Lampiran 1

Data Penelitian

No.	Unit	Tahun	DPK	CAR	NPL	KREDIT
1	Situbondo 1	2008	30,431,380.00	18.57	2.13	10,765,162.00
		2009	68,760,780.00	23.69	1.89	11,863,409.00
		2010	26,593,810.00	21.66	1.71	11,249,919.00
		2011	23,321,950.00	10.2	4.35	22,967,610.00
		2012	32,464,200.00	10.78	6.17	26,576,970.00
2	Situbondo 2	2008	50,540,850.00	13.48	5.58	26,334,300.00
		2009	41,307,660.00	16.3	3.53	10,221,507.00
		2010	59,387,230.00	14.34	2.76	13,669,913.00
		2011	14,914,030.00	17.31	1.23	14,275,518.00
		2012	47,478,330.00	8.39	5.95	24,326,220.00
3	Sumberkolak	2008	19,789,530.00	12.9	5.26	22,739,710.00
		2009	38,577,270.00	8.06	8.63	32,738,790.00
		2010	13,967,170.00	17.92	6.03	20,611,150.00
		2011	24,174,090.00	21.38	1.75	25,212,250.00
		2012	25,465,250.00	14.24	1.79	26,784,010.00
4	Mlandingan	2008	21,712,010.00	11.13	1.43	17,899,500.00
		2009	88,722,180.00	19.71	2.46	21,518,230.00
		2010	92,055,080.00	20.72	9.34	22,870,820.00
		2011	11,588,790.00	23.7	3.28	12,069,320.00
		2012	15,372,260.00	25.3	2.36	19,209,690.00
5	Suboh	2008	19,029,105.00	26.1	1.64	14,574,100.00
		2009	21,074,471.00	12.7	4.70	20,627,830.00
		2010	39,554,819.00	13.7	2.80	21,804,210.00
		2011	45,520,054.00	11.4	2.40	21,141,950.00
		2012	52,314,845.00	9	2.20	16,480,150.00
6	Besuki 1	2008	54,600,071.00	8.3	1.90	16,013,390.00
		2009	58,279,454.00	8.1	3.70	14,273,560.00
		2010	74,702,319.00	15.3	1.50	31,797,430.00
		2011	31,161,742.00	15.74	1.53	31,554,520.00
		2012	31,155,107.00	13.5	4.90	32,257,310.00
7	Besuki 2	2008	41,340,295.00	15.8	2.70	21,150,980.00
		2009	48,630,010.00	18.6	2.30	25,618,050.00
		2010	47,293,600.00	20.6	1.60	36,774,180.00
		2011	53,073,090.00	9.7	7.80	31,444,090.00

		2012	38,801,720.00	11.29	4.69	45,146,780.00
8	Mangaran	2008	42,447,660.00	11.82	4.83	34,722,750.00
		2009	44,075,280.00	15.84	3.45	15,756,670.00
		2010	15,593,740.00	13.18	2.80	17,710,420.00
		2011	17,665,630.00	13.2	3.52	19,261,920.00
		2012	19,987,080.00	13.76	2.78	14,276,200.00
9	Panji	2008	19,822,130.00	19.96	2.30	23,444,720.00
		2009	23,680,590.00	20.95	1.78	26,322,800.00
		2010	27,439,070.00	16.6	4.04	19,416,980.00
		2011	29,010,870.00	18.23	3.91	28,272,110.00
		2012	29,623,240.00	21.86	1.05	31,427,480.00
10	Kapongan	2008	39,288,607.00	16.14	2.66	24,160,860.00
		2009	25,856,967.00	21.54	2.75	28,403,790.00
		2010	30,041,407.00	16.74	2.66	29,237,400.00
		2011	29,630,760.00	18.03	2.23	32,215,910.00
		2012	13,738,432.00	20.69	3.12	14,182,170.00
11	Jangkar	2008	14,762,013.00	9.79	8.68	14,595,910.00
		2009	16,438,506.00	11.78	0.81	17,625,760.00
		2010	29,489,306.00	12.07	1.10	20,429,810.00
		2011	33,706,701.00	13.04	1.70	22,421,530.00
		2012	33,077,225.00	18.07	2.50	31,895,670.00
12	Asembagus	2008	20,738,091.00	20.21	2.90	27,112,850.00
		2009	25,687,896.00	23.82	2.90	24,109,450.00
		2010	27,315,004.00	8.21	4.57	14,521,700.00
		2011	29,569,297.00	8.68	3.82	14,580,300.00
		2012	31,234,622.00	8.71	3.82	15,646,910.00
13	Banyuputih	2008	45,494,221.00	11.33	1.18	20,801,439.00
		2009	26,823,373.00	12.67	1.73	23,825,126.00
		2010	69,431,056.00	15.86	2.64	26,483,898.00
		2011	27,115,899.00	18.54	2.93	34,880,264.00
		2012	40,835,789.00	22.53	2.15	30,282,752.00
14	Panarukan	2008	70,014,320.00	9.42	7.66	48,406,970.00
		2009	80,584,240.00	8.55	6.78	34,169,690.00
		2010	30,557,440.00	14.09	1.89	12,129,191.00
		2011	34,044,970.00	8.81	6.80	4,577,740.00
		2012	40,609,450.00	9.47	5.47	6,214,330.00

