LAMPIRAN 1

DATA PENGOLAHAN ROA

$$\text{ROA} = \frac{\text{Laba Sebelum Pajak}}{\text{Total Aktiva}}\ x\ 100\%$$

Nama BPR	Tahun	Triwulan	Laba Sebelum Pajak (Ribuan Rp)	Aktiva (Ribuan Rp)	ROA
BPR Ekadharma Bhinaraharja	2013	I	1.411.386	82.529.471	0,0171
		II	2.825.180	84.470.549	0,0335
		III	4.553.221	93.370.500	0,0488
		IV	5.525.711	91.080.755	0,0607
	2014	I	1.769.059	96.669.188	0,0183
		II	3.705.120	92.463.271	0,0401
		III	5.443.698	100.983.430	0,0539
		IV	6.849.929	107.622.614	0,0636
	2015	I	1.712.845	108.944.418	0,0157
		II	3.494.641	110.802.673	0,0315
		III	4.742.101	125.488.332	0,0378
		IV	6.524.458	132.152.589	0,0494
BPR Mulyo Raharjo	2013	I	242,994	31.338.251	0,0078
		II	530.951	31.509.418	0,0169
		III	935.196	33.052.660	0,0283
		IV	1.359.713	32.799.464	0,0415
	2014	I	241.467	35.469.051	0,0067
		II	567.782	37.360.375	0,0152
		III	1.011.065	38.802.633	0,0261
		IV	1.566.835	40.856.589	0,0383
	2015	I	341.768	42.109.713	0,0081
		II	869.471	46.266.014	0,0188
		III	1.628.272	44.535.197	0,0366
		IV	2.493.986	45.828.382	0,0544
BPR Takeran	2013	I	424.032	22.140.742	0,0192
		II	879.940	22.796.384	0,0386
		III	1.408.628	25.391.461	0,0553
		IV	1.419.070	24.305.090	0,0584
	2014	I	574.278	25.979.092	0,0221
		II	1.040.090	29.736.006	0,0350
		III	1.445.098	32.302.452	0,0447

		IV	1.819.535	33.655.026	0,0541
	2015	I	525.103	34.510.360	0,0152
		II	1.168.456	38.557.259	0,0303
		III	1.635.016	40.999.513	0,0399
		IV	2.227.677	41.786.565	0,0533

LAMPIRAN 2

DATA PENGOLAHAN LDR

$$\text{LDR} = \frac{\text{Kredit}}{\text{Dana Pihak Ketiga}} \; x \; 100\%$$

Nama BPR	Tahun	Triwulan	Kredit (Ribuan Rp)	Dana Pihak Ketiga (Ribuan Rp)	LDR
BPR Ekadharma Bhinaraharja	2013	I	0	0	0,9158
		II	0	0	0,9533
		III	0	0	0,8675
		IV	75.636.906	83.551,266	0,9053
	2014	I	80.265.629	91.663,005	0,8757
		II	83.888.186	85.530,874	0,9808
		III	83.643.692	92.313,697	0,9061
		IV	84.606.430	98.428,024	0,8596
	2015	I	89.128.670	98.614,975	0,9038
		II	96.035.758	101.743,923	0,9439
		III	97.783.278	117.114,843	0,8349
		IV	99.115.078	123.141,485	0,8049
BPR Mulyo Raharjo	2013	I	0	0	0,8035
		II	0	0	0,8879
		III	0	0	0,8664
		IV	26.788.328	31.102.950	0,8613
	2014	I	29.765.864	34.064.710	0,8738
		II	32.184.763	35.617.247	0,9036
		III	33.472.305	36.730.167	0,9113
		IV	33.281,355	38.531.184	0,8638
	2015	I	34.968.688	39.411.045	0,8873
		II	37.191.414	43.923.762	0,8467
		III	37.926.383	41.368.322	0,9168
		IV	37.325.697	42.172.419	0,8851
BPR Takeran	2013	I	0	0	0,8380
		II	0	0	0,8801
		III	0	0	0,8613
		IV	19.537.795	20.013.280	0,9762
	2014	I	22.359.830	21.175.345	1,0559
		II	26.394.830	25.209.208	1,0471
		III	27.103.710	27.187.143	0,9969
		IV	26.199.943	28.433.150	0,9215
	2015	I	26.398.508	28.715.584	0,9193

