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110

1. Data Penelitian

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| No | Bank Perkreditan Rakyat | Triwulan I 2020 | | | | Teiwulan II 2020 | | | | Triwulan III 2020 | | | | Triwulan IV 2020 | | | |
| CAR | ROA | BOPO | LDR | CAR | ROA | BOPO | LDR | CAR | ROA | BOPO | LDR | CAR | ROA | BOPO | LDR |
| 1 | PT BPR BKK Wonogiri (Perseroda) | 24,11 | 2,96 | 78,82 | 90,73 | 21,19 | 2,82 | 81,35 | 89,21 | 20,31 | 2,44 | 83,66 | 85,40 | 20,03 | 2,07 | 85,64 | 83,76 |
| 2 | PT BPR BKK Tasikmadu (Perseroda) | 20,28 | 2,46 | 88,85 | 87,16 | 18,42 | 1,86 | 88,22 | 90,71 | 18,69 | 1,70 | 88,76 | 87,84 | 16,56 | 1,62 | 89,71 | 82,90 |
| 3 | PT BPR Bank Daerah Karanganyar (Perseroda) | 29,37 | 2,47 | 83,70 | 91,94 | 26,76 | 2,29 | 83,86 | 92,70 | 30,88 | 1,80 | 87,38 | 89,95 | 33,62 | 1,52 | 88,83 | 91,49 |
| 4 | PT BPR BKK Karangmalang (Perseroda) | 16,87 | 3,86 | 76,06 | 88,65 | 14,68 | 4,16 | 70,98 | 77,97 | 19,72 | 3,80 | 73,20 | 75,41 | 29,06 | 3,70 | 73,26 | 73,25 |
| 5 | PT BPR Bank Djoko Tingkir (Perseroda) | 16,31 | 1,16 | 89,37 | 90,01 | 18,08 | 1,36 | 87,28 | 87,55 | 18,92 | 1,52 | 85,49 | 87,70 | 18,90 | 1,49 | 85,09 | 84,22 |
| 6 | PT BPR BKK Boyolali (Perseroda) | 19,21 | 2,40 | 82,20 | 71,18 | 22,98 | 2,02 | 86,70 | 76,43 | 26,58 | 1,76 | 89,17 | 78,41 | 27,82 | 1,81 | 88,64 | 75,36 |
| 7 | PT BPR Bank Boyolali (Perseroda) | 28,13 | 2,37 | 81,14 | 65,03 | 29,08 | 2,29 | 81,84 | 69,98 | 28,68 | 2,09 | 82,76 | 64,84 | 30,76 | 2,42 | 80,96 | 76,85 |
| 8 | PT, BPR BKK Kebumen (Perseroda) | 22,13 | 3,46 | 72,94 | 84,08 | 18,47 | 3,56 | 75,23 | 81,49 | 18,58 | 3,78 | 75,29 | 78,98 | 19,39 | 3,53 | 77,34 | 73,73 |
| 9 | PT BPR Bank Wonosobo (Perseroda) | 18,87 | 2,50 | 79,11 | 68,95 | 19,09 | 2,66 | 77,63 | 76,87 | 19,88 | 1,92 | 81,95 | 76,70 | 19,00 | 1,53 | 85,67 | 80,63 |
| 10 | PT BPR BKK Temanggung (Perseroda) | 18,53 | 5,99 | 62,48 | 91,13 | 16,30 | 2,87 | 78,04 | 80,99 | 17,13 | 2,53 | 80,92 | 79,60 | 18,16 | 3,26 | 77,79 | 82,78 |
| 11 | PT BPR BKK Muntilan (Perseroda) | 29,18 | 2,66 | 79,74 | 81,43 | 30,77 | 2,14 | 82,84 | 81,65 | 31,20 | 2,49 | 82,49 | 85,99 | 30,90 | 1,97 | 84,96 | 78,97 |
