**LAMPIRAN 1:**

**TABEL SPSS**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **BANK** | **TAHUN** | **TW** | **BULAN** | **NPL** | **CKPN** | **LAR** | **BOPO** | **CAR** |
| PT. Bank Maybank Indonesia, Tbk. | 2016 | 1 | 3 | 2.56 | 1.28 | 68.49 | 86.93 | 15.86 |
| PT. Bank Maybank Indonesia, Tbk. | 2016 | 2 | 6 | 2.63 | 1.44 | 70.66 | 87.66 | 15.77 |
| PT. Bank Maybank Indonesia, Tbk. | 2016 | 3 | 9 | 2.79 | 1.58 | 69.22 | 87.52 | 17.66 |
| PT. Bank Maybank Indonesia, Tbk. | 2016 | 4 | 12 | 2.45 | 1.28 | 70.89 | 85.81 | 16.98 |
| PT. Bank Maybank Indonesia, Tbk. | 2017 | 1 | 3 | 2.67 | 1.38 | 70.49 | 85.57 | 16.98 |
| PT. Bank Maybank Indonesia, Tbk. | 2017 | 2 | 6 | 2.48 | 1.25 | 67.81 | 84.93 | 16.91 |
| PT. Bank Maybank Indonesia, Tbk. | 2017 | 3 | 9 | 2.78 | 1.49 | 69.47 | 85.43 | 17.71 |
| PT. Bank Maybank Indonesia, Tbk. | 2017 | 4 | 12 | 2.01 | 1.23 | 69.90 | 86.97 | 17.63 |
| PT. Bank Maybank Indonesia, Tbk. | 2018 | 1 | 3 | 2.10 | 1.24 | 66.84 | 83.85 | 17.86 |
| PT. Bank Maybank Indonesia, Tbk. | 2018 | 2 | 6 | 2.02 | 1.33 | 71.39 | 85.37 | 19.20 |
| PT. Bank Maybank Indonesia, Tbk. | 2018 | 3 | 9 | 2.01 | 1.34 | 73.33 | 84.61 | 19.04 |
| PT. Bank Maybank Indonesia, Tbk. | 2018 | 4 | 12 | 1.85 | 1.23 | 72.86 | 83.85 | 19.09 |
| PT. Bank Maybank Indonesia, Tbk. | 2019 | 1 | 3 | 2.01 | 1.25 | 69.76 | 89.28 | 18.74 |
| PT. Bank Maybank Indonesia, Tbk. | 2019 | 2 | 6 | 2.21 | 1.45 | 71.51 | 91.65 | 19.06 |
| PT. Bank Maybank Indonesia, Tbk. | 2019 | 3 | 9 | 1.90 | 1.67 | 70.68 | 92.67 | 20.06 |
| PT. Bank Maybank Indonesia, Tbk. | 2019 | 4 | 12 | 2.45 | 1.55 | 69.97 | 89.28 | 21.42 |
| PT. Bank HSBC Indonesia. | 2016 | 1 | 3 | 2.82 | 1.64 | 64.40 | 87.61 | 18.66 |
| PT. Bank HSBC Indonesia. | 2016 | 2 | 6 | 2.85 | 1.62 | 67.13 | 89.37 | 18.81 |
| PT. Bank HSBC Indonesia. | 2016 | 3 | 9 | 3.41 | 1.87 | 70.44 | 90.15 | 19.79 |
| PT. Bank HSBC Indonesia. | 2016 | 4 | 12 | 4.24 | 2.12 | 70.08 | 95.66 | 23.69 |
| PT. Bank HSBC Indonesia. | 2017 | 1 | 3 | 4.75 | 2.28 | 72.92 | 87.62 | 24.53 |
| PT. Bank HSBC Indonesia. | 2017 | 2 | 6 | 1.88 | 2.24 | 58.20 | 83.53 | 18.98 |
| PT. Bank HSBC Indonesia. | 2017 | 3 | 9 | 2.21 | 2.49 | 58.13 | 83.50 | 18.18 |
| PT. Bank HSBC Indonesia. | 2017 | 4 | 12 | 2.56 | 2.56 | 60.05 | 82.79 | 22.49 |
| PT. Bank HSBC Indonesia. | 2018 | 1 | 3 | 2.00 | 2.08 | 51.07 | 73.21 | 21.79 |
| PT. Bank HSBC Indonesia. | 2018 | 2 | 6 | 1.67 | 2.17 | 54.49 | 84.56 | 21.69 |
