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LAMPIRAN

LAMPIRAN 1
DATA PENELITIAN

| NPL (Y) | LDR (X ₁) | BOPO (X ₂) | DPK (X ₃) |
|---------|-----------------------|------------------------|-----------------------|
| 2.59 | 1.33 | 86.48 | 5.64 |
| 2.77 | 1.61 | 92.24 | 7.17 |
| 2.6 | 1.04 | 58.6 | 19.2 |
| 3.18 | 1.74 | 93.84 | 2.74 |
| 2.58 | 1.02 | 68.65 | 9.76 |
| 2.23 | 1.13 | 69.14 | 20.03 |
| 2.94 | 1.87 | 93.87 | 8.09 |
| 2.8 | 1.89 | 72.1 | 10.5 |
| 2.59 | 1.04 | 83.91 | 4.8 |
| 2.58 | 1.57 | 94.13 | 2.42 |

LAMPIRAN 2
STATISTIK DESKRIPTIF

Descriptives

Descriptive Statistics

| | N | Minimum | Maximum | Mean | Std. Deviation |
|--------------------|----|---------|---------|---------|----------------|
| NPL | 10 | 2.23 | 3.18 | 2.6860 | .25492 |
| LDR (X1) | 10 | 1.02 | 1.89 | 1.4240 | .35359 |
| BOPO (X2) | 10 | 58.60 | 94.13 | 81.2960 | 13.08524 |
| DPK (X3) | 10 | 2.42 | 20.03 | 9.0350 | 6.18337 |
| Valid N (listwise) | 10 | | | | |

LAMPIRAN 3 HASIL OUTPUT REGRESI LINEAR BERGANDA

Variables Entered/Removed

| Model | Variables Entered | Variables Removed | Method |
|-------|--------------------------------------------|-------------------|--------|
| 1 | DPK (X3), LDR (X1), BOPO (X2) ^a | | Enter |

a. All requested variables entered.

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1 | .779 ^a | .606 | .410 | .19586 | 1.503 |

a. Predictors: (Constant), DPK (X3), LDR (X1), BOPO (X2)

b. Dependent Variable: NPL

ANOVA^b

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1 | Regression | .355 | 3 | .118 | 13.082 | .000 ^a |
| | Residual | .230 | 6 | .038 | | |
| | Total | .585 | 9 | | | |

a. Predictors: (Constant), DPK (X3), LDR (X1), BOPO (X2)

b. Dependent Variable: NPL

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.703 | .910 | | 2.970 | .025 |
| | LDR (X1) | .308 | .235 | .477 | 3.079 | .000 |
| | BOPO (X2) | .306 | .211 | .424 | 3.009 | .003 |
| | DPK (X3) | .122 | .120 | .534 | -1.114 | .308 |

a. Dependent Variable: NPL

Coefficients^a

| Model | | Collinearity Statistics | |
|-------|-----------|-------------------------|-------|
| | | Tolerance | VIF |
| 1 | LDR (X1) | .618 | 1.617 |
| | BOPO (X2) | .224 | 4.468 |
| | DPK (X3) | .286 | 3.501 |

a. Dependent Variable: NPL

Collinearity Diagnostics^a

| Model | Dimensi on | Variance Proportions | | | | | |
|-------|---------------|----------------------|-----------------|------------|----------|-----------|----------|
| | | Eigenvalue | Condition Index | (Constant) | LDR (X1) | BOPO (X2) | DPK (X3) |
| 1 | 1 | 3.662 | 1.000 | .00 | .00 | .00 | .00 |
| | 2 | .313 | 3.421 | .00 | .01 | .00 | .21 |
| | 3 | .023 | 12.622 | .04 | .88 | .03 | .03 |
| | 4 | .002 | 38.635 | .96 | .11 | .96 | .76 |

