LAMPIRAN

1. Data variabel X dan Y

No.	Tahun	Tri wulan	Variabel X						Variabel Y
			LDR	ROA	DPK	NIM	NPL	BOPO	Perubahan Laba
1.	2015	I	1,00905	0,00377	18,51152	0,01394	0,01314	0,27901	0.17903
		II	1,01082	0,00746	18,55791	0,02722	0,01297	0,90059	0,54248
		III	0,97289	0,01045	18,63939	0,04058	0,01393	0,39625	0,61800
		IV	1,00018	0,01479	18,66526	0,05332	0,01351	0,56711	0,65908
2.	2016	I	1,00153	0,00385	18,69161	0,01337	0,01357	0,59429	0,22084
		II	1,01762	0,00729	18,71710	0,02662	0,01289	0,59974	0,25400
		III	0,95493	0,01110	18,80880	0,03926	0,01285	0,58297	0,32641
		IV	0,93896	0,01555	18,89061	0,05434	0,01148	0,57023	0,41493
3.	2017	I	0,98541	0,00366	18,87281	0,01286	0,01152	0,61239	0,21032
		II	1,02423	0,00731	18,87657	0,02576	0,01137	0,59347	0,21952

a) **Variabel X LDR**

No.	Tahun	Triwulan	Outstanding Kredit	Dana Pihak Ketiga	LDR = Outstanding Kredit / Dana Pihak Ketiga x 100%
1	2015	I	110,499,978,000,000	109,509,268,000,000	1.0090
		II	115,950,999,000,000	114,709,671,000,000	1.0108
		III	121,074,125,000,000	124,447,560,000,000	0.9729
		IV	127,732,158,000,000	127,708,670,000,000	1.0002
2	2016	I	131,318,977,000,000	131,117,918,000,000	1.0015
		II	136,873,449,000,000	134,503,256,000,000	1.0176
		III	140,775,824,000,000	147,420,693,000,000	0.9549
		IV	150,221,960,000,000	159,987,592,000,000	0.9390
3	2017	I	154,873,205,000,000	157,165,938,000,000	0.9854
		II	161,579,672,000,000	157,757,084,000,000	1.0242

b) Variabel X ROA

No.	Tahun Triwulan	Laba Sebelum Pajak	Asset	ROA = Laba sebelum pajak / Asset
1	2015			
	I	562,603,000,000	149,289,285,000,000	0.3769
	II	1,163,027,000,000	155,951,940,000,000	0.7458
	III	1,734,884,000,000	166,038,165,000,000	1.0449
	IV	2,541,886,000,000	171,807,592,000,000	1.4795
2	2016			
	I	686,841,000,000	178,419,306,000,000	0.3850
	II	1,382,327,000,000	189,513,352,000,000	0.7294
	III	2,189,550,000,000	197,294,346,000,000	1.1098
	IV	3,330,084,000,000	214,168,479,000,000	1.5549
3	2017			
	I	784,406,000,000	214,311,665,000,000	0.3660
	II	1,636,925,000,000	224,066,811,000,000	0.7306

c) Variabel X DPK

No.	Tahun Triwulan	DPK	DPK = LN DPK
1	2015		
	I	109,509,268,000,000	32.3270
	II	114,709,671,000,000	32.3734
	III	124,447,560,000,000	32.4549
	IV	127,708,670,000,000	32.4808
2	2016		
	I	131,117,918,000,000	32.5071
	II	134,503,256,000,000	32.5326
	III	147,420,693,000,000	32.6243
	IV	159,987,592,000,000	32.7061
3	2017		
	I	157,165,938,000,000	32.6883
	II	157,757,084,000,000	32.6921