| PT. Bank HSBC Indonesia. | 2018 | 3 | 9 | 1.67 | 2.06 | 54.44 | 83.69 | 21.61 |
| PT. Bank HSBC Indonesia. | 2018 | 4 | 12 | 1.58 | 1.96 | 62.84 | 88.89 | 20.79 |
| PT. Bank HSBC Indonesia. | 2019 | 1 | 3 | 1.52 | 1.91 | 56.16 | 65.06 | 21.43 |
| PT. Bank HSBC Indonesia. | 2019 | 2 | 6 | 1.67 | 1.92 | 63.32 | 70.59 | 21.60 |
| PT. Bank HSBC Indonesia. | 2019 | 3 | 9 | 1.72 | 2.07 | 60.58 | 73.33 | 22.85 |
| PT. Bank HSBC Indonesia. | 2019 | 4 | 12 | 1.53 | 1.89 | 60.71 | 74.26 | 23.65 |
| PT. Bank Permata, Tbk. | 2016 | 1 | 3 | 2.44 | 2.95 | 70.16 | 110.94 | 15.10 |
| PT. Bank Permata, Tbk. | 2016 | 2 | 6 | 3.02 | 3.06 | 65.81 | 111.79 | 18.60 |
| PT. Bank Permata, Tbk. | 2016 | 3 | 9 | 3.18 | 3.11 | 65.45 | 112.28 | 19.33 |
| PT. Bank Permata, Tbk. | 2016 | 4 | 12 | 5.59 | 6.81 | 63.31 | 150.77 | 15.64 |
| PT. Bank Permata, Tbk. | 2017 | 1 | 3 | 3.71 | 5.00 | 57.82 | 87.29 | 16.99 |
| PT. Bank Permata, Tbk. | 2017 | 2 | 6 | 3.02 | 5.03 | 64.01 | 90.78 | 18.89 |
| PT. Bank Permata, Tbk. | 2017 | 3 | 9 | 2.89 | 5.06 | 61.49 | 93.10 | 18.84 |
| PT. Bank Permata, Tbk. | 2017 | 4 | 12 | 3.02 | 5.77 | 65.72 | 94.83 | 18.12 |
| PT. Bank Permata, Tbk. | 2018 | 1 | 3 | 3.00 | 5.82 | 65.45 | 94.72 | 17.73 |
| PT. Bank Permata, Tbk. | 2018 | 2 | 6 | 2.75 | 5.79 | 64.61 | 98.31 | 19.59 |
| PT. Bank Permata, Tbk. | 2018 | 3 | 9 | 3.27 | 6.19 | 68.53 | 96.45 | 19.19 |
| PT. Bank Permata, Tbk. | 2018 | 4 | 12 | 3.03 | 5.34 | 69.58 | 93.36 | 19.44 |
| PT. Bank Permata, Tbk. | 2019 | 1 | 3 | 2.45 | 4.25 | 65.06 | 87.98 | 19.90 |
| PT. Bank Permata, Tbk. | 2019 | 2 | 6 | 2.54 | 4.00 | 72.29 | 87.71 | 19.81 |
| PT. Bank Permata, Tbk. | 2019 | 3 | 9 | 2.27 | 3.72 | 69.26 | 87.21 | 19.84 |
| PT. Bank Permata, Tbk. | 2019 | 4 | 12 | 1.82 | 2.42 | 66.89 | 87.04 | 19.89 |
| PT. Bank BTPN, Tbk. | 2016 | 1 | 3 | 0.50 | 0.65 | 70.42 | 83.14 | 25.51 |
| PT. Bank BTPN, Tbk. | 2016 | 2 | 6 | 0.50 | 0.62 | 70.72 | 82.20 | 24.58 |
| PT. Bank BTPN, Tbk. | 2016 | 3 | 9 | 0.53 | 0.62 | 72.19 | 82.10 | 25.31 |
| PT. Bank BTPN, Tbk. | 2016 | 4 | 12 | 0.50 | 0.67 | 68.64 | 83.15 | 25.60 |
| PT. Bank BTPN, Tbk. | 2017 | 1 | 3 | 0.49 | 0.71 | 69.64 | 83.12 | 24.56 |
| PT. Bank BTPN, Tbk. | 2017 | 2 | 6 | 0.55 | 0.66 | 67.56 | 83.58 | 24.52 |
| PT. Bank BTPN, Tbk. | 2017 | 3 | 9 | 0.58 | 0.70 | 69.84 | 84.23 | 25.23 |
| PT. Bank BTPN, Tbk. | 2017 | 4 | 12 | 0.56 | 0.73 | 68.13 | 90.86 | 24.91 |