a. Dependent Variable: NPL

Residuals Statistics^a

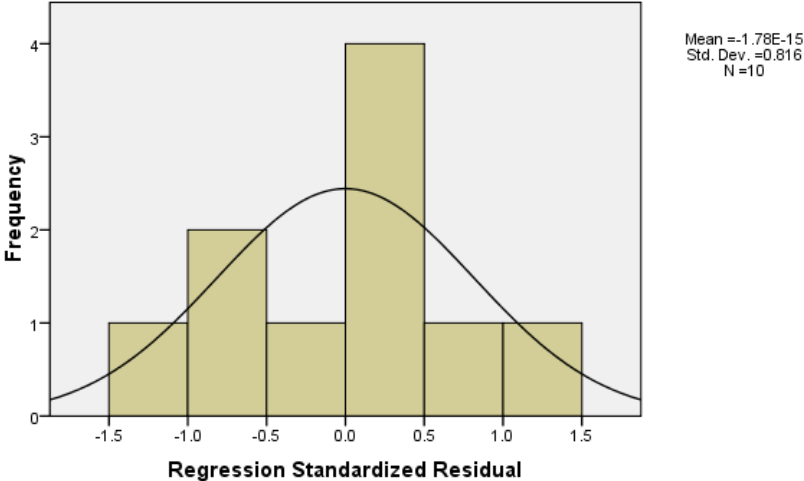
| | Minimum | Maximum | Mean | Std. Deviation | N |
|-----------------------------------|---------|---------|---------|----------------|----|
| Predicted Value | 2.3773 | 2.9394 | 2.6860 | .19851 | 10 |
| Std. Predicted Value | -1.555 | 1.276 | .000 | 1.000 | 10 |
| Standard Error of Predicted Value | .081 | .176 | .121 | .029 | 10 |
| Adjusted Predicted Value | 2.2701 | 3.5101 | 2.7422 | .32212 | 10 |
| Residual | -.24180 | .28040 | .00000 | .15992 | 10 |
| Std. Residual | -1.235 | 1.432 | .000 | .816 | 10 |
| Stud. Residual | -1.606 | 1.646 | -.082 | 1.105 | 10 |
| Deleted Residual | -.71008 | .37072 | -.05622 | .33511 | 10 |
| Stud. Deleted Residual | -1.942 | 2.029 | -.096 | 1.262 | 10 |
| Mahal. Distance | .645 | 6.333 | 2.700 | 1.762 | 10 |
| Cook's Distance | .001 | 2.641 | .403 | .810 | 10 |
| Centered Leverage Value | .072 | .704 | .300 | .196 | 10 |

a. Dependent Variable: NPL

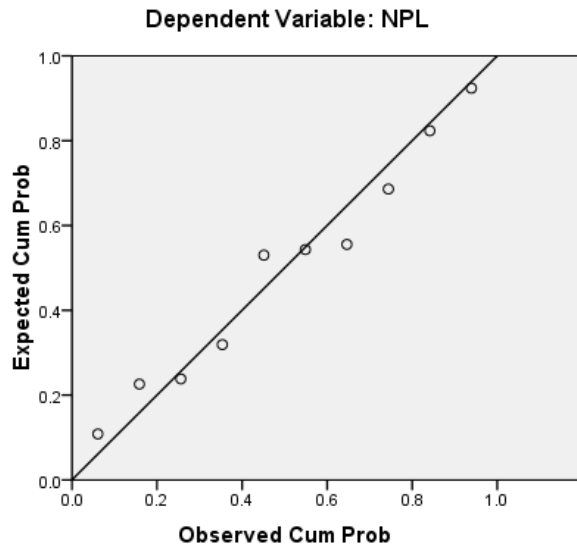
Charts

Histogram

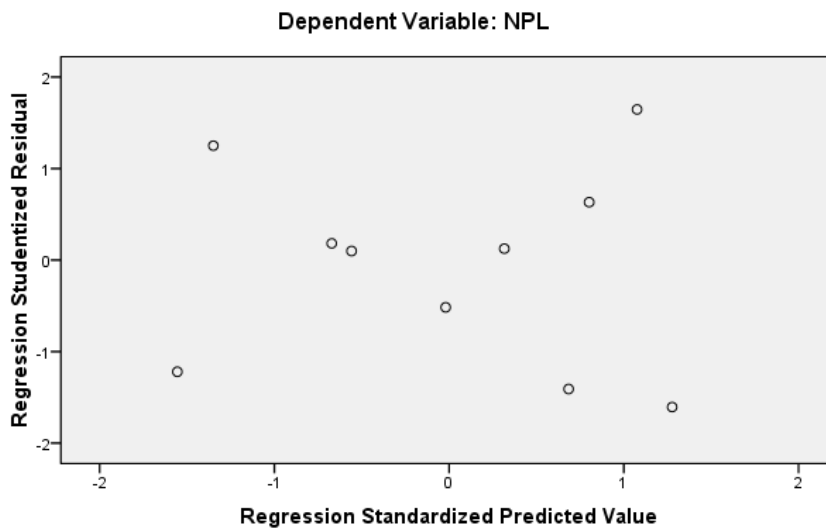
Dependent Variable: NPL



Normal P-P Plot of Regression Standardized Residual



Scatterplot



LAMPIRAN 4
HASIL UJI NORMALITAS DATA

One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|-----------------------------------|----------------|-------------------------|
| N | | 10 |
| Normal Parameters ^{a, b} | Mean | .0000000 |
| | Std. Deviation | 35.78263895 |
| Most Extreme Differences | Absolute | .174 |
| | Positive | .115 |
| | Negative | -.174 |
| Kolmogorov-Smirnov Z | | 1.028 |
| Asymp. Sig. (2-tailed) | | .241 |

a. Test distribution is Normal.

b. Calculated from data.