d) Variabel X NIM

No.	Tahun Triwulan	Pendapatan Bunga Bersih	Outstanding Kredit	NIM Pbb/oc x 100%
1	2015			
	I	1,540,183,000,000	110,499,978,000,000	0.0139
	II	3,156,453,000,000	115,950,999,000,000	0.0272
	III	4,913,333,000,000	121,074,125,000,000	0.0406
	IV	6,811,076,000,000	127,732,158,000,000	0.0533
2	2016			
	I	1,755,407,000,000	131,318,977,000,000	0.0134
	II	3,643,732,000,000	136,873,449,000,000	0.0266
	III	5,527,263,000,000	140,775,824,000,000	0.0393
	IV	8,163,545,000,000	150,221,960,000,000	0.0543
3	2017			
	I	1,991,980,000,000	154,873,205,000,000	0.0129
	II	4,161,901,000,000	161,579,672,000,000	0.0258

e) Variabel X NPL

No.	Tahun Triwulan	Kredit Kurang Lancar	Total Kredit	NPL KK/TK x 100%
1	2015			
	I	1,452,216,000,000	110,499,978,000,000	0.0131
	II	1,503,620,000,000	115,950,999,000,000	0.0130
	III	1,686,584,000,000	121,074,125,000,000	0.0139
	iv	1,725,724,000,000	127,732,158,000,000	0.0135
2	2016			
	I	1,782,425,000,000	131,318,977,000,000	0.0136
	II	1,764,756,000,000	136,873,449,000,000	0.0129
	III	1,809,210,000,000	140,775,824,000,000	0.0129
	IV	1,724,935,000,000	150,221,960,000,000	0.0115
3	2017			
	I	1,784,083,000,000	154,873,205,000,000	0.0115
	II	1,837,902,000,000	161,579,672,000,000	0.0114

f) Variabel X BOPO

No.	Tahun Triwulan	Beban Opersional	Pendapatan Operasional	BOPO BO/PO x100%
1	2015			
	I	1,032,700,000,000	3,701,344,000,000	0.2790
	II	3,307,279,000,000	3,672,363,000,000	0.9006
	III	2,252,568,000,000	5,684,710,000,000	0.3963
	IV	4,490,187,000,000	7,917,602,000,000	0.5671
2	2016			
	I	1,210,149,000,000	2,036,306,000,000	0.5943
	II	2,535,486,000,000	4,227,655,000,000	0.5997
	III	3,741,705,000,000	6,418,333,000,000	0.5830
	IV	5,386,604,000,000	9,446,367,000,000	0.5702
3	2017			
	I	1,451,451,000,000	2,370,156,000,000	0.6124
	II	2,934,541,000,000	4,944,689,000,000	0.5935

g) Variabel Y Perubahan Laba

No.	Tahun Triwulan	Laba Bersih t	Laba Bersih t-1	Pertumbuhan Laba Pt-pt-1/pt-1
1	2015			
	I	402,261,000,000	341,179,000,000	0.17903
	II	831,157,000,000	538,845,000,000	0.54248
	III	1,222,370,000,000	755,482,000,000	0.61800
	IV	1,850,907,000,000	1,115,625,000,000	0.65908
2	2016			
	I	491,095,000,000	402,261,000,000	0.22084
	II	1,042,275,000,000	831,157,000,000	0.25400
	III	1,621,362,000,000	1,222,370,000,000	0.32641
	IV	2,618,905,000,000	1,850,907,000,000	0.41493
3	2017			
	I	594,384,000,000	491,095,000,000	0.21032
	II	1,271,080,000,000	1,042,275,000,000	0.21952

2. Tabelkriteriauji DW

No.	Nilai DW	Kesimpulan
1.	< 1,10	Ada autokorelasi
2.	1,10 – 1,54	Tidakdapatdisimpulkan
3.	2,64 – 2,90	
4.	> 2,91	Ada autokorelasi
5.	1,55 – 2,46	Tidakadaautokorelasi

3. StatistikDeskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PERUBAHAN LABA	10	.1790	.6591	.364461	.1821930
LDR	10	.9390	1.0242	.991560	.0280622
ROA	10	.3660	1.5549	.852280	.4362144
DPK	10	32.3270	32.7061	32.538660	.1353241
NIM	10	.0129	.0543k	.030730	.0156031
NPL	10	.0114	.0139	.012730	.0009298
BOPO	10	.2790	.9006	.569610	.1592160
Valid N (listwise)	10				

4. Ujinormalitas

One-Sample Kolmogorov-Smirnov Test

		PERUBAHAN LABA
N		10
Normal Parameters[a,b]	Mean	.364461
	Std. Deviation	.1821930
Most Extreme Differences	Absolute	.228
	Positive	.228
	Negative	-.154
Kolmogorov-Smirnov Z		.720
Asymp. Sig. (2-tailed)		.677

a. Test distribution is Normal.

b. Calculated from data.

