	12,59
	2012	16,95	1,78	5,15	79,85	12,8
	2013	16,99	1,55	5,03	88,54	13,01
	2014	18,31	1,69	4,73	81,68	13,14
	2015	20,59	2,02	4,19	86,88	13,27

BJBR	2011	18,36	1,21	2,65	72,95	10,27
	2012	18,11	2,07	2,46	74,09	10,55
	2013	16,51	2,83	2,61	96,47	10,8
	2014	16,08	4,15	1,92	93,18	10,9
	2015	15,85	2,91	2,04	88,13	11,01
BMRI	2011	15,34	2,18	3,37	71,65	12,66
	2012	15,48	1,74	3,55	77,66	12,87
	2013	14,93	1,60	3,66	82,97	13,06
	2014	16,60	1,66	3,57	82,02	13,18
	2015	18,60	2,29	3,15	87,05	13,3
BNBA	2011	19,96	1,07	2,11	67,53	7,4
	2012	19,18	0,63	2,47	77,95	7,71
	2013	16,99	0,21	2,05	83,96	7,95
	2014	15,07	0,25	1,52	79,45	8,17
	2015	25,57	0,78	1,33	82,78	8,37
BNGA	2011	13,47	2,64	2,75	88,04	11,74
	2012	13,16	2,29	2,85	94,41	11,89
	2013	15,16	2,23	3,18	95,04	11,96
	2014	15,36	3,90	2,76	94,49	12,08
	2015	15,58	3,74	1,44	99,46	12,08
BSIM	2011	13,98	0,88	1,07	69,50	9,23
	2012	18,09	3,18	1,74	80,78	9,25
	2013	21,82	2,50	1,71	78,72	9,3
	2014	18,38	3,00	1,02	83,88	9,57
	2015	14,37	3,95	0,95	78,04	9,77
BTPN	2011	20,50	0,70	4,40	85,00	10,32
	2012	21,50	0,60	4,70	86,00	10,57
	2013	23,10	0,70	4,50	88,00	10,74
	2014	23,20	0,70	3,60	97,00	10,86
	2015	23,80	0,70	3,10	97,00	10,98
BVIC	2011	14,92	2,38	2,65	63,62	8,66
	2012	17,97	2,24	2,17	67,59	8,96
	2013	18,00	0,70	1,97	73,39	9,32
	2014	18,35	3,52	0,80	70,25	9,43
	2015	20,38	4,48	0,65	70,17	9,48
INPC	2011	12,65	2,96	0,72	82,21	9,5
	2012	16,45	0,85	0,66	87,42	9,63
	2013	17,31	1,96	1,39	88,87	9,64
	2014	15,95	1,92	0,79	87,62	9,75
	2015	15,20	2,33	0,33	80,75	9,76

MAYA	2011	14,68	2,51	2,07	82,10	9,08
	2012	10,93	3,02	2,41	80,58	9,41
	2013	14,07	1,04	2,53	85,61	9,78
	2014	10,25	1,46	1,95	81,25	10,17
	2015	12,97	2,52	2,10	82,99	10,44
MCOR	2011	11,67	2,18	0,96	79,30	8,44
	2012	13,86	1,98	2,04	80,22	8,42
	2013	14,68	1,69	1,74	82,73	8,61
	2014	14,15	2,71	0,79	84,03	8,84
	2015	16,39	1,98	1,03	86,82	8,89
PNBN	2011	17,50	3,56	1,86	80,36	11,17
	2012	14,67	1,69	2,04	88,46	11,44
	2013	15,32	2,13	1,98	87,71	11,56
	2014	17,30	2,01	2,23	95,47	11,64
	2015	20,13	2,44	1,31	98,83	11,7
SDRA	2011	13,38	1,65	3,00	81,70	8,11
	2012	42,52	0,65	3,57	118,10	8,56
	2013	27,91	0,48	5,14	140,72	8,73
	2014	21,71	2,51	2,81	101,2	9,35
	2015	18,82	1,98	1,94	97,22	9,54

Lampiran 3
Statistik Deskriptif Variabel Penelitian

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
CAR	95	10.25	42.52	17.1685	4.13072
NPL	95	.21	4.74	1.9651	1.06775
ROA	95	.33	5.15	2.3271	1.18543
LDR	95	44.24	140.72	82.6945	12.34793
PenyaluranKredit	95	7.40	13.30	10.2668	1.71465
Valid N (listwise)	95				

Lampiran 4
Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		95
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.13770269
	Absolute	.051
Most Extreme Differences	Positive	.051
	Negative	-.043
Kolmogorov-Smirnov Z		.498
Asymp. Sig. (2-tailed)		.965

a. Test distribution is Normal.

b. Calculated from data.

Lampiran 5
Hasil Uji Heteroskedastisitas

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	-.296	.250		-1.184	.239
	CAR	-.010	.035	-.043	-.290	.773
	NPL	.023	.013	.263	1.775	.079
	ROA	.026	.019	.173	1.409	.162
	LDR	.094	.060	.170	1.574	.119

a. Dependent Variable: RES2

Lampiran 6
Hasil Uji Multikolinieritas

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.748	.433		4.036	.000		
1 CAR	.129	.061	.249	2.131	.036	.449	2.227
NPL	-.063	.023	-.325	-2.803	.006	.459	2.181
ROA	.067	.032	.202	2.101	.038	.666	1.501
LDR	.029	.103	.024	.279	.781	.858	1.165

a. Dependent Variable: PenyaluranKredit

Lampiran 7

Hasil Uji Autokolerasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.668 ^a	.447	.422	.14073	1.838

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

b. Dependent Variable: PenyaluranKredit

Lampiran 8

Hasil Uji Regresi Linier Berganda

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.668 ^a	.447	.422	.14073

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

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.438	4	.360	18.158	.000 ^b
	Residual	1.782	90	.020		
	Total	3.221	94			

a. Dependent Variable: PenyaluranKredit

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

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.748	.433		4.036	.000
	CAR	.129	.061	.249	2.131	.036
	NPL	-.063	.023	-.325	-2.803	.006
	ROA	.067	.032	.202	2.101	.038
	LDR	.029	.103	.024	.279	.781

a. Dependent Variable: PenyaluranKredit