

## LAMPIRAN

Lampiran 1.1 Tabulasi Data

| Tahun | Triwulan | DPK (Ribuan Rp) | NPL (%) | LDR (%) | Penyaluran Kredit (Ribuan Rp) |
|-------|----------|-----------------|---------|---------|-------------------------------|
| 2021  | Q1       | Rp 96.942.177   | 11,17   | 70,71   | Rp 82.620.244                 |
| 2021  | Q2       | Rp 100.597.760  | 12,33   | 69,26   | Rp 82.518.433                 |
| 2021  | Q3       | Rp 107.948.590  | 13,40   | 63,59   | Rp 80.510.675                 |
| 2021  | Q4       | Rp 116.756.673  | 8,98    | 64,71   | Rp 87.704.543                 |
| 2022  | Q1       | Rp 111.892.480  | 9,20    | 72,41   | Rp 95.721.784                 |
| 2022  | Q2       | Rp 110.161.109  | 12,68   | 75,94   | Rp 97.714.574                 |
| 2022  | Q3       | Rp 117.319.251  | 11,64   | 68,10   | Rp 92.766.299                 |
| 2022  | Q4       | Rp 123.381.480  | 10,18   | 64,13   | Rp 91.418.917                 |
| 2023  | Q1       | Rp 117.248.834  | 11,42   | 74,23   | Rp 102.192.088                |
| 2023  | Q2       | Rp 113.627.592  | 11,82   | 88,04   | Rp 100.038.542                |
| 2023  | Q3       | Rp 123.116.019  | 12,21   | 72,51   | Rp 101.972.871                |
| 2023  | Q4       | Rp 126.870.574  | 12,66   | 81,48   | Rp 99.929.197                 |
| 2024  | Q1       | Rp 117.863.044  | 14,49   | 92,17   | Rp 105.298.623                |
| 2024  | Q2       | Rp 113.229.138  | 13,45   | 92,71   | Rp 101.607.722                |
| 2024  | Q3       | Rp 121.873.352  | 20,09   | 85,58   | Rp 101.139.691                |
| 2024  | Q4       | Rp 126.953.728  | 20,21   | 74,04   | Rp 96.015.905                 |

## Lampiran 1.2 Hasil Output SPSS 26

## 1. Hasil Uji Statistik Deskriptif

| <b>Descriptive Statistics</b> |    |             |              |                |                |
|-------------------------------|----|-------------|--------------|----------------|----------------|
|                               | N  | Minimum     | Maximum      | Mean           | Std. Deviation |
| DPK                           | 16 | 96942177.00 | 126953728.00 | 115361362.5625 | 8595024.63646  |
| NPL                           | 16 | 8.98        | 20.21        | 12.8706        | 3.19894        |
| LDR                           | 16 | 63.59       | 92.71        | 75.6006        | 9.64416        |
| Penyaluran Kredit             | 16 | 80510675.00 | 105298623.00 | 94948131.7500  | 7900864.77335  |
| Valid N (listwise)            | 16 |             |              |                |                |

## 2. Hasil Uji Normalitas

| <b>One-Sample Kolmogorov-Smirnov Test</b>          |                |                         |
|----------------------------------------------------|----------------|-------------------------|
|                                                    |                | Unstandardized Residual |
| N                                                  |                | 16                      |
| Normal Parameters <sup>a,b</sup>                   | Mean           | .0000000                |
|                                                    | Std. Deviation | .03251335               |
|                                                    |                |                         |
| Most Extreme Differences                           | Absolute       | .164                    |
|                                                    | Positive       | .164                    |
|                                                    | Negative       | -.111                   |
| Test Statistic                                     |                | .164                    |
| Asymp. Sig. (2-tailed)                             |                | .200 <sup>c,d</sup>     |
| a. Test distribution is Normal.                    |                |                         |
| b. Calculated from data.                           |                |                         |
| c. Lilliefors Significance Correction.             |                |                         |
| d. This is a lower bound of the true significance. |                |                         |

## 3. Hasil Uji Heteroskedastisitas

| <b>Coefficients<sup>a</sup></b> |            |                             |            |                           |      |
|---------------------------------|------------|-----------------------------|------------|---------------------------|------|
| Model                           |            | Unstandardized Coefficients |            | Standardized Coefficients | Sig. |
|                                 |            | B                           | Std. Error | Beta                      |      |
| 1                               | (Constant) | -1.280                      | 1.281      |                           | .337 |
|                                 | DPK        | .076                        | .070       | .292                      | .296 |
|                                 | NPL        | -.042                       | .026       | -.475                     | .131 |
|                                 | LDR        | -.002                       | .046       | -.011                     | .970 |
| a. Dependent Variable: ABS_Res  |            |                             |            |                           |      |

