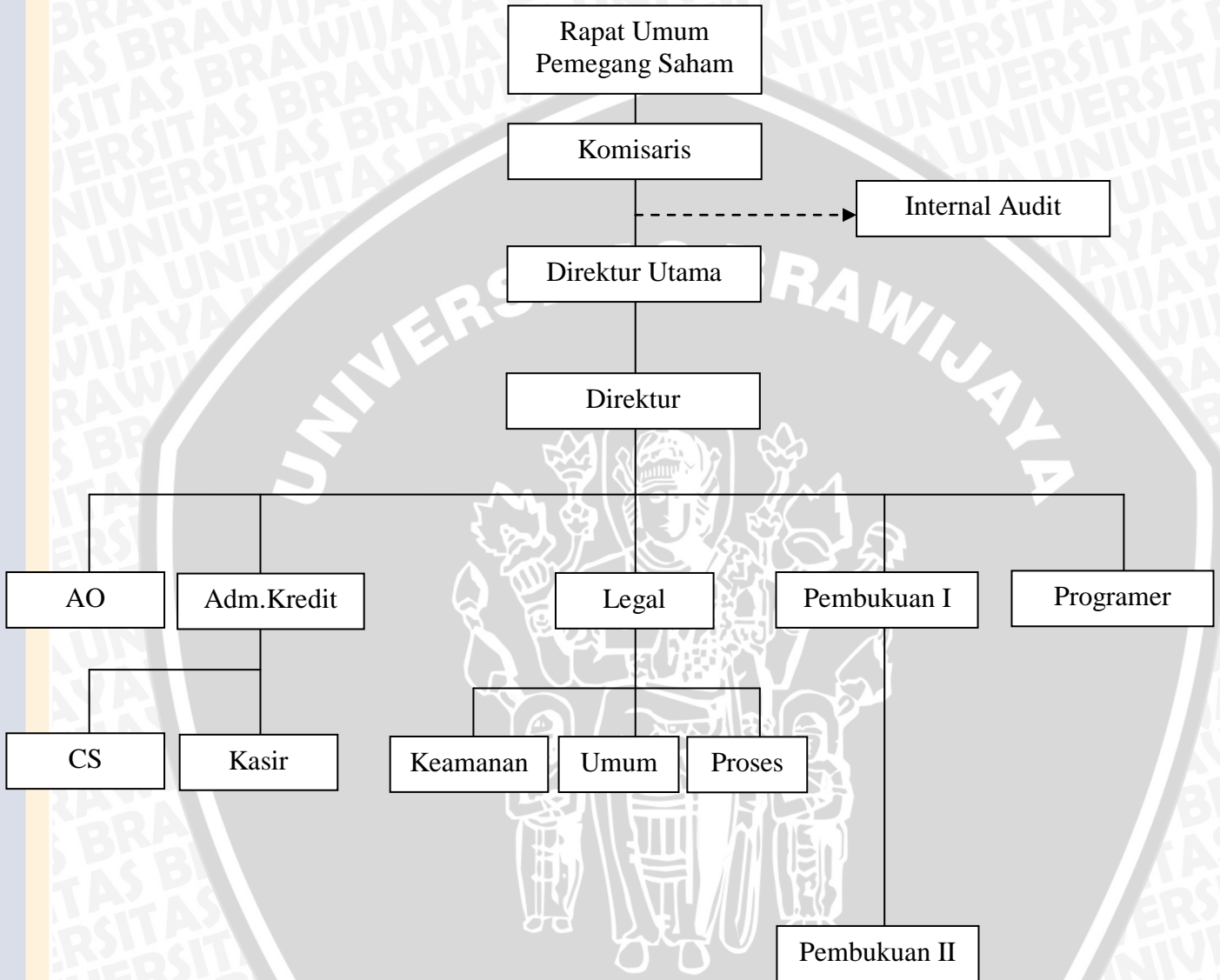


Lampiran 1 Struktur organisasi PT BPR Adiartha Reksacitra



Keterangan :

AO = Account Officer

CS = Customer Service

Sumber : PT. BPR. Adiartha Reksacitra

Lampiran 2 Hasil SPSS

Descriptive Statistics

| | Mean | Std. Deviation | N |
|-----|---------|----------------|----|
| NPL | 8.74817 | 2.176489 | 12 |
| KMK | 1.15E10 | 1.443E9 | 12 |

Correlations

| | | NPL | KMK |
|---------------------|-----|-------|-------|
| Pearson Correlation | NPL | 1.000 | .253 |
| | KMK | .253 | 1.000 |
| Sig. (1-tailed) | NPL | . | .214 |
| | KMK | .214 | . |
| N | NPL | 12 | 12 |
| | KMK | 12 | 12 |