		II	32.331.956	33.110.026	0,9765
		III	33.299.677	34.892.105	0,9544
		IV	32.691.624	35.501.557	0,9209

LAMPIRAN 3

DATA PENGOLAHAN CAR

$$\text{CAR} = \frac{\text{Jumlah Modal}}{\text{ATMR}}\ x\ 100\%$$

Nama BPR	Tahun	Triwulan	Jumlah Modal (Ribuan Rp)	ATMR (Ribuan Rp)	CAR
BPR Ekadharma Bhinaraharja	2013	I	0	0	0,1088
		II	0	0	0,1124
		III	0	0	0,1152
		IV	10.149.429	75.636.906	0,1342
	2014	I	7.567.593	80.265.629	0,0943
		II	10.078.932	83.888.186	0,1201
		III	11.422.155	83.643.692	0,1366
		IV	12.319.256	84.606.430	0,1456
	2015	I	13.829.072	89.128.670	0,1552
		II	10.131.852	96.035.758	0,1055
		III	13.068.108	97.783.278	0,1336
		IV	14.303.420	99.115.078	0,1443
BPR Mulyo Raharjo	2013	I	0	0	0,1376
		II	0	0	0,1329
		III	0	0	0,1204
		IV	3.722.190	26.788.328	0,1389
	2014	I	3.199.244	29.765.864	0,1075
		II	3.484.769	32.184.763	0,1083
		III	3.848.762	33.472.305	0,1150
		IV	4.274.370	33.281.355	0,1284
	2015	I	4.573.417	34.968.688	0,1308
		II	4.173.262	37.191.414	0,1122
		III	4.759.401	37.926.383	0,1255
		IV	5.417.327	37.325.697	0,1451
BPR Takeran	2013	I	0	0	0,3267
		II	0	0	0,2817
		III	0	0	0,2711
		IV	5.540.737	19.537.795	0,2836
	2014	I	6.021.507	22.359.830	0,2693
		II	5.608.041	26.394.830	0,2125
		III	5.941.725	27.103.710	0,2192
		IV	6.076.709	26.199.943	0,2319

	2015	I	6.530.090	26.398.508	0,2474
		II	6.138.354	32.331.956	0,1899
		III	6.493.115	33.299.677	0,1950
		IV	7.835.564	32.691.624	0,2397

```
DESCRIPTIVES VARIABLES=X1 X2 Y
  /STATISTICS=MEAN MIN MAX.
```

Descriptives

[DataSet1] E:\novi rasio\data rasioku.sav

Descriptive Statistics

	N	Minimum	Maximum	Mean
LDR	36	.80	1.06	.9058
CAR	36	.09	.33	.1660
ROA	36	.01	.06	.0343
Valid N (listwise)	36			

```
REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Y
  /METHOD=ENTER X1 X2
  /SAVE RESID.
```

Regression

[DataSet1] E:\data spss rasio.sav

Variables Entered/Removed[b]

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

a. All requested variables entered.

b. Dependent Variable: ROA

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.227[a]	.051	-.006	.01667

a. Predictors: (Constant), CAR, LDR

b. Dependent Variable: ROA

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.000	2	.000	.895	.418[a]
	Residual	.009	33	.000		
	Total	.010	35			

a. Predictors: (Constant), CAR, LDR

b. Dependent Variable: ROA

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.020	.044		.453	.653
	LDR	.006	.050	.020	.111	.912
	CAR	.057	.046	.220	1.247	.221

a. Dependent Variable: ROA

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.0300	.0432	.0343	.00377	36
Residual	-.02432	.03071	.00000	.01618	36
Std. Predicted Value	-1.135	2.346	.000	1.000	36
Std. Residual	-1.459	1.843	.000	.971	36

a. Dependent Variable: ROA

```
NPAR TESTS
  /K-S(NORMAL)=RES_1
  /MISSING ANALYSIS.
```

NPar Tests

[DataSet1] E:\data spss rasio.sav

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		36
Normal Parameters[a]	Mean	.0000000
	Std. Deviation	.01618263
Most Extreme Differences	Absolute	.099
	Positive	.099
	Negative	-.096
Kolmogorov-Smirnov Z		.595
Asymp. Sig. (2-tailed)		.870

a. Test distribution is Normal.

```
REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS BCOV R ANOVA COLLIN TOL
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT Y

 /METHOD=ENTER X1 X2.
```

Regression

[DataSet1] E:\data spss rasio.sav

Variables Entered/Removed[b]

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

a. All requested variables entered.