One-Sample Kolmogorov-Smirnov Test

		LDR
N		10
Normal Parameters[a,b]	Mean	.991560
	Std. Deviation	.0280622
Most Extreme Differences	Absolute	.221
	Positive	.122
	Negative	-.221
Kolmogorov-Smirnov Z		.699
Asymp. Sig. (2-tailed)		.714

a. Test distribution is Normal.

b. Calculated from data.

One-Sample Kolmogorov-Smirnov Test

		ROA
N		10
Normal Parameters[a,b]	Mean	.852280
	Std. Deviation	.4362144
Most Extreme Differences	Absolute	.196
	Positive	.196
	Negative	-.132
Kolmogorov-Smirnov Z		.621
Asymp. Sig. (2-tailed)		.835

a. Test distribution is Normal.

b. Calculated from data.

One-Sample Kolmogorov-Smirnov Test

		DPK
N		10
Normal Parameters[a,b]	Mean	32.538660
	Std. Deviation	.1353241
Most Extreme Differences	Absolute	.166
	Positive	.118
	Negative	-.166
Kolmogorov-Smirnov Z		.524
Asymp. Sig. (2-tailed)		.947

a. Test distribution is Normal.

b. Calculated from data.

One-Sample Kolmogorov-Smirnov Test

		NIM
N		10
Normal Parameters[a,b]	Mean	.030730
	Std. Deviation	.0156031
Most Extreme Differences	Absolute	.189
	Positive	.189
	Negative	-.127
Kolmogorov-Smirnov Z		.599
Asymp. Sig. (2-tailed)		.865

a. Test distribution is Normal.

b. Calculated from data.

One-Sample Kolmogorov-Smirnov Test

		NPL
N		10
Normal Parameters[a,b]	Mean	.012730
	Std. Deviation	.0009298
Most Extreme Differences	Absolute	.273
	Positive	.207
	Negative	-.273
Kolmogorov-Smirnov Z		.862
Asymp. Sig. (2-tailed)		.448

a. Test distribution is Normal.

b. Calculated from data.

One-Sample Kolmogorov-Smirnov Test

		BOPO
N		10
Normal Parameters[a,b]	Mean	.569610
	Std. Deviation	.1592160
Most Extreme Differences	Absolute	.294
	Positive	.294
	Negative	-.294
Kolmogorov-Smirnov Z		.930
Asymp. Sig. (2-tailed)		.353

a. Test distribution is Normal.

b. Calculated from data.

5. UjiMultikolinieritas

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	LDR	,523	1,910
	ROA	,368	3,012
	DPK	,299	3,350
	NIM	,413	2,232
	NPL	,300	3,331
	BOPO	,835	1,198

a. Dependent Variable: PERUBAHAN LABA

Coefficient Correlations[a]

Model			BOPO	NIM	NPL	LDR
1	Correlations	BOPO	1,000	,245	-,005	-,274
		NIM	,245	1,000	-,377	-,090
		NPL	-,005	-,377	1,000	,173
		LDR	-,274	-,090	,173	1,000
		DPK	-,058	,067	,699	,349
		ROA	-,257	-,997	,364	,127
	Covariances	BOPO	,041	1,629	-,058	-,079
		NIM	1,629	1088,615	-715,196	-4,306
		NPL	-,058	-715,196	3301,915	14,334
		LDR	-,079	-4,306	14,334	2,079
		DPK	-,005	,870	15,910	,199
		ROA	-,061	-39,076	24,808	,217

a. Dependent Variable: PERUBAHAN LABA

Coefficient Correlations[a]

Model			DPK	ROA
1	Correlations	BOPO	-,058	-,257
		NIM	,067	-,997
		NPL	,699	,364
		LDR	,349	,127
		DPK	1,000	-,076