Lampiran 2

Statistik Deskriptif Variabel

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
DPK	70	11588790.00	92055080.00	36265506.20	18296691.48
CAR	70	8.06	26.10	15.1971	4.94679
NPL	70	.81	9.34	3.4271	2.01614
KREDIT	70	4577740.00	48406970.00	22544085.69	8566254.958
Valid N (listwise)	70				

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Lampiran 3

Hasil Analisis Regresi Linier Berganda

Regression

Descriptive Statistics

	Mean	Std. Deviation	N
KREDIT	22544085.69	8566254.958	70
DPK	36265506.20	18296691.48	70
CAR	15.1971	4.94679	70
NPL	3.4271	2.01614	70

Correlations

		KREDIT	DPK	CAR	NPL
Pearson Correlation	KREDIT	1.000	.235	.263	-.209
	DPK	.235	1.000	-.127	-.287
	CAR	.263	-.127	1.000	-.418
	NPL	-.209	-.287	-.418	1.000
Sig. (1-tailed)	KREDIT	.	.025	.014	.042
	DPK	.025	.	.147	.008
	CAR	.014	.147	.	.000
	NPL	.042	.008	.000	.
N	KREDIT	70	70	70	70
	DPK	70	70	70	70
	CAR	70	70	70	70
	NPL	70	70	70	70

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	NPL, DPK, CAR[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: KREDIT

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.578[a]	.334	.304	11360766.0	.334	3.657	3	66	.017	1.971

a. Predictors: (Constant), NPL, DPK, CAR

b. Dependent Variable: KREDIT

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.4E+015	3	4.720E+014	3.657	.017[a]
	Residual	8.5E+015	66	1.291E+014		
	Total	9.9E+015	69			

a. Predictors: (Constant), NPL, DPK, CAR

b. Dependent Variable: KREDIT

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	-7234328	7315042		-.989	.326					
	DPK	.176	.081	.270	2.177	.033	.235	.259	.248	.844	1.185
	CAR	712819.5	317447.3	.294	2.245	.028	.263	.266	.256	.759	1.318
	NPL	-49158.9	806387.5	-.208	-1.961	.045	-.209	-.208	-.207	.708	1.413

a. Dependent Variable: KREDIT

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	DPK	CAR	NPL
1	1	3.177	1.000	.00	.03	.01	.01
	2	.571	2.359	.00	.63	.00	.07
	3	.229	3.721	.00	.12	.14	.37
	4	.023	11.850	.99	.22	.86	.54

a. Dependent Variable: KREDIT

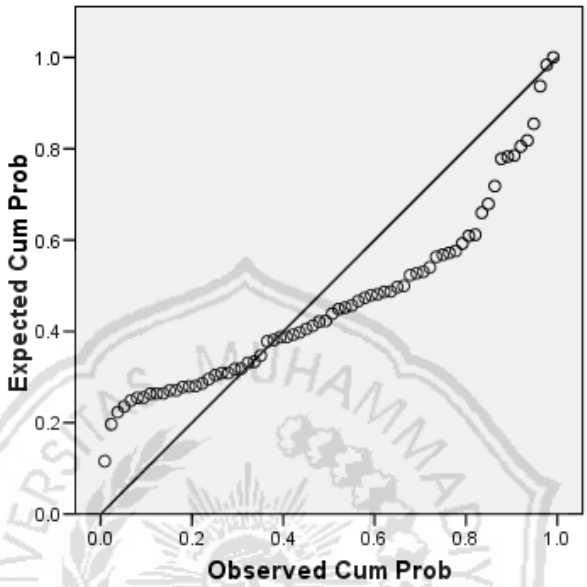
Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-1286478	2E+007	6270170	4529852.714	70
Std. Predicted Value	-1.668	2.317	.000	1.000	70
Standard Error of Predicted Value	1632336	5778982	2608515	761039.412	70
Adjusted Predicted Value	-1908312	2E+007	6280979	4624283.042	70
Residual	-1E+007	7E+007	.00000	11111048.37	70
Std. Residual	-1.196	6.546	.000	.978	70
Stud. Residual	-1.308	6.848	.000	1.019	70
Deleted Residual	-2E+007	8E+007	-10809.2	12063531.93	70
Stud. Deleted Residual	-1.315	12.629	.084	1.633	70
Mahal. Distance	.439	16.868	2.957	2.655	70
Cook's Distance	.000	1.106	.022	.132	70
Centered Leverage Value	.006	.244	.043	.038	70

