

## UJI REGRESI LINEAR SEDERHANA

### Regression

#### Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	KreditMacet <sup>b</sup>	.	Enter

a. Dependent Variable: kinerjaKeuangan

b. All requested variables entered.

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.858 <sup>a</sup>	.736	.692	1.90105

a. Predictors: (Constant), KreditMacet

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	60.378	1	60.378	16.707	.006 <sup>b</sup>
	Residual	21.684	6	3.614		
	Total	82.062	7			

a. Dependent Variable: kinerjaKeuangan

b. Predictors: (Constant), KreditMacet

#### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	15.808	1.684		9.385	.000
	KreditMacet	-.530	.130	-.858	-4.087	.006

a. Dependent Variable: kinerjaKeuangan

## UJI NORMALITAS

### Npar Tests

#### One-Sample Kolmogorov-Smirnov Test

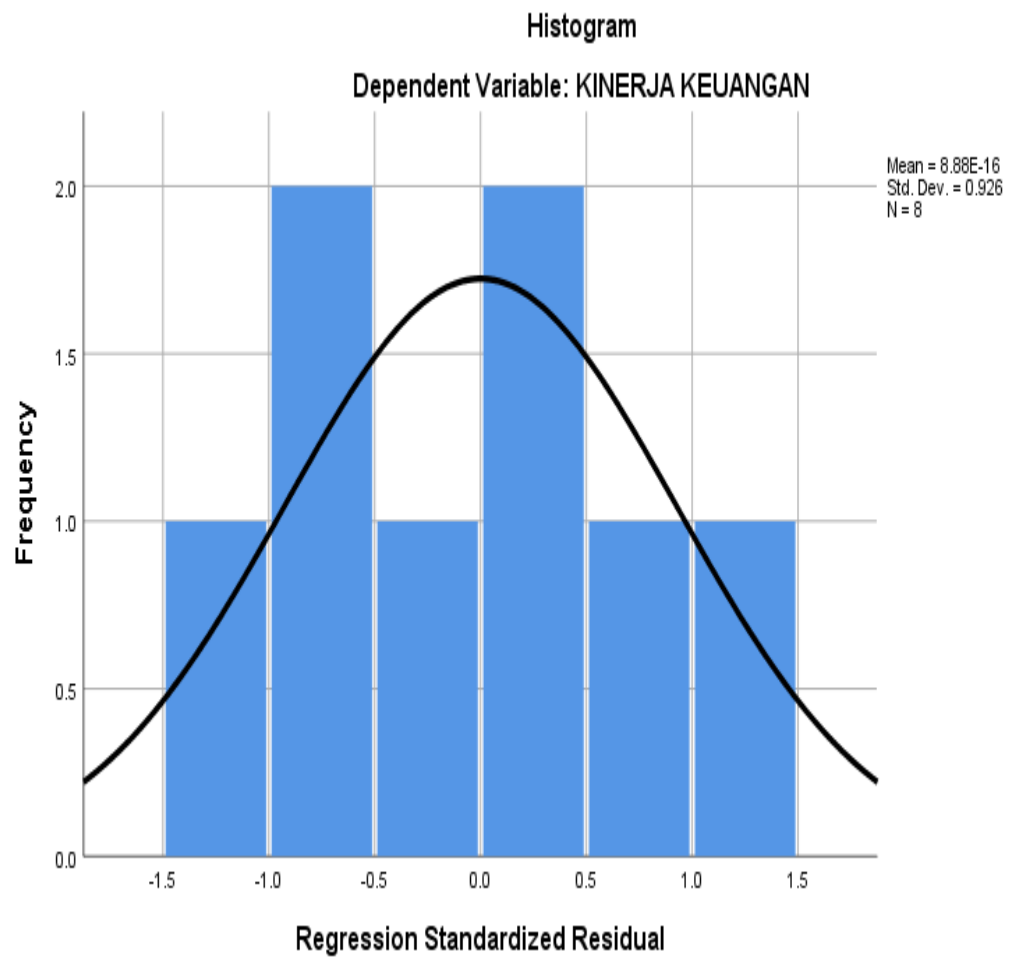
		Unstandardized Residual
N		8
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.76002967
Most Extreme Differences	Absolute	.182
	Positive	.182
	Negative	-.146
Test Statistic		.182
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

