

A. Data Pertumbuhan Kredit Periode 2013-2017

Kode Perusahaan	2013-2014	2014-2015	2015-2016	2016-2017
BBRI	114%	114%	114%	111%
BMRI	112%	112%	109%	110%
BBCA	111%	111%	107%	113%
BBNI	111%	117%	103%	99%
BNGA	112%	103%	108%	102%
BBTN	115%	120%	106%	104%
PPNBN	109%	105%	106%	103%
BNII	104%	105%	103%	108%
BNLI	111%	96%	75%	95%
NISP	107%	126%	107%	113%

B. Data CAR Periode 2013-2017

No	Kode Perusahaan	2013	2014	2015	2016	2017
1	BBRI	16,99	18,31	20,59	22,91	22,96
2	BMRI	14,93	16,6	18,6	21,36	21,03
3	BBCA	15,7	16,9	18,7	21,9	23,1
4	BBNI	15,09	16,22	19,5	14,92	19,84
5	BNGA	15,36	15,58	16,28	17,96	18,6
6	BBTN	15,62	14,64	16,97	17,99	20,01
7	PPNBN	15,32	17,41	20,23	20,59	22,08
8	BNII	12,74	15,76	15,17	16,77	17,53
9	BNLI	14,18	13,6	17,53	15,9	18,4
10	NISP	19,28	18,74	17,32	18,28	17,51

C. Data NPL Periode 2013-2017

No	Kode Perusahaan	2013	2014	2015	2016	2017
1	BBRI	1,55	1,69	2,02	2,03	2,1
2	BMRI	0,37	0,44	0,6	1,38	1,06
3	BBCA	0,4	0,6	0,7	1,3	1,5
4	BBNI	2,2	2	2,7	3	2,3
5	BNGA	2,2	3,9	2,1	2,7	2,5
6	BBTN	3,04	2,76	2,11	3	2,95
7	PPNBN	2,13	2,01	2,44	2,81	2,84
8	BNII	2,11	2,23	3,67	3,42	2,81
9	BNLI	1	1,7	2,7	8,8	4,6
10	NISP	0,73	1,34	1,3	1,88	1,79

D. Data ROA Periode 2013-2017

No	Kode Perusahaan	2013	2014	2015	2016	2017
1	BBRI	5,03	4,73	4,19	3,84	3,69
2	BMRI	3,66	3,57	3,15	1,95	2,72
3	BBCA	3,8	3,9	3,8	4	3,9
4	BBNI	3,4	3,5	2,6	2,7	2,7
5	BNGA	2,76	1,44	0,24	1,2	1,7
6	BBTN	1,79	1,14	1,61	1,39	1,7
7	PPNBN	1,85	2,23	1,31	1,69	1,61
8	BNII	1,74	0,68	1,01	1,6	1,48
9	BNLI	1,55	1,16	0,2	-4,9	0,6
10	NISP	1,81	1,79	1,68	1,85	1,96

E. Data LDR Periode 2013-2017

No	Kode Perusahaan	2013	2014	2015	2016	2017
1	BBRI	88,54	81,68	86,88	87,77	88,13
2	BMRI	82,97	82,02	87,05	85,86	83,18
3	BBCA	75,4	89,4	92,1	90,7	90
4	BBNI	85,3	87,8	87,8	90,4	85,6
5	BNGA	94,49	99,46	97,98	98,38	96,24
6	BBTN	88,67	90,32	92,77	89,57	93,05
7	PPNBN	87,71	95,47	98,83	94,37	96,39
8	BNII	87,04	93,67	86,14	88,92	88,12
9	BNLI	90,57	92,34	87,8	80,5	87,5
10	NISP	92,49	93,59	98,05	89,86	93,42

F. Data Inflasi Periode 2013-2017

Tahun	Tingkat Inflasi
2013	8,36
2014	8,36
2015	3,35
2016	3,02
2017	3,61

G. Data Suku Bunga Periode 2013-2017

Tahun	Suku Bunga
2013	7,5
2014	7,75
2015	7,5
2016	4,75
2017	4,25

H. Data Output SPSS

1) Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		50
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	118085,75580741
Most Extreme Differences	Absolute Positive	,081
	Negative	,055
Kolmogorov-Smirnov Z		-,081
Asymp. Sig. (2-tailed)		,571
		,900

a. Test distribution is Normal.

b. Calculated from data.