a. Dependent Variable: KREDIT

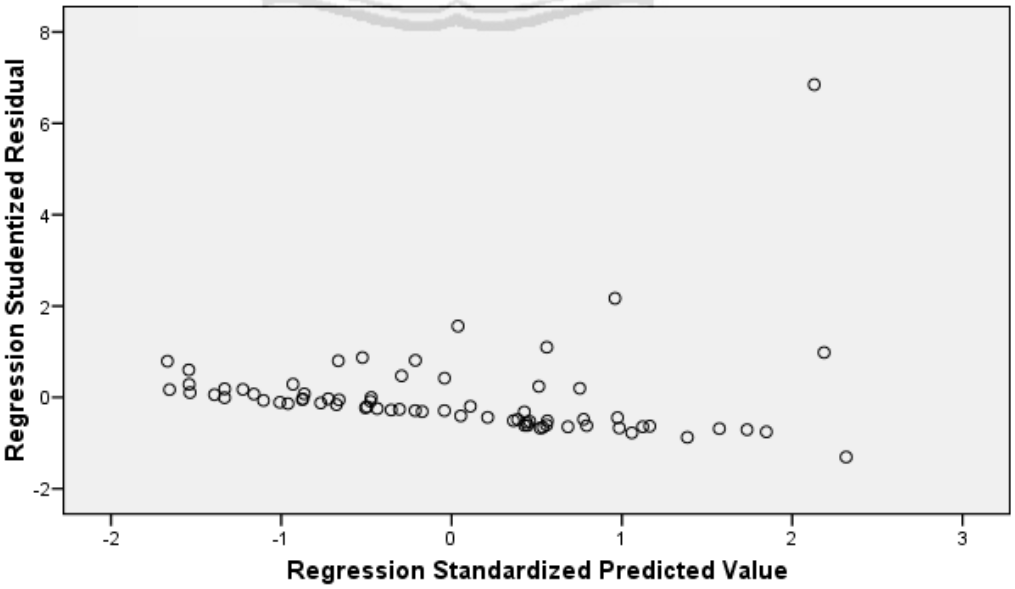
Normal P-P Plot of Regression Standardized Residual

Dependent Variable: KREDIT



Scatterplot

Dependent Variable: KREDIT



Lampiran 4

Hasil Uji Heteroskedastistas

Regression

Correlations

		Abs_Res	DPK	CAR	NPL
Pearson Correlation	Abs_Res	1.000	-.093	.018	-.046
	DPK	-.093	1.000	-.127	-.287
	CAR	.018	-.127	1.000	-.418
	NPL	-.046	-.287	-.418	1.000
Sig. (1-tailed)	Abs_Res	.	.222	.440	.353
	DPK	.222	.	.147	.008
	CAR	.440	.147	.	.000
	NPL	.353	.008	.000	.
N	Abs_Res	70	70	70	70
	DPK	70	70	70	70
	CAR	70	70	70	70
	NPL	70	70	70	70

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	NPL, DPK, CAR[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: Abs_Res

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.124[a]	.015	-.029	653873465

a. Predictors: (Constant), NPL, DPK, CAR

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.4E+017	3	1.478E+017	.346	.792[a]
	Residual	2.8E+019	66	4.276E+017		
	Total	2.9E+019	69			

a. Predictors: (Constant), NPL, DPK, CAR

b. Dependent Variable: Abs_Res

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3E+008	4E+008		.806	.423
	DPK	-4.411	4.659	-.126	-.947	.347
	CAR	-5046814	2E+007	-.039	-.276	.783
	NPL	-3E+007	5E+007	-.098	-.676	.501

a. Dependent Variable: Abs_Res