		ROA	-,076	1,000
	Covariances	BOPO	-,005	-,061
		NIM	,870	-39,076
		NPL	15,910	24,808
		LDR	,199	,217
		DPK	,157	-,036
		ROA	-,036	1,410

a. Dependent Variable: PERUBAHAN LABA

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	LDR	ROA	DPK
1	1	6,656	1,000	,00	,00	,00	,00
	2	,285	4,832	,00	,00	,00	,00
	3	,055	11,037	,00	,00	,00	,00
	4	,003	43,780	,00	,01	,01	,00
	5	,000	134,033	,00	,44	,32	,00
	6	,000	163,927	,00	,40	,67	,00
	7	2,141E-6	1763,236	1,00	,16	,00	1,00

a. Dependent Variable: PERUBAHAN LABA

Collinearity Diagnostics[a]

Model	Dimension	Variance Proportions		
		NIM	NPL	BOPO
1	1	,00	,00	,00
	2	,00	,00	,01
	3	,00	,00	,79
	4	,00	,28	,09
	5	,36	,14	,00
	6	,63	,08	,09
	7	,00	,50	,00

a. Dependent Variable: PERUBAHAN LABA

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	,146841	,612948	,364461	,1749946	10
Residual	-,0962636	,0754565	,0000000	,0507070	10
Std. Predicted Value	-1,244	1,420	,000	1,000	10
Std. Residual	-1,096	,859	,000	,577	10

a. Dependent Variable: PERUBAHAN LABA

6. UjiHeterokedastisitas

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.558[a]	.311	-1.067	.04980

a. Predictors: (Constant), BOPO, NIM, NPL, LDR, DPK, ROA

b. Dependent Variable: RES_2

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.003	6	.001	.226	.943[b]
	Residual	.007	3	.002		
	Total	.011	9			

a. Dependent Variable: RES_2

b. Predictors: (Constant), BOPO, NIM, NPL, LDR, DPK, ROA

Coefficientsa

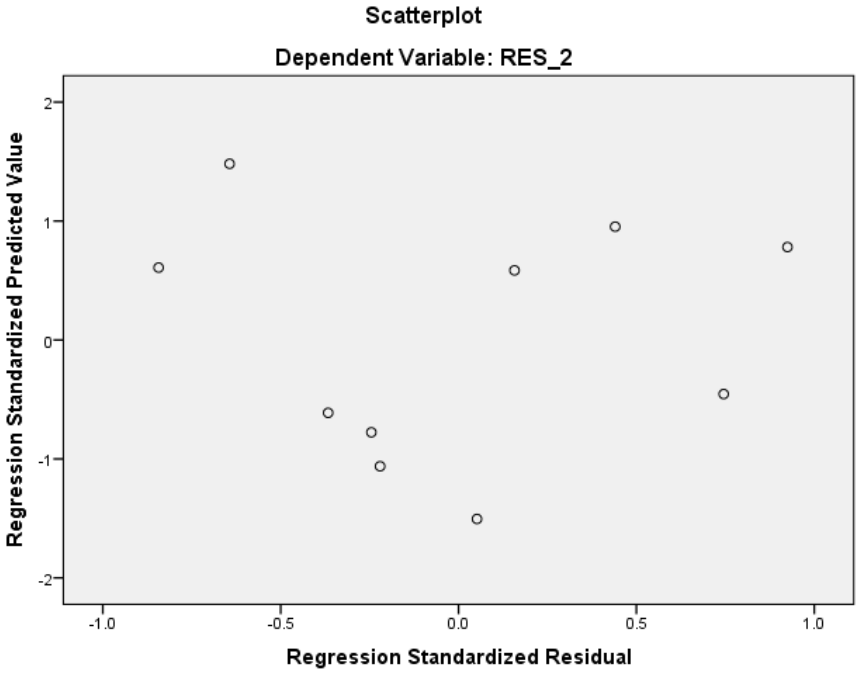
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-8.068	7.910		-1.020	.383
	LDR	.519	.818	.421	.635	.571
	ROA	.272	.673	3.425	.404	.713
	DPK	.221	.225	.862	.982	.398
	NIM	-7.472	18.708	-3.366	-.399	.716
	NPL	32.166	32.582	.864	.987	.396
	BOPO	.081	.114	.002	.004	.997