LAMPIRAN 5

HASIL UJI HETEROSKEDASTISITAS DENGAN METODE GLEJER

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|--------------|-----------------------------|------------|---------------------------|--------|------|
| | B | Std. Error | Beta | | |
| 1 (Constant) | 47.103 | 25.024 | | 1.882 | .070 |
| LDR (X1) | .229 | .626 | .078 | .366 | .717 |
| BOPO (X2) | -.144 | .134 | -.239 | -1.073 | .292 |
| DPK (X3) | -.165 | .283 | -.131 | -.582 | .565 |

a. Dependent Variable: abs_res

LAMPIRAN 6

Nilai Durbin-Watson (DW)

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 |
| 52 | 1.5135 | 1.5917 | 1.4741 | 1.6334 | 1.4339 | 1.6769 | 1.3929 | 1.7223 | 1.3512 | 1.7694 |
| 53 | 1.5183 | 1.5951 | 1.4797 | 1.6359 | 1.4402 | 1.6785 | 1.4000 | 1.7228 | 1.3592 | 1.7689 |
| 54 | 1.5230 | 1.5983 | 1.4851 | 1.6383 | 1.4464 | 1.6800 | 1.4069 | 1.7234 | 1.3669 | 1.7684 |
| 55 | 1.5276 | 1.6014 | 1.4903 | 1.6406 | 1.4523 | 1.6815 | 1.4136 | 1.7240 | 1.3743 | 1.7681 |
| 56 | 1.5320 | 1.6045 | 1.4954 | 1.6430 | 1.4581 | 1.6830 | 1.4201 | 1.7246 | 1.3815 | 1.7678 |
| 57 | 1.5363 | 1.6075 | 1.5004 | 1.6452 | 1.4637 | 1.6845 | 1.4264 | 1.7253 | 1.3885 | 1.7675 |
| 58 | 1.5405 | 1.6105 | 1.5052 | 1.6475 | 1.4692 | 1.6860 | 1.4325 | 1.7259 | 1.3953 | 1.7673 |
| 59 | 1.5446 | 1.6134 | 1.5099 | 1.6497 | 1.4745 | 1.6875 | 1.4385 | 1.7266 | 1.4019 | 1.7672 |
| 60 | 1.5485 | 1.6162 | 1.5144 | 1.6518 | 1.4797 | 1.6889 | 1.4443 | 1.7274 | 1.4083 | 1.7671 |
| 61 | 1.5524 | 1.6189 | 1.5189 | 1.6540 | 1.4847 | 1.6904 | 1.4499 | 1.7281 | 1.4146 | 1.7671 |
| 62 | 1.5562 | 1.6216 | 1.5232 | 1.6561 | 1.4896 | 1.6918 | 1.4554 | 1.7288 | 1.4206 | 1.7671 |
| 63 | 1.5599 | 1.6243 | 1.5274 | 1.6581 | 1.4943 | 1.6932 | 1.4607 | 1.7296 | 1.4265 | 1.7671 |
| 64 | 1.5635 | 1.6268 | 1.5315 | 1.6601 | 1.4990 | 1.6946 | 1.4659 | 1.7303 | 1.4322 | 1.7672 |
| 65 | 1.5670 | 1.6294 | 1.5355 | 1.6621 | 1.5035 | 1.6960 | 1.4709 | 1.7311 | 1.4378 | 1.7673 |
| 66 | 1.5704 | 1.6318 | 1.5395 | 1.6640 | 1.5079 | 1.6974 | 1.4758 | 1.7319 | 1.4433 | 1.7675 |
| 67 | 1.5738 | 1.6343 | 1.5433 | 1.6660 | 1.5122 | 1.6988 | 1.4806 | 1.7327 | 1.4486 | 1.7676 |
| 68 | 1.5771 | 1.6367 | 1.5470 | 1.6678 | 1.5164 | 1.7001 | 1.4853 | 1.7335 | 1.4537 | 1.7678 |
| 69 | 1.5803 | 1.6390 | 1.5507 | 1.6697 | 1.5205 | 1.7015 | 1.4899 | 1.7343 | 1.4588 | 1.7680 |
| 70 | 1.5834 | 1.6413 | 1.5542 | 1.6715 | 1.5245 | 1.7028 | 1.4943 | 1.7351 | 1.4637 | 1.7683 |