## 4. Hasil Uji Multikolinearitas

| <b>Coefficients<sup>a</sup></b>          |            |                             |            |                           |        |      |                         |
|------------------------------------------|------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|
| Model                                    |            | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. | Collinearity Statistics |
|                                          |            | B                           | Std. Error | Beta                      |        |      |                         |
| 1                                        | (Constant) | 4.506                       | 2.362      |                           | 1.907  | .081 |                         |
|                                          | DPK        | .641                        | .129       | .572                      | 4.965  | .000 | .901 1.109              |
|                                          | NPL        | -.082                       | .048       | -.215                     | -1.700 | .115 | .745 1.342              |
|                                          | LDR        | .504                        | .085       | .732                      | 5.954  | .000 | .791 1.265              |
| a. Dependent Variable: Penyaluran Kredit |            |                             |            |                           |        |      |                         |

## 5. Hasil Uji Autokorelasi

| <b>Runs Test</b>        |                         |
|-------------------------|-------------------------|
|                         | Unstandardized Residual |
| Test Value <sup>a</sup> | -.00410                 |
| Cases < Test Value      | 8                       |
| Cases >= Test Value     | 8                       |
| Total Cases             | 16                      |

|                        |      |
|------------------------|------|
| Number of Runs         | 10   |
| Z                      | .259 |
| Asymp. Sig. (2-tailed) | .796 |
| a. Median              |      |

#### 6. Hasil Uji Regresi Linear Berganda

| Coefficients <sup>a</sup>                |            |                             |            |                           |        |
|------------------------------------------|------------|-----------------------------|------------|---------------------------|--------|
|                                          |            | Unstandardized Coefficients |            | Standardized Coefficients |        |
| Model                                    |            | B                           | Std. Error | Beta                      | t      |
| 1                                        | (Constant) | 4.506                       | 2.362      |                           | 1.907  |
|                                          | DPK        | .641                        | .129       | .572                      | 4.965  |
|                                          | NPL        | -.082                       | .048       | -.215                     | -1.700 |
|                                          | LDR        | .504                        | .085       | .732                      | 5.954  |
| a. Dependent Variable: Penyaluran Kredit |            |                             |            |                           |        |

#### 7. Hasil Uji T Partial

| Coefficients <sup>a</sup>                |            |                             |            |                           |        |
|------------------------------------------|------------|-----------------------------|------------|---------------------------|--------|
|                                          |            | Unstandardized Coefficients |            | Standardized Coefficients |        |
| Model                                    |            | B                           | Std. Error | Beta                      | t      |
| 1                                        | (Constant) | 4.506                       | 2.362      |                           | 1.907  |
|                                          | DPK        | .641                        | .129       | .572                      | 4.965  |
|                                          | NPL        | -.082                       | .048       | -.215                     | -1.700 |
|                                          | LDR        | .504                        | .085       | .732                      | 5.954  |
| a. Dependent Variable: Penyaluran Kredit |            |                             |            |                           |        |

#### 8. Hasil Uji F Simultan

| ANOVA <sup>a</sup>     |            |                |    |             |        |
|------------------------|------------|----------------|----|-------------|--------|
| Model                  |            | Sum of Squares | df | Mean Square | F      |
| 1                      | Regression | .095           | 3  | .032        | 23.868 |
|                        | Residual   | .016           | 12 | .001        |        |
|                        | Total      | .110           | 15 |             |        |
| Sig. .000 <sup>b</sup> |            |                |    |             |        |

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a. Dependent Variable: Penyaluran Kredit

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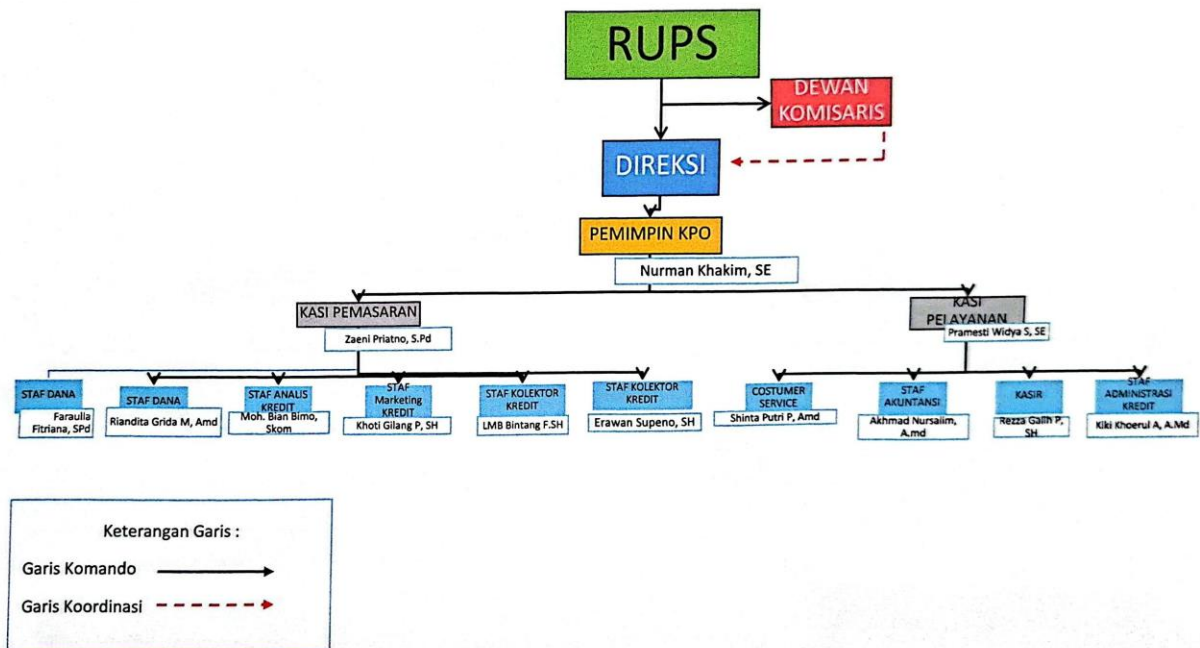
b. Predictors: (Constant), LDR, DPK, NPL