a. Dependent Variable: RES_2

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.0061	.0637	.0351	.01931	10
Residual	-.04199	.04604	.00000	.02875	10
Std. Predicted Value	-1.505	1.481	.000	1.000	10
Std. Residual	-.843	.925	.000	.577	10

a. Dependent Variable: RES_2



7. UjiAutokorelasi

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.960[a]	.923	.209	.0878271	1.600

a. Predictors: (Constant), BOPO, NIM, NPL, LDR, DPK, ROA

b. Dependent Variable: PERUBAHAN LABA

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.146841	.612948	.364461	.1749946	10
Residual	-.0962636	.0754565	0E-7	.0507070	10
Std. Predicted Value	-1.244	1.420	.000	1.000	10
Std. Residual	-1.096	.859	.000	.577	10

8. Regresi Linear Berganda

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,960[a]	,923	,209	,0878271

a. Predictors: (Constant), BOPO, NIM, NPL, LDR, DPK, ROA

b. Dependent Variable: PERUBAHAN LABA

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,276	6	,046	9,955	,006[a]
	Residual	,023	3	,008		
	Total	,299	9			

a. Predictors: (Constant), BOPO, NIM, NPL, LDR, DPK, ROA

b. Dependent Variable: PERUBAHAN LABA

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	13,335	13,950		,956	,410
	LDR	,397	1,442	,061	,275	,001
	ROA	2,383	1,187	5,706	2,007	,038
	DPK	,401	,396	,298	1,012	,006
	NIM	15,250	32,994	6,444	2,281	,107
	NPL	-4,198	57,462	-,021	-,073	,006
	BOPO	,411	,201	,359	2,043	,034