Sumber : Hasil Output SPSS Versi 20

2) Uji Multikolinearitas

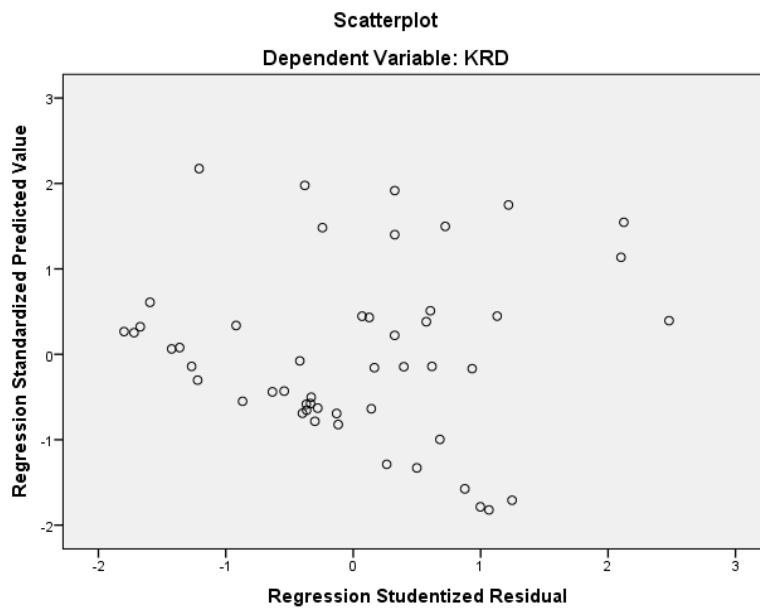
Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	CAR	,459	2,178
	NPL	,576	1,737
	ROA	,614	1,629
	LDR	,403	2,479
	INF	,512	1,952
	SB	,528	1,895

a. Dependent Variable: KRD

Sumber : Hasil Output SPSS

3) Uji Heteroskedastisitas



4) Uji Autokorelasi

Tabel 4.3 Hasil Uji Autokorelasi
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	,787 ^a	,620	,567	126055,36256	,620	11,682	6	43	,000	,815

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

b. Dependent Variable: KRD

Sumber : Hasil Output SPSS Versi 20

5) Analisis Regresi Linear Berganda

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	380138,804	93891,931		4,049	,000		
CAR	10,322	39,734	,036	,260	,796	,459	2,178
NPL	-500,316	208,301	-,298	-	,021	,576	1,737
ROA	1267,138	175,665	,866	7,213	,000	,614	1,629
LDR	22,285	7,412	,445	3,007	,004	,403	2,479
INF	-167,202	100,710	-,218	-	,104	,512	1,952
SB	-49,420	161,269	-,040	1,660	,761	,528	1,895

a. Dependent Variable: KRD

Sumber : Hasil Output SPSS Versi 20

6) Uji Hipotesis

a) Uji Koefisien Regresi Secara Bersama-sama (Uji F)

ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	1113769684 502,932	6	1856282807 50,489	11,682	,000 ^b
1 Residual	6832680405 05,788	43	1588995443 0,367		
Total	1797037725 008,720	49			

a. Dependent Variable: KRD

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

b) Uji Koefisien Regresi Secara Parsial (Uji T)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	380138,804	93891,931		4,049	,000
CAR	10,322	39,734	,036	,260	,796
NPL	-500,316	208,301	-,298	-2,402	,021
ROA	1267,138	175,665	,866	7,213	,000
LDR	22,285	7,412	,445	3,007	,004
INF	-167,202	100,710	-,218	-1,660	,104
SB	-49,420	161,269	-,040	-,306	,761

7) Uji Koefisien Determinasi (R²)

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	,787 ^a	,620	,567	126055,36256	,620	11,682	6	43	,000	,815