b. Dependent Variable: ROA

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.227[a]	.051	-.006	.01667

a. Predictors: (Constant), CAR, LDR

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.000	2	.000	.895	.418[a]
	Residual	.009	33	.000		
	Total	.010	35			

a. Predictors: (Constant), CAR, LDR

b. Dependent Variable: ROA

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.020	.044		.453	.653		
	LDR	.006	.050	.020	.111	.912	.920	1.087
	CAR	.057	.046	.220	1.247	.221	.920	1.087

a. Dependent Variable: ROA

Coefficient Correlations[a]

Model			CAR	LDR
1	Correlations	CAR	1.000	-.283
		LDR	-.283	1.000
	Covariances	CAR	.002	.000
		LDR	.000	.002

a. Dependent Variable: ROA

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	LDR	CAR
1	1	2.915	1.000	.00	.00	.01
	2	.083	5.933	.01	.01	.94
	3	.002	38.497	.99	.99	.04

a. Dependent Variable: ROA

```
REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Y

  /METHOD=ENTER X1 X2.
```

Regression

DataSet1] E:\data spss rasio.sav

Variables Entered/Removed[b]

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

a. All requested variables entered.

b. Dependent Variable: ROA

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.227[a]	.051	-.006	.01667

a. Predictors: (Constant), CAR, LDR

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.000	2	.000	.895	.418[a]
	Residual	.009	33	.000		
	Total	.010	35			

a. Predictors: (Constant), CAR, LDR

b. Dependent Variable: ROA

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.020	.044		.453	.653
	LDR	.006	.050	.020	.111	.912
	CAR	.057	.046	.220	1.247	.221

a. Dependent Variable: ROA

```
NONPAR CORR
  /VARIABLES=X1 X2 Residual
  /PRINT=SPEARMAN TWOTAIL NOSIG

  /MISSING=PAIRWISE.
```

Nonparametric Correlation

[DataSet1] E:\data spss rasio.sav

Correlations

			LDR	CAR	Residual
Spearman's rho	LDR	Correlation Coefficient	1.000	.162	.027
		Sig. (2-tailed)	.	.345	.877
		N	36	36	36
	CAR	Correlation Coefficient	.162	1.000	.175
		Sig. (2-tailed)	.345	.	.309
		N	36	36	36
	Residual	Correlation Coefficient	.027	.175	1.000
		Sig. (2-tailed)	.877	.309	.
		N	36	36	36

```
REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS BCOV R ANOVA COLLIN TOL
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT Y
 /METHOD=ENTER X1 X2

 /RESIDUALS DURBIN.
```

Regression

DataSet1] E:\data spss rasio.sav

Variables Entered/Removed[b]

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

a. All requested variables entered.

b. Dependent Variable: ROA

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.227[a]	.051	-.006	.01667	1.912

a. Predictors: (Constant), CAR, LDR

b. Dependent Variable: ROA

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.000	2	.000	.895	.418[a]
	Residual	.009	33	.000		
	Total	.010	35			

a. Predictors: (Constant), CAR, LDR

b. Dependent Variable: ROA

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.020	.044		.453	.653		
	LDR	.006	.050	.020	.111	.912	.920	1.087
	CAR	.057	.046	.220	1.247	.221	.920	1.087

Variables Entered/Removed[b]

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

a. Dependent Variable: ROA

Coefficient Correlations[a]

Model			CAR	LDR
1	Correlations	CAR	1.000	-.283
		LDR	-.283	1.000
	Covariances	CAR	.002	.000
		LDR	.000	.002

a. Dependent Variable: ROA

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	LDR	CAR
1	1	2.915	1.000	.00	.00	.01
	2	.083	5.933	.01	.01	.94
	3	.002	38.497	.99	.99	.04

a. Dependent Variable: ROA

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.0300	.0432	.0343	.00377	36
Residual	-.02432	.03071	.00000	.01618	36
Std. Predicted Value	-1.135	2.346	.000	1.000	36
Std. Residual	-1.459	1.843	.000	.971	36

a. Dependent Variable: ROA

```
REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Y

  /METHOD=ENTER X1 X2.
```

Regression

[DataSet1] E:\novi rasio\data rasioku.sav

Variables Entered/Removed[b]

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

a. All requested variables entered.

b. Dependent Variable: ROA

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.227[a]	.051	-.006	.01667

a. Predictors: (Constant), CAR, LDR

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.000	2	.000	.895	.418[a]
	Residual	.009	33	.000		
	Total	.010	35			

a. Predictors: (Constant), CAR, LDR

b. Dependent Variable: ROA

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.020	.044		.453	.653
	LDR	.006	.050	.020	.111	.912
	CAR	.057	.046	.220	1.247	.221

a. Dependent Variable: ROA