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9. Hasil Uji Koefisiensi Determinasi

| <b>Model Summary</b>                     |                   |          |                   |                            |
|------------------------------------------|-------------------|----------|-------------------|----------------------------|
| Model                                    | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1                                        | .925 <sup>a</sup> | .856     | .821              | .03635                     |
| a. Predictors: (Constant), LDR, DPK, NPL |                   |          |                   |                            |

Lampiran 1.3 Struktur Organisasi PT. BPR BKK Kabupaten Tegal (Perseroda)



## Lampiran 1.4 Buku Bimbingan Tugas Akhir dengan Dosen Pembimbing I

## KARTU BIMBINGAN TUGAS AKHIR

## DOSEN PEMBIMBING I

Nama : Tia Cahya Maretha  
 NIM : 22030086  
 Program Studi : D3 Akuntansi  
 Judul Tugas Akhir : Pengaruh Dana Pihak Ketiga (DPK), Non Performing Loan (NPL) dan Loan to Deposit Ratio (LDR) Terhadap penyaluran kredit pada PT BPR BKK Kabupaten Tegal (Perseroda).  
 Pembimbing I : Hikmahul Maulidah, S.Pd., M.Ak

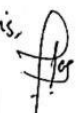
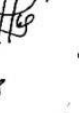
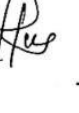
| No | Hari/ Tanggal | Materi Bimbingan                                                                                                                                    | Paraf Pembimbing I/II |
|----|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
|    | 27/02/2025    | Pengajuan Judul                                                                                                                                     |                       |
|    |               | Revisi Judul                                                                                                                                        |                       |
|    | 03/03/2025    | Acc Judul                                                                                                                                           |                       |
|    | 16/04/2025    | Revisi proposal (Hipotesis)                                                                                                                         |                       |
|    | 26/04/2025    | Revisi proposal (latar belakang, Hipotesis, caption tabel & gambar)                                                                                 |                       |
|    | 22/05/2025    | Revisi Tinjauan LDR                                                                                                                                 |                       |
|    |               | Acc proposal TA                                                                                                                                     |                       |
|    | 29/06/2025    | Revisi bab 4 & 5                                                                                                                                    |                       |
|    | 02/07/2025    | Revisi bab 4 (prolog Setiap Uji,<br>- Urutan bab 3 Metode Analisis disesuaikan dgn Bab 4.<br>- titik, koma setiap tabel uji<br>- Revisi pembahasan. |                       |
|    | 11/07/25      | - revisi kerangka berfikir (kesimpulan)<br>- Kelengkapan halaman sebelum bab 1 (Abstrak, persembahan dll)                                           |                       |
|    | 12/07/2025    | Acc Tugas Akhir                                                                                                                                     |                       |

## Lampiran 1.5 Buku Bimbingan Tugas Akhir dengan Dosen Pembimbing II

## KARTU BIMBINGAN TUGAS AKHIR

## DOSEN PEMBIMBING II

Nama : Tia Cahya Mareha  
 NIM : 22039086  
 Program Studi : D3 Akuntansi  
 Judul Tugas Akhir : Pengaruh Dana Pihak Ketiga (DPK), Non performing Loan (NPL) dan Loan To Deposit Ratio (LDR) Terhadap pengaluran Kredit pada PT BPR BKK Kabupaten Tegal (persero)  
 Pembimbing II : Rita Amaliyah, SE, M.Ak, Ak

| No | Hari/ Tanggal | Materi Bimbingan                                                               | Paraf Pembimbing I/II                                                                                                                                                       |
|----|---------------|--------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | 03/03/25      | Pengajuan judul TA                                                             |       |
|    |               | Acc Judul TA                                                                   |                                                                                                                                                                             |
|    | 16/05/25      | Revisi proposal latar belakang, hipotesis, tinjauan pustaka, metode penelitian |     |
|    | 26/05/25      | Revisi proposal latar belakang & metode penelitian                             |   |
|    | 10/6/25       | Revisi skema & kepus                                                           |   |
|    | 11/6/25       | Acc proposal TA                                                                |                                                                                                                                                                             |
|    | 24/6/25       | Revisi Bab 4 (cek lagi spesifikasi)                                            |                                                                                                                                                                             |
|    | 04/7/25       | Revisi hasil analisis, pembahasan, dan saran.                                  |   |
|    | 19/7/25       | Acc TA                                                                         |                                                                                                                                                                             |