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

b. Dependent Variable: KRD

8) Tabel Durbin-Watson (DW), $\alpha = 5\%$

n	k = 1		k = 2		k = 3		k = 4		k = 5	
	dL	dU	dL	dU	dL	dU	dL	dU	dL	dU
6	0.6102	1.4002								
7	0.6996	1.3564	0.4672	1.8964						
8	0.7629	1.3324	0.5591	1.7771	0.3674	2.2866				
9	0.8243	1.3199	0.6291	1.6993	0.4548	2.1282	0.2957	2.5881		
10	0.8791	1.3197	0.6972	1.6413	0.5253	2.0163	0.3760	2.4137	0.2427	2.8217
11	0.9273	1.3241	0.7580	1.6044	0.5948	1.9280	0.4441	2.2833	0.3155	2.6446
12	0.9708	1.3314	0.8122	1.5794	0.6577	1.8640	0.5120	2.1766	0.3796	2.5061
13	1.0097	1.3404	0.8612	1.5621	0.7147	1.8159	0.5745	2.0943	0.4445	2.3897
14	1.0450	1.3503	0.9054	1.5507	0.7667	1.7788	0.6321	2.0296	0.5052	2.2959
15	1.0770	1.3605	0.9455	1.5432	0.8140	1.7501	0.6852	1.9774	0.5620	2.2198
16	1.1062	1.3709	0.9820	1.5386	0.8572	1.7277	0.7340	1.9351	0.6150	2.1567
17	1.1330	1.3812	1.0154	1.5361	0.8968	1.7101	0.7790	1.9005	0.6641	2.1041
18	1.1576	1.3913	1.0461	1.5353	0.9331	1.6961	0.8204	1.8719	0.7098	2.0600
19	1.1804	1.4012	1.0743	1.5355	0.9666	1.6851	0.8588	1.8482	0.7523	2.0226
20	1.2015	1.4107	1.1004	1.5367	0.9976	1.6763	0.8943	1.8283	0.7918	1.9908
21	1.2212	1.4200	1.1246	1.5385	1.0262	1.6694	0.9272	1.8116	0.8286	1.9635
22	1.2395	1.4289	1.1471	1.5408	1.0529	1.6640	0.9578	1.7974	0.8629	1.9400
23	1.2567	1.4375	1.1682	1.5435	1.0778	1.6597	0.9864	1.7855	0.8949	1.9196
24	1.2728	1.4458	1.1878	1.5464	1.1010	1.6565	1.0131	1.7753	0.9249	1.9018
25	1.2879	1.4537	1.2063	1.5495	1.1228	1.6540	1.0381	1.7666	0.9530	1.8863
26	1.3022	1.4614	1.2236	1.5528	1.1432	1.6523	1.0616	1.7591	0.9794	1.8727
27	1.3157	1.4688	1.2399	1.5562	1.1624	1.6510	1.0836	1.7527	1.0042	1.8608
28	1.3284	1.4759	1.2553	1.5596	1.1805	1.6503	1.1044	1.7473	1.0276	1.8502
29	1.3405	1.4828	1.2699	1.5631	1.1976	1.6499	1.1241	1.7426	1.0497	1.8409
30	1.3520	1.4894	1.2837	1.5666	1.2138	1.6498	1.1426	1.7386	1.0706	1.8326
31	1.3630	1.4957	1.2969	1.5701	1.2292	1.6500	1.1602	1.7352	1.0904	1.8252
32	1.3734	1.5019	1.3093	1.5736	1.2437	1.6505	1.1769	1.7323	1.1092	1.8187
33	1.3834	1.5078	1.3212	1.5770	1.2576	1.6511	1.1927	1.7298	1.1270	1.8128
34	1.3929	1.5136	1.3325	1.5805	1.2707	1.6519	1.2078	1.7277	1.1439	1.8076
35	1.4019	1.5191	1.3433	1.5838	1.2833	1.6528	1.2221	1.7259	1.1601	1.8029

36	1.4107	1.5245	1.3537	1.5872	1.2953	1.6539	1.2358	1.7245	1.1755	1.7987
37	1.4190	1.5297	1.3635	1.5904	1.3068	1.6550	1.2489	1.7233	1.1901	1.7950
38	1.4270	1.5348	1.3730	1.5937	1.3177	1.6563	1.2614	1.7223	1.2042	1.7916
39	1.4347	1.5396	1.3821	1.5969	1.3283	1.6575	1.2734	1.7215	1.2176	1.7886
40	1.4421	1.5444	1.3908	1.6000	1.3384	1.6589	1.2848	1.7209	1.2305	1.7859
41	1.4493	1.5490	1.3992	1.6031	1.3480	1.6603	1.2958	1.7205	1.2428	1.7835
42	1.4562	1.5534	1.4073	1.6061	1.3573	1.6617	1.3064	1.7202	1.2546	1.7814
43	1.4628	1.5577	1.4151	1.6091	1.3663	1.6632	1.3166	1.7200	1.2660	1.7794
44	1.4692	1.5619	1.4226	1.6120	1.3749	1.6647	1.3263	1.7200	1.2769	1.7777
45	1.4754	1.5660	1.4298	1.6148	1.3832	1.6662	1.3357	1.7200	1.2874	1.7762
46	1.4814	1.5700	1.4368	1.6176	1.3912	1.6677	1.3448	1.7201	1.2976	1.7748
47	1.4872	1.5739	1.4435	1.6204	1.3989	1.6692	1.3535	1.7203	1.3073	1.7736
48	1.4928	1.5776	1.4500	1.6231	1.4064	1.6708	1.3619	1.7206	1.3167	1.7725
49	1.4982	1.5813	1.4564	1.6257	1.4136	1.6723	1.3701	1.7210	1.3258	1.7716
50	1.5035	1.5849	1.4625	1.6283	1.4206	1.6739	1.3779	1.7214	1.3346	1.7708
51	1.5086	1.5884	1.4684	1.6309	1.4273	1.6754	1.3855	1.7218	1.3431	1.7701

9) Tabel Distribusi t (df = 1- 50)