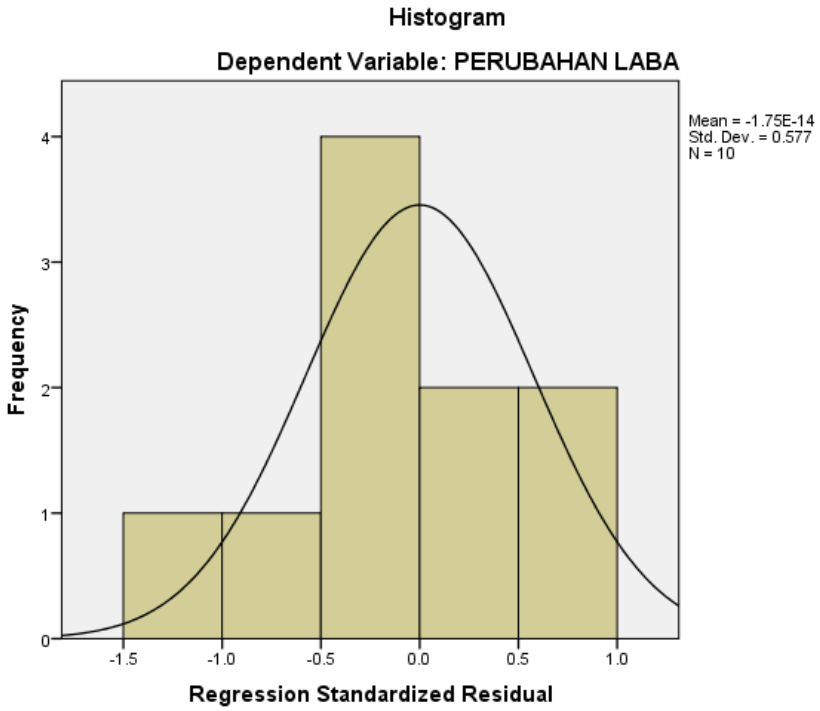
a. Dependent Variable: PERUBAHAN LABA

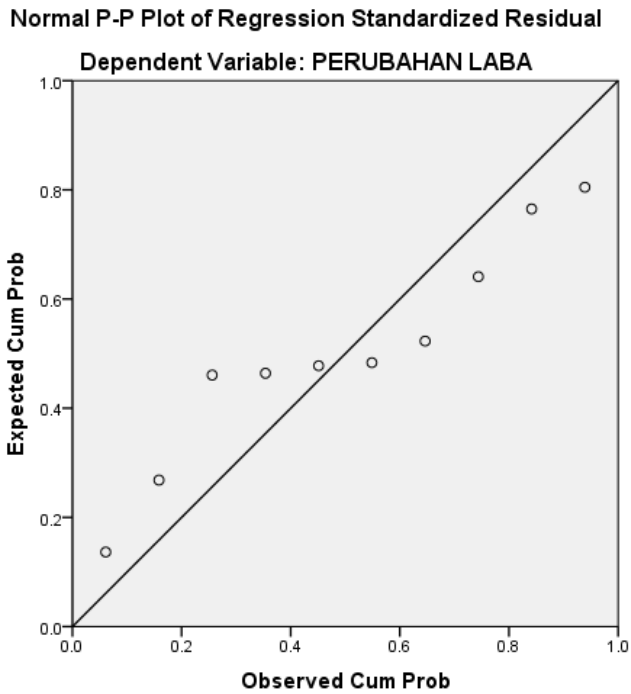
Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	,146841	,612948	,364461	,1749946	10
Residual	-,0962636	,0754565	,0000000	,0507070	10
Std. Predicted Value	-1,244	1,420	,000	1,000	10
Std. Residual	-1,096	,859	,000	,577	10

a. Dependent Variable: PERUBAHAN LABA

Charts


Histogram
Dependent Variable: PERUBAHAN LABA
Mean = -1.75E-14
Std. Dev. = 0.577
N = 10
Frequency
0
1
2
3
4
-1.5
-1.0
-0.5
0.0
0.5
1.0
Regression Standardized Residual


Normal P-P Plot of Regression Standardized Residual
Dependent Variable: PERUBAHAN LABA
Expected Cum Prob
0.0
0.2
0.4
0.6
0.8
1.0
Observed Cum Prob

9. Regresi Berganda (Penyaluran Kredit terhadap Perubahan Laba)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,846[a]	,715	,572	,1191289

a. Predictors: (Constant), DPK, ROA, LDR

b. Dependent Variable: PERUBAHAN LABA

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,214	3	,071	5,017	,045[a]
	Residual	,085	6	,014		
	Total	,299	9			

a. Predictors: (Constant), DPK, ROA, LDR

b. Dependent Variable: PERUBAHAN LABA

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	20,463	11,264		1,817	,119
	LDR	,295	1,849	,045	,159	,879
	ROA	,352	,112	,843	3,154	,020
	DPK	-,636	,322	-,472	-1,972	,096

a. Dependent Variable: PERUBAHAN LABA

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	,096290	,624621	,364461	,1540558	10
Residual	-,1578282	,1379615	,0000000	,0972683	10
Std. Predicted Value	-1,741	1,689	,000	1,000	10
Std. Residual	-1,325	1,158	,000	,816	10

a. Dependent Variable: PERUBAHAN LABA

10. Regresi Berganda (Kinerja Keuangan terhadap Perubahan Laba)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,882[a]	,779	,668	,1050060

a. Predictors: (Constant), BOPO, NIM, NPL

b. Dependent Variable: PERUBAHAN LABA

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,233	3	,078	7,031	,022[a]
	Residual	,066	6	,011		
	Total	,299	9			

a. Predictors: (Constant), BOPO, NIM, NPL

b. Dependent Variable: PERUBAHAN LABA

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,214	,534		-2,274	,063
	NIM	8,256	2,248	,707	3,672	,010
	NPL	-90,245	38,569	-,461	-2,340	,058
	BOPO	,309	,225	,270	1,374	,219

a. Dependent Variable: PERUBAHAN LABA

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	,119483	,619513	,364461	,1607591	10
Residual	-,1282868	,1200468	,0000000	,0857370	10
Std. Predicted Value	-1,524	1,587	,000	1,000	10
Std. Residual	-1,222	1,143	,000	,816	10

a. Dependent Variable: PERUBAHAN LABA