| PT. Bank BTPN, Tbk. | 2018 | 1 | 3 | 0.64 | 0.81 | 67.85 | 81.94 | 25.44 |
| PT. Bank BTPN, Tbk. | 2018 | 2 | 6 | 0.72 | 0.90 | 67.35 | 80.74 | 23.62 |
| PT. Bank BTPN, Tbk. | 2018 | 3 | 9 | 0.82 | 0.98 | 69.15 | 81.09 | 24.30 |
| PT. Bank BTPN, Tbk. | 2018 | 4 | 12 | 0.82 | 1.01 | 66.78 | 85.40 | 23.69 |
| PT. Bank BTPN, Tbk. | 2019 | 1 | 3 | 0.54 | 0.60 | 73.17 | 92.39 | 22.68 |
| PT. Bank BTPN, Tbk. | 2019 | 2 | 6 | 0.60 | 0.65 | 77.32 | 90.82 | 22.81 |
| PT. Bank BTPN, Tbk. | 2019 | 3 | 9 | 0.63 | 0.69 | 77.96 | 89.83 | 23.91 |
| PT. Bank BTPN, Tbk. | 2019 | 4 | 12 | 0.61 | 0.70 | 79.26 | 90.56 | 23.51 |
| PT. Bank Tabungan Negara, Tbk. | 2016 | 1 | 3 | 2.88 | 1.19 | 80.12 | 84.59 | 16.50 |
| PT. Bank Tabungan Negara, Tbk. | 2016 | 2 | 6 | 2.69 | 1.10 | 78.79 | 84.72 | 22.07 |
| PT. Bank Tabungan Negara, Tbk. | 2016 | 3 | 9 | 2.81 | 1.10 | 77.96 | 83.98 | 20.60 |
| PT. Bank Tabungan Negara, Tbk. | 2016 | 4 | 12 | 2.18 | 0.99 | 76.78 | 82.48 | 20.34 |
| PT. Bank Tabungan Negara, Tbk. | 2017 | 1 | 3 | 2.65 | 1.01 | 79.18 | 84.13 | 18.90 |
| PT. Bank Tabungan Negara, Tbk. | 2017 | 2 | 6 | 2.56 | 0.99 | 79.17 | 83.82 | 18.38 |
| PT. Bank Tabungan Negara, Tbk. | 2017 | 3 | 9 | 2.44 | 0.98 | 79.55 | 83.46 | 16.97 |
| PT. Bank Tabungan Negara, Tbk. | 2017 | 4 | 12 | 2.02 | 0.90 | 76.14 | 82.06 | 18.87 |
| PT. Bank Tabungan Negara, Tbk. | 2018 | 1 | 3 | 2.18 | 0.92 | 78.27 | 84.76 | 17.92 |
| PT. Bank Tabungan Negara, Tbk. | 2018 | 2 | 6 | 2.19 | 0.91 | 78.85 | 84.51 | 17.42 |
| PT. Bank Tabungan Negara, Tbk. | 2018 | 3 | 9 | 2.56 | 0.99 | 80.82 | 90.27 | 17.96 |
| PT. Bank Tabungan Negara, Tbk. | 2018 | 4 | 12 | 2.19 | 1.08 | 77.59 | 85.58 | 18.21 |
| PT. Bank Tabungan Negara, Tbk. | 2019 | 1 | 3 | 2.35 | 1.06 | 80.35 | 86.80 | 17.62 |
| PT. Bank Tabungan Negara, Tbk. | 2019 | 2 | 6 | 2.66 | 1.01 | 80.34 | 87.66 | 16.99 |
| PT. Bank Tabungan Negara, Tbk. | 2019 | 3 | 9 | 2.88 | 1.52 | 81.25 | 95.08 | 16.88 |
| PT. Bank Tabungan Negara, Tbk. | 2019 | 4 | 12 | 3.92 | 1.96 | 82.05 | 98.12 | 17.32 |
| PT. Bank OCBC NISP, Tbk. | 2016 | 1 | 3 | 1.00 | 1.77 | 71.04 | 79.15 | 18.00 |
| PT. Bank OCBC NISP, Tbk. | 2016 | 2 | 6 | 0.90 | 1.85 | 66.64 | 79.13 | 18.95 |
| PT. Bank OCBC NISP, Tbk. | 2016 | 3 | 9 | 0.98 | 2.10 | 67.82 | 79.46 | 18.97 |
| PT. Bank OCBC NISP, Tbk. | 2016 | 4 | 12 | 1.27 | 2.25 | 67.34 | 80.05 | 18.28 |