Variables Entered/Removed(b)

| Model | Variables Entered | Variables Removed | Method |
|-------|-------------------|-------------------|--------|
| 1 | KMK ^a | . | Enter |

a. All requested variables entered.

b. Dependent Variable: NPL

Model Summary(b)

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|-----|---------------|---------------|
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change | |
| 1 | .253 ^a | .064 | -.030 | 2.208712 | .064 | .681 | 1 | 10 | .428 | 2.227 |

a. Predictors: (Constant), KMK

b. Dependent Variable: NPL

ANOVA^b

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|------|-------------------|
| 1 | Regression | 3.324 | 1 | 3.324 | .681 | .428 ^a |
| | Residual | 48.784 | 10 | 4.878 | | |
| | Total | 52.108 | 11 | | | |

a. Predictors: (Constant), KMK

b. Dependent Variable: NPL

Coefficients(a)

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | 95.0% Confidence Interval for B | | Correlations | | | Collinearity Statistics | |
|-------|-----------------------------|------------|---------------------------|------|------|---------------------------------|-------------|--------------|---------|------|-------------------------|-------|
| | B | Std. Error | | | | Lower Bound | Upper Bound | Zero-order | Partial | Part | Tolerance | VIF |
| 1 | 4.359 | 5.356 | .253 | .814 | .435 | -7.574 | 16.292 | .253 | .253 | .253 | 1.000 | 1.000 |
| | 3.808E-10 | .000 | | .825 | .428 | .000 | .000 | | | | | |

a. Dependent Variable: NPL

Coefficient Correlations^a

| Model | | KMK |
|-------|--------------|-----------|
| 1 | Correlations | 1.000 |
| | Covariances | 2.129E-19 |

a. Dependent Variable: NPL

Collinearity Diagnostics(a)

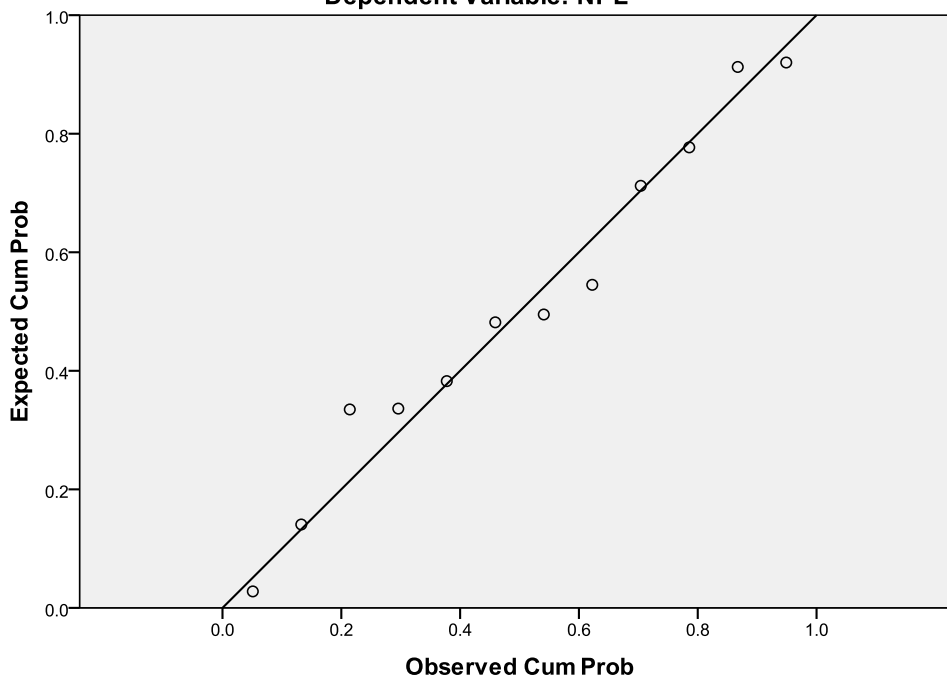
| Model | Dimension | Eigenvalue | Condition Index | Variance Proportions | |
|-------|-----------|------------|-----------------|----------------------|------|
| | | | | (Constant) | KMK |
| 1 | 1 | 1.993 | 1.000 | .00 | .00 |
| | 2 | .007 | 16.740 | 1.00 | 1.00 |