| 12 | PT BPR Bank Bapas 69 (Perseroda) | 25,93 | 4,43 | 65,98 | 87,02 | 26,46 | 4,09 | 68,59 | 83,50 | 26,36 | 3,10 | 75,39 | 80,18 | 27,88 | 2,94 | 76,21 | 78,58 |
| 13 | PT BPR BKK Mandiraja (Perseroda) | 17,44 | 0,57 | 90,47 | 68,65 | 16,65 | 0,43 | 90,21 | 75,01 | 18,38 | 0,15 | 79,46 | 81,76 | 19,36 | 1,45 | 75,84 | 93,87 |
| 14 | PT BPR BKK Purbalingga (Perseroda) | 28,99 | 3,47 | 93,24 | 81,87 | 27,15 | 3,34 | 76,68 | 75,85 | 28,13 | 3,79 | 73,19 | 71,53 | 28,63 | 3,58 | 75,08 | 70,27 |
| 15 | PT BPR BKK Cilacap (Perseroda) | 27,91 | 4,50 | 72,76 | 77,79 | 24,05 | 4,02 | 78,22 | 70,81 | 24,65 | 3,45 | 80,02 | 68,95 | 26,09 | 3,15 | 79,12 | 69,72 |
| 16 | PT BPR BKK PURWOKERTO (Perseroda) | 25,92 | 3,46 | 73,28 | 72,32 | 22,26 | 3,80 | 71,96 | 73,60 | 27,14 | 2,77 | 71,95 | 70,63 | 28,01 | 2,85 | 74,89 | 65,48 |
| 17 | PT BPR BKK Blora (Perseroda) | 33,95 | 4,19 | 75,48 | 84,13 | 26,19 | 3,79 | 78,11 | 85,52 | 25,19 | 2,06 | 87,77 | 83,45 | 26,70 | 3,63 | 79,03 | 77,94 |
| 18 | PT BPR BKK Lasem (Perseroda) | 27,52 | 2,72 | 80,32 | 79,79 | 23,57 | 2,67 | 80,50 | 85,45 | 23,52 | 2,85 | 78,18 | 79,93 | 21,87 | 2,21 | 82,56 | 73,67 |
| 19 | PT BPR BKK Jepara (Perseroda) | 21,01 | 3,63 | 73,37 | 77,09 | 18,27 | 3,49 | 74,65 | 81,36 | 19,30 | 3,67 | 74,60 | 77,39 | 18,55 | 3,74 | 74,43 | 73,82 |
| 20 | PT BPR Bank Jepara Artha (Perseroda) | 23,49 | 3,54 | 72,64 | 92,57 | 24,38 | 3,33 | 74,39 | 90,09 | 17,07 | 2,93 | 77,55 | 90,65 | 22,19 | 2,47 | 80,19 | 88,53 |
| 21 | PT BPR BKK Taman (Perseroda) | 24,31 | 2,36 | 79,92 | 89,19 | 21,31 | 2,33 | 80,16 | 84,10 | 22,11 | 1,92 | 82,19 | 82,18 | 23,06 | 1,86 | 84,28 | 84,23 |
| 22 | PT BPR BKK Kudus (Perseroda) | 19,47 | 2,88 | 80,77 | 57,25 | 16,32 | 2,68 | 82,04 | 59,05 | 20,19 | 2,53 | 83,03 | 57,47 | 23,05 | 2,97 | 79,55 | 54,60 |
| 23 | PT BPR Bank Daerah Pati (Perseroda) | 15,33 | 2,68 | 80,54 | 95,25 | 16,97 | 2,97 | 78,28 | 87,27 | 16,93 | 2,87 | 78,80 | 86,40 | 17,10 | 2,64 | 79,52 | 84,95 |
| 24 | PT BPR BKK Pati ( Perseroda ) | 29,30 | 2,31 | 85,44 | 70,67 | 25,67 | 2,62 | 83,83 | 74,42 | 26,41 | 2,79 | 83,33 | 67,77 | 26,89 | 2,35 | 83,91 | 64,33 |