| PT. Bank OCBC NISP, Tbk. | 2017 | 1 | 3 | 1.23 | 2.28 | 65.43 | 76.12 | 18.23 |
| PT. Bank OCBC NISP, Tbk. | 2017 | 2 | 6 | 1.32 | 2.51 | 69.88 | 76.45 | 17.55 |
| PT. Bank OCBC NISP, Tbk. | 2017 | 3 | 9 | 1.31 | 2.52 | 68.79 | 76.84 | 17.71 |
| PT. Bank OCBC NISP, Tbk. | 2017 | 4 | 12 | 1.24 | 2.71 | 68.92 | 77.56 | 17.51 |
| PT. Bank OCBC NISP, Tbk. | 2018 | 1 | 3 | 1.17 | 2.68 | 68.32 | 73.31 | 17.01 |
| PT. Bank OCBC NISP, Tbk. | 2018 | 2 | 6 | 1.21 | 2.57 | 68.43 | 73.07 | 16.74 |
| PT. Bank OCBC NISP, Tbk. | 2018 | 3 | 9 | 1.28 | 2.82 | 72.88 | 73.15 | 17.03 |
| PT. Bank OCBC NISP, Tbk. | 2018 | 4 | 12 | 1.17 | 2.50 | 67.64 | 74.52 | 17.63 |
| PT. Bank OCBC NISP, Tbk. | 2019 | 1 | 3 | 1.22 | 2.48 | 65.95 | 73.83 | 17.74 |
| PT. Bank OCBC NISP, Tbk. | 2019 | 2 | 6 | 1.21 | 2.54 | 66.74 | 73.99 | 18.53 |
| PT. Bank OCBC NISP, Tbk. | 2019 | 3 | 9 | 1.25 | 2.70 | 68.14 | 74.99 | 18.61 |
| PT. Bank OCBC NISP, Tbk. | 2019 | 4 | 12 | 1.13 | 2.55 | 65.62 | 75.06 | 19.10 |
| PT. Bank Danamon Indonesia, Tbk. | 2016 | 1 | 3 | 2.38 | 2.31 | 66.75 | 78.93 | 22.06 |
| PT. Bank Danamon Indonesia, Tbk. | 2016 | 2 | 6 | 2.44 | 2.38 | 67.88 | 77.30 | 22.03 |
| PT. Bank Danamon Indonesia, Tbk. | 2016 | 3 | 9 | 2.62 | 2.32 | 65.70 | 77.98 | 22.98 |
| PT. Bank Danamon Indonesia, Tbk. | 2016 | 4 | 12 | 2.21 | 2.23 | 64.19 | 77.25 | 22.30 |
| PT. Bank Danamon Indonesia, Tbk. | 2017 | 1 | 3 | 2.26 | 2.25 | 64.12 | 69.80 | 23.24 |
| PT. Bank Danamon Indonesia, Tbk. | 2017 | 2 | 6 | 2.17 | 2.25 | 63.01 | 70.60 | 23.19 |
| PT. Bank Danamon Indonesia, Tbk. | 2017 | 3 | 9 | 2.26 | 2.30 | 63.51 | 70.89 | 23.81 |
| PT. Bank Danamon Indonesia, Tbk. | 2017 | 4 | 12 | 1.85 | 1.91 | 63.72 | 72.11 | 23.24 |
| PT. Bank Danamon Indonesia, Tbk. | 2018 | 1 | 3 | 2.17 | 1.99 | 63.02 | 70.74 | 22.46 |
| PT. Bank Danamon Indonesia, Tbk. | 2018 | 2 | 6 | 2.25 | 2.03 | 63.68 | 72.39 | 22.52 |
| PT. Bank Danamon Indonesia, Tbk. | 2018 | 3 | 9 | 2.10 | 1.87 | 64.92 | 72.50 | 23.08 |
| PT. Bank Danamon Indonesia, Tbk. | 2018 | 4 | 12 | 1.91 | 1.83 | 65.53 | 72.44 | 22.79 |
| PT. Bank Danamon Indonesia, Tbk. | 2019 | 1 | 3 | 1.88 | 1.66 | 64.18 | 74.99 | 22.83 |
| PT. Bank Danamon Indonesia, Tbk. | 2019 | 2 | 6 | 2.21 | 1.60 | 66.38 | 76.93 | 22.24 |
| PT. Bank Danamon Indonesia, Tbk. | 2019 | 3 | 9 | 2.28 | 1.74 | 65.46 | 78.68 | 23.04 |
| PT. Bank Danamon Indonesia, Tbk. | 2019 | 4 | 12 | 2.09 | 1.83 | 65.58 | 84.53 | 24.59 |