Df	0.25	0.10	0.05	0.025	0.01	0.005	0.001
	0.50	0.20	0.10	0.050	0.02	0.010	0.002
1	1.0000	3.0776	6.3137	12.7062	31.8205	63.6567	318.3088
2	0.8165	1.8856	2.9199	4.3026	6.9645	9.9248	22.3271
3	0.7648	1.6377	2.3533	3.1824	4.5407	5.8409	10.2145
4	0.7407	1.5332	2.1318	2.7764	3.7469	4.6040	7.1731
5	0.7266	1.4758	2.0150	2.5705	3.3649	4.0321	5.8934
6	0.7175	1.4397	1.9431	2.4469	3.1426	3.7074	5.2076
7	0.7111	1.4149	1.8945	2.3646	2.9979	3.4994	4.7852
8	0.7063	1.3968	1.8595	2.3060	2.8964	3.3553	4.5007
9	0.7027	1.3830	1.8331	2.2621	2.8214	3.2498	4.2968
10	0.6998	1.3721	1.8124	2.2281	2.7637	3.1692	4.1437
11	0.6974	1.3634	1.7958	2.2009	2.7180	3.1058	4.0247
12	0.6954	1.3562	1.7822	2.1788	2.6810	3.0545	3.9296
13	0.6938	1.3501	1.7709	2.1603	2.6503	3.0122	3.8519
14	0.6924	1.3450	1.7613	2.1447	2.6244	2.9768	3.7873
15	0.6912	1.3406	1.7530	2.1314	2.6024	2.9467	3.7328
16	0.6901	1.3367	1.7458	2.1199	2.5834	2.9207	3.6861
17	0.6892	1.3333	1.7396	2.1098	2.5669	2.8982	3.6457
18	0.6883	1.3303	1.7340	2.1009	2.5523	2.8784	3.6104
19	0.6876	1.3277	1.7291	2.0930	2.5394	2.8609	3.5794
20	0.6869	1.3253	1.7247	2.0859	2.5279	2.8453	3.5518
21	0.6863	1.3231	1.7207	2.0796	2.5176	2.8313	3.5271
22	0.6858	1.3212	1.7171	2.0738	2.5083	2.8187	3.5049
23	0.6853	1.3194	1.7138	2.0686	2.4998	2.8073	3.4849

24	0.6848	1.3178	1.7108	2.0639	2.4921	2.7969	3.4667
25	0.6844	1.3163	1.7081	2.0595	2.4851	2.7874	3.4501
26	0.6840	1.3149	1.7056	2.0555	2.4786	2.7787	3.4350
27	0.6836	1.3137	1.7032	2.0518	2.4726	2.7706	3.4210
28	0.6833	1.3125	1.7011	2.0484	2.4671	2.7632	3.4081
29	0.6830	1.3114	1.6991	2.0452	2.4620	2.7563	3.3962
30	0.6827	1.3104	1.6972	2.0422	2.4572	2.7500	3.3851
31	0.6824	1.3094	1.6955	2.0395	2.4528	2.7440	3.3749
32	0.6822	1.3085	1.6938	2.0369	2.4486	2.7384	3.3653
33	0.6820	1.3077	1.6923	2.0345	2.4447	2.7332	3.3563
34	0.6817	1.3069	1.6909	2.0322	2.4411	2.7283	3.3479
35	0.6815	1.3062	1.6895	2.0301	2.4377	2.7238	3.3400
36	0.6813	1.3055	1.6883	2.0280	2.4344	2.7194	3.3326
37	0.6811	1.3048	1.6870	2.0261	2.4314	2.7154	3.3256
38	0.6810	1.3042	1.6859	2.0243	2.4285	2.7115	3.3190
39	0.6808	1.3036	1.6848	2.0226	2.4258	2.7079	3.3127
40	0.6806	1.3030	1.6838	2.0210	2.4232	2.7044	3.3068
41	0.6805	1.3025	1.6828	2.0195	2.4208	2.7011	3.3012
42	0.6803	1.3020	1.6819	2.0180	2.4184	2.6980	3.2959
43	0.6802	1.3015	1.6810	2.0166	2.4162	2.6951	3.2908
44	0.6801	1.3010	1.6802	2.0153	2.4141	2.6922	3.2860
45	0.6799	1.3006	1.6794	2.0141	2.4121	2.6895	3.2814
46	0.6798	1.3002	1.6786	2.0129	2.4101	2.6870	3.2771
47	0.6797	1.2998	1.6779	2.0117	2.4083	2.6845	3.2729
48	0.6796	1.2994	1.6772	2.0106	2.4065	2.6822	3.2689
49	0.6795	1.2990	1.6765	2.0095	2.4048	2.6799	3.2650
	3	7	5	8	9	5	8
50	0.6794	1.2987	1.6759	2.0085	2.4032	2.6777	3.2614