111

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 25 | PT BPR BKK Kab, Pekalongan (Perseroda) | 27,53 | 3,49 | 74,87 | 70,55 | 23,72 | 2,48 | 78,13 | 63,00 | 24,00 | 2,19 | 79,92 | 58,82 | 24,10 | 1,32 | 87,09 | 54,00 |
| 26 | PT BPR BKK Purwodadi (Perseroda) | 28,77 | 4,76 | 72,55 | 85,96 | 23,60 | 4,37 | 72,16 | 87,51 | 24,02 | 3,78 | 72,28 | 84,29 | 28,23 | 4,28 | 71,80 | 84,84 |
| 27 | PT BPR BKK Demak (Perseroda) | 42,65 | 5,55 | 69,47 | 75,11 | 32,67 | 5,25 | 71,22 | 80,06 | 33,10 | 5,26 | 70,93 | 77,40 | 35,93 | 5,51 | 69,89 | 72,16 |
| 28 | PT BPR BKK Kendal (Perseroda) | 25,39 | 3,53 | 74,75 | 67,10 | 31,88 | 3,84 | 72,32 | 67,47 | 32,79 | 3,83 | 71,58 | 63,18 | 33,28 | 3,71 | 71,61 | 61,83 |
| 29 | PT BPR BKK Ungaran (Perseroda) | 25,68 | 3,14 | 79,99 | 82,99 | 22,10 | 3,09 | 80,68 | 85,66 | 21,27 | 2,91 | 81,42 | 87,67 | 22,95 | 2,65 | 82,88 | 85,02 |

112

1. Hasil Uji SPSS

**Descriptive Statistics**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| LDR Sebelum | 58 | 57.25 | 95.25 | 80.0150 | 9.07460 |
| LDR Sesudah | 58 | 54.00 | 93.87 | 77.2802 | 9.51880 |
| CAR Sebelum | 58 | 14.68 | 42.65 | 23.6659 | 5.49543 |
| CAR Sesudah | 58 | 16.56 | 35.93 | 24.1241 | 5.15716 |
| ROA Sebelum | 58 | .43 | 5.99 | 3.1055 | 1.07686 |
| ROA Sesudah | 58 | .15 | 5.51 | 2.7053 | .98834 |
| BOPO Sebelum | 58 | 62.48 | 93.24 | 78.5578 | 6.34675 |
| BOPO Sesudah | 58 | 69.89 | 89.71 | 79.9729 | 5.44829 |
| NPL Sebelum | 58 | 1.27 | 13.33 | 5.7381 | 2.97166 |
| NPL Sesudah | 58 | .19 | 18.81 | 5.3155 | 3.89895 |
| Valid N (listwise) | 58 |  |  |  |  |

**One-Sample Kolmogorov-Smirnov Test**

|  |  |  |  |
| --- | --- | --- | --- |
|  | | LDR Sebelum | LDR Sesudah |
| N |  | 58 | 58 |
| Normal Parametersa,b | Mean  Std. Deviation | 80.0150  9.07460 | 77.2802  9.51880 |
|  | Absolute | .095 | .096 |
| Most Extreme Differences | Positive | .064 | .051 |
|  | Negative | -.095 | -.096 |
| Kolmogorov-Smirnov Z |  | .720 | .734 |
| Asymp. Sig. (2-tailed) |  | .678 | .654 |

* 1. Test distribution is Normal.
  2. Calculated from data.

**One-Sample Kolmogorov-Smirnov Test**

|  |  |  |  |
| --- | --- | --- | --- |
|  | | CAR Sebelum | CAR Sesudah |
| N |  | 58 | 58 |
| Normal Parametersa,b | Mean  Std. Deviation | 23.6659  5.49543 | 24.1241  5.15716 |
|  | Absolute | .088 | .132 |
| Most Extreme Differences | Positive | .088 | .132 |
|  | Negative | -.056 | -.071 |
| Kolmogorov-Smirnov Z |  | .668 | 1.008 |
| Asymp. Sig. (2-tailed) |  | .763 | .262 |