**LAMPIRAN 2:**

**Descriptives**

| **Descriptive Statistics** | | | | | |
| --- | --- | --- | --- | --- | --- |
| **Variabel** | **N** | **Minimum** | **Maximum** | **Mean** | **Std. Deviation** |
| NPL | 112 | .49 | 5.59 | 2.0332 | .94229 |
| CKPN | 112 | .60 | 6.81 | 2.0526 | 1.31010 |
| LAR | 112 | 51.07 | 82.05 | 68.6971 | 6.18831 |
| BOPO | 112 | 65.06 | 150.77 | 84.3898 | 10.53621 |
| CAR | 112 | 15.10 | 25.60 | 20.2186 | 2.77199 |
| Valid N (listwise) | 112 |  |  |  |  |

1. **NPL, CKPN, LAR TERHADAP BOPO**

| **Descriptive Statistics** | | | |
| --- | --- | --- | --- |
|  | Mean | Std. Deviation | N |
| BOPO | 84.3898 | 10.53621 | 112 |
| NPL | 2.0332 | .94229 | 112 |
| CKPN | 2.0526 | 1.31010 | 112 |
| LAR | 68.6971 | 6.18831 | 112 |

| **Correlations** | | | | | |
| --- | --- | --- | --- | --- | --- |
|  |  | BOPO | NPL | CKPN | LAR |
| Pearson Correlation | BOPO | 1.000 | .518 | .367 | .191 |
| NPL | .518 | 1.000 | .496 | .036 |
| CKPN | .367 | .496 | 1.000 | -.405 |
| LAR | .191 | .036 | -.405 | 1.000 |
| Sig. (1-tailed) | BOPO | . | .000 | .000 | .022 |
| NPL | .000 | . | .000 | .354 |
| CKPN | .000 | .000 | . | .000 |
| LAR | .022 | .354 | .000 | . |
| N | BOPO | 112 | 112 | 112 | 112 |
| NPL | 112 | 112 | 112 | 112 |
| CKPN | 112 | 112 | 112 | 112 |
| LAR | 112 | 112 | 112 | 112 |

| **Variables Entered/Removedb** | | | |
| --- | --- | --- | --- |
| Model | Variables Entered | Variables Removed | Method |
| 1 | LAR, NPL, CKPNa | . | Enter |
| a. All requested variables entered. | | |  |
| b. Dependent Variable: BOPO | | |  |

| **Model Summary** | | | | |
| --- | --- | --- | --- | --- |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .597a | .357 | .339 | 8.56746 |
| a. Predictors: (Constant), NPL, CKPN, LAR | | | |  |

| **ANOVAb** | | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 4394.947 | 3 | 1464.982 | 19.959 | .000a |
| Residual | 7927.353 | 108 | 73.401 |  |  |
| Total | 12322.299 | 111 |  |  |  |
| a. Predictors: (Constant), LAR, NPL, CKPN | | | |  |  |  |
| b. Dependent Variable: BOPO | | |  |  |  |  |

| **Coefficientsa** | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Correlations | | |
| B | Std. Error | Beta | Zero-order | Partial | Part |
| 1 | (Constant) | 35.148 | 10.720 |  | 3.279 | .001 |  |  |  |
| NPL | 3.896 | 1.041 | .348 | 3.743 | .000 | .518 | .339 | .289 |
| CKPN | 2.570 | .818 | .320 | 3.140 | .002 | .367 | .289 | .242 |
| LAR | .525 | .151 | .308 | 3.484 | .001 | .191 | .318 | .269 |
| a. Dependent Variable: BOPO | | |  |  |  |  |  |  |  |