LAMPIRAN 7
LEMBAR KONSULTASI

A. Lembar Konsultasi Pembimbing 1

LAMPIRAN 8
LEMBAR KONSULTASI

B. Lembar Konsultasi Pembimbing 2

DATA KONSULTASI




Nama : Tiara Melinia Putri

Nim : 1720603157

Jurusan : S1 Perbankan Syariah

Dosen Pembimbing I : Dr. Dinnul Alfian Akbar, SE., M.Si

Judul Skripsi : Pengaruh Loan To Deposit Ratio (LDR), Biaya Operasional Pendapatan Operasional (BOPO), dan Dana Pihak Ketiga (DPK) Terhadap Kualitas Asset Pada PT. BNI SYARIAH Tbk. Periode 2010-2019

| Tanggal | Keterangan | Paraf |
|---------------|----------------------------|--------------------------------------------------------------------------------------|
| 27 April 2021 | Az paper Syg BUKI - III |  |
| 09 Mei 2021 | Revisi No 5 - III |  |
| 20 Mei 2021 | Az BUKI - IV Syg > oron |  |

DATA KONSULTASI





Nama : Tiara Melinia Putri

Nim : 1720603157

Jurusan : S1 Perbankan Syariah

Dosen Pembimbing II : Yusiresita Pajaria, SE., M.Si

Judul Skripsi : Pengaruh Loan To Deposit Ratio (LDR), Biaya Operasional Pendapatan Operasional (BOPO), dan Dana Pihak Ketiga (DPKI) Terhadap Kualitas Asset Pada PT. BNI SYARIAH Tbk. Periode 2010-2019

| Tanggal | Keterangan | Paraf |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| 2 / 5 - 2021 | <ol style="list-style-type: none"> 1. Perbaikan signifikansi atau hasil tabelnya 0. Perbaikan pembatasan sesuai dengan hasil 3. Perbaikan regresi linear berganda 4. Reliabilitas hasil |  |
| 4 / 5 - 2021 | <ol style="list-style-type: none"> 1. Perbaikan pembahasan tambahan penelitian terdahulu 2. tambahan keterkaitan teori dengan hasil |  |
| 5 / 5 - 2021 | <ol style="list-style-type: none"> 1. Kesimpulan disesuaikan dengan hasil 2. Sama tambahan dengan variabel yang belum diteliti |  |
| | <ol style="list-style-type: none"> 1. Perbaiki regresi linear berganda cara kesesuaian pengujian 2. Autokorelasi, Data panel, uji spss |  |

DATA KONSULTASI

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Dosen Pembimbing II : Yusresita Pajarla, SE., M.SI

Judul Skripsi : Pengaruh Loan To Deposit Ratio (LDR), Biaya Operasional Pendapatan Operasional (BOPO), dan Dana Pihak Ketiga (DPK) Terhadap Kualitas Asset Pada PT. BNI SYARIAH Tbk. Periode 2010-2019

| Tanggal | Keterangan | Paraf |
|----------|----------------------------------------------------------------------------------------------------|-------|
| 7/5-2021 | ACC BAB IV dan Bab V : teruskan ke pembimbing I : siapkan lampiran, daftar isi, pustaka dll. | 4 |

DAFTAR RIWAYAT HIDUP

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Palembang
Email : tiara.melinia8@gmail.com







Riwayat Pendidikan :

1. SD Negeri 131 Palembang 2005-2011
2. SMP Negeri 46 Palembang 2011-2014
3. SMA Negeri 13 Palembang 2014-2017
4. S1 Perbankan Syariah UIN Raden Fatah Palembang 2017-2021

DATA KONSULTASI

Nama : Tiara Melinia Putri
 Nim : 1720603157
 Jurusan : S1 Perbankan Syariah
 Dosen Pembimbing II : Yusreslita Pajarla, SE., M.Si
 Judul Skripsi : Pengaruh Loan To Deposit Ratio (LDR), Biaya Operasional Pendapatan Operasional (BOPO), dan Dana Pihak Ketiga (DPK) Terhadap Kualitas Asset Pada PT. BNI SYARIAH Tbk. Periode 2010-2019

| Tanggal | Keterangan | Paraf |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| 15/4 - 2021 | <ul style="list-style-type: none"> - Servalkan objek dengan nama terbarunya - buatkan tabel research gap pada setiap variabel yg digunakan - tampilkan masalah yang terjadi pada objek selama tahun yang diteliti - ganti kata apakah menjadi bagaimana pada rumusan masalah - lengkapi bab 1 dengan bagian 2 yang belum ada seperti sistematika penulisan |  |
| 19/4 - 2021 | <ul style="list-style-type: none"> - Perbaiki paragraf - perbaikan penulisan terdulu - perbaikan footnote - Urutan tahun penulisan terdulu - Simbol hipotesis pada kerangka penulisan. - Tabel pelengkap hipotesis dibuat dan paraf |  |
| 26/4 - 2021 | <ul style="list-style-type: none"> - Jelaskan beberapa mlu objek pada setting penelitian - persamaan atau atau penelitian. - Jelaskan persamaan tersebut. |  |
| 31/4 - 2021 | <ul style="list-style-type: none"> - Acc Bab 1, Bab 2, Bab 3 |  |