1. Test distribution is Normal.
2. Calculated from data.

**One-Sample Kolmogorov-Smirnov Test**

|  |  |  |  |
| --- | --- | --- | --- |
|  | | ROA Sebelum | ROA Sesudah |
| N |  | 58 | 58 |
| Normal Parametersa,b | Mean | 3.1055 | 2.7053 |

113

|  |  |  |  |
| --- | --- | --- | --- |
|  | Std. Deviation | 1.07686 | .98834 |
|  | Absolute | .104 | .076 |
| Most Extreme Differences | Positive | .071 | .076 |
|  | Negative | -.104 | -.068 |
| Kolmogorov-Smirnov Z |  | .790 | .578 |
| Asymp. Sig. (2-tailed) |  | .560 | .892 |

1. Test distribution is Normal.
2. Calculated from data.

**One-Sample Kolmogorov-Smirnov Test**

|  |  |  |  |
| --- | --- | --- | --- |
|  | | BOPO Sebelum | BOPO Sesudah |
| N |  | 58 | 58 |
| Normal Parametersa,b | Mean  Std. Deviation | 78.5578  6.34675 | 79.9729  5.44829 |
|  | Absolute | .059 | .076 |
| Most Extreme Differences | Positive | .059 | .076 |
|  | Negative | -.054 | -.057 |
| Kolmogorov-Smirnov Z |  | .448 | .577 |
| Asymp. Sig. (2-tailed) |  | .988 | .893 |

1. Test distribution is Normal.
2. Calculated from data.

**One-Sample Kolmogorov-Smirnov Test**

|  |  |  |  |
| --- | --- | --- | --- |
|  | | NPL Sebelum | NPL Sesudah |
| N |  | 58 | 58 |
| Normal Parametersa,b | Mean  Std. Deviation | 5.7381  2.97166 | 5.3155  3.89895 |
|  | Absolute | .097 | .166 |
| Most Extreme Differences | Positive | .097 | .166 |
|  | Negative | -.066 | -.100 |
| Kolmogorov-Smirnov Z |  | .740 | 1.265 |
| Asymp. Sig. (2-tailed) |  | .644 | .081 |

1. Test distribution is Normal.
2. Calculated from data.

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Paired Samples Test** | | | | | | | | | |
|  | | Paired Differences | | | | | t | df | Sig. (2-  tailed) |
| Mean | Std.  Deviation | Std. Error Mean | Interval of the | |
| Lower | Upper |
| Pair 1 | LDR  Sebelum - LDR  Sesudah | 2,73483 | 6,07481 | ,79766 | 1,13754 | 4,33212 | 3,429 | 57 | ,001 |

114

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | Paired Differences | | | | | t | df | Sig. (2-  tailed) |
| Mean | Std.  Deviation | Std. Error Mean | Interval of the | |
| Lower | Upper |
| Pair 1 | CAR  Sebelum - CAR  Sesudah | -,45828 | 3,96308 | ,52038 | -1,50032 | ,58376 | -,881 | 57 | ,382 |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | Paired Differences | | | | | t | df | Sig. (2-  tailed) |
| Mean | Std.  Deviation | Std. Error Mean | Interval of the | |
| Lower | Upper |
| Pair 1 | ROA  Sebelum - ROA  Sesudah | ,40017 | ,69184 | ,09084 | ,21826 | ,58208 | 4,405 | 57 | ,000 |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | Paired Differences | | | | | t | df | Sig. (2-  tailed) |
| Mean | Std.  Deviation | Std. Error Mean | Interval of the | |
| Lower | Upper |
| Pair 1 | BOPO  Sebelum - BOPO  Sesudah | -1,41517 | 5,65456 | ,74248 | -2,90196 | ,07162 | -1,906 | 57 | ,062 |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | Paired Differences | | | | | t | df | Sig. (2-  tailed) |
| Mean | Std.  Deviation | Std. Error Mean | Interval of the | |
| Lower | Upper |
| Pair 1 | NPL  Sebelum - NPL  Sesudah | ,42259 | 2,17704 | ,28586 | -,14984 | ,99501 | 1,478 | 57 | ,145 |