a. Dependent Variable: NPL



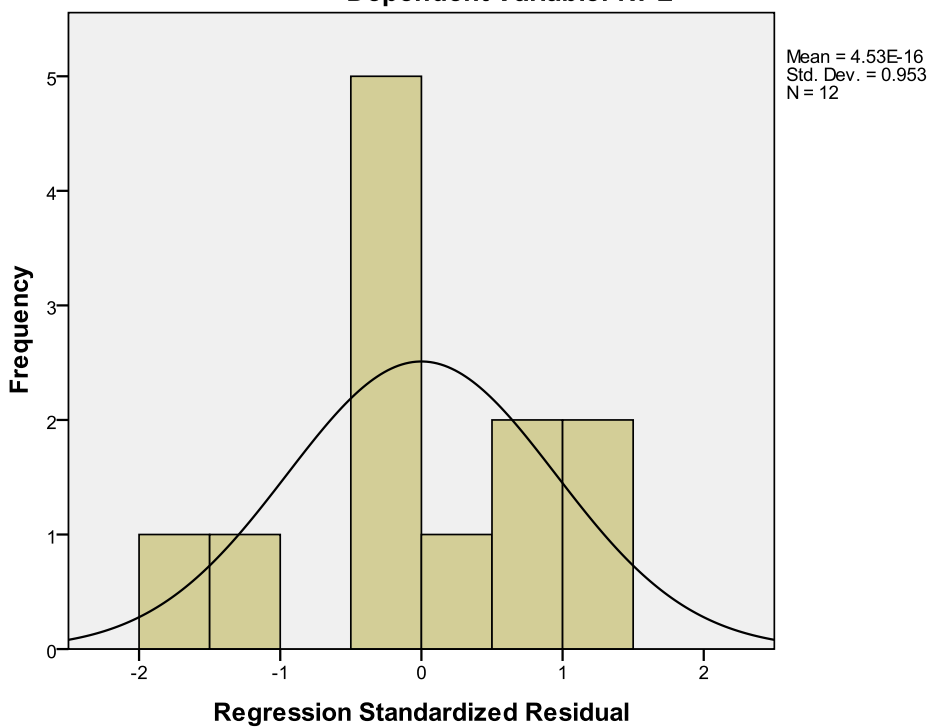
Normal P-P Plot of Regression Standardized Residual

Dependent Variable: NPL



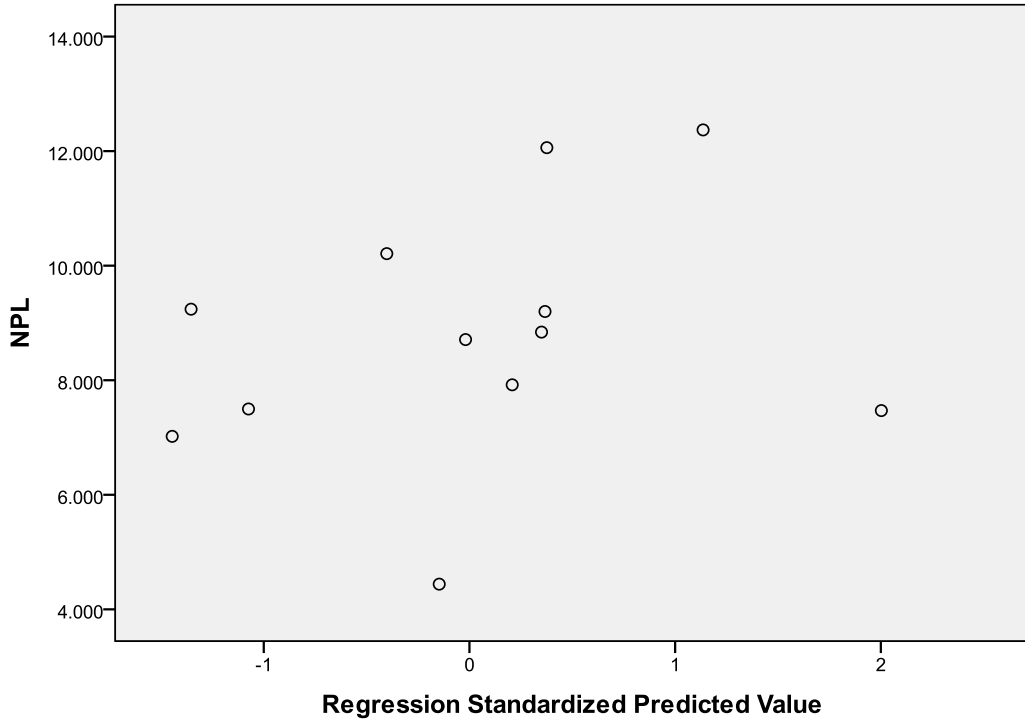
Histogram

Dependent Variable: NPL



Scatterplot

Dependent Variable: NPL



CURRICULUM VITAE

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1. MI Jendral Sudirman Malang (1996-2002)
2. MTs Negeri 1 Malang (2002-2005)
3. SMA Negeri 3 Malang (2005-2008)
4. Universitas Brawijaya Fakultas Ilmu Administrasi Bisnis (2008-2012)