REGRESSION

  /DESCRIPTIVES MEAN STDDEV CORR SIG N

  /MISSING LISTWISE

  /STATISTICS COEFF OUTS R ANOVA ZPP

  /CRITERIA=PIN(.05) POUT(.10)

  /NOORIGIN

  /DEPENDENT CAR

  /METHOD=ENTER NPL CKPN LAR BOPO.

1. **NPL, CKPN, LAR, BOPO TERHADAP CAR**

| **Descriptive Statistics** | | | |
| --- | --- | --- | --- |
|  | Mean | Std. Deviation | N |
| CAR | 20.2186 | 2.77199 | 112 |
| NPL | 2.0332 | .94229 | 112 |
| CKPN | 2.0526 | 1.31010 | 112 |
| LAR | 68.6971 | 6.18831 | 112 |
| BOPO | 84.3898 | 10.53621 | 112 |

| **Correlations** | | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | CAR | NPL | CKPN | LAR | BOPO |
| Pearson Correlation | CAR | 1.000 | -.397 | -.314 | -.219 | -.288 |
| NPL | -.397 | 1.000 | .496 | .036 | .518 |
| CKPN | -.314 | .496 | 1.000 | -.405 | .367 |
| LAR | -.219 | .036 | -.405 | 1.000 | .191 |
| BOPO | -.288 | .518 | .367 | .191 | 1.000 |
| Sig. (1-tailed) | CAR | . | .000 | .000 | .010 | .001 |
| NPL | .000 | . | .000 | .354 | .000 |
| CKPN | .000 | .000 | . | .000 | .000 |
| LAR | .010 | .354 | .000 | . | .022 |
| BOPO | .001 | .000 | .000 | .022 | . |
| N | CAR | 112 | 112 | 112 | 112 | 112 |
| NPL | 112 | 112 | 112 | 112 | 112 |
| CKPN | 112 | 112 | 112 | 112 | 112 |
| LAR | 112 | 112 | 112 | 112 | 112 |
| BOPO | 112 | 112 | 112 | 112 | 112 |

| **Variables Entered/Removedb** | | | |
| --- | --- | --- | --- |
| Model | Variables Entered | Variables Removed | Method |
| 1 | BOPO, LAR, NPL, CKPNa | . | Enter |
| a. All requested variables entered. | | |  |
| b. Dependent Variable: CAR | | |  |

| **Model Summary** | | | | |
| --- | --- | --- | --- | --- |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .522a | .272 | .245 | 2.40867 |
| a. Predictors: (Constant), NPL, CKPN, LAR, BOPO | | | | |

| **ANOVAb** | | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 232.138 | 4 | 58.034 | 10.003 | .000a |
| Residual | 620.780 | 107 | 5.802 |  |  |
| Total | 852.918 | 111 |  |  |  |
| a. Predictors: (Constant), BOPO, LAR, NPL, CKPN | | | | |  |  |
| b. Dependent Variable: CAR | | |  |  |  |  |

| **Coefficientsa** | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Correlations | | |
| B | Std. Error | Beta | Zero-order | Partial | Part |
| 1 | (Constant) | 33.673 | 3.160 |  | 10.655 | .000 |  |  |  |
| NPL | -.642 | .311 | -.218 | -2.063 | .042 | -.397 | -.196 | -.170 |
| CKPN | -.770 | .240 | -.364 | -3.202 | .002 | -.314 | -.296 | -.264 |
| LAR | -.163 | .045 | -.364 | -3.652 | .000 | -.219 | -.333 | -.301 |
| BOPO | .008 | .027 | .029 | .278 | .782 | -.288 | .027 | .023 |
| a. Dependent Variable: CAR | | |  |  |  |  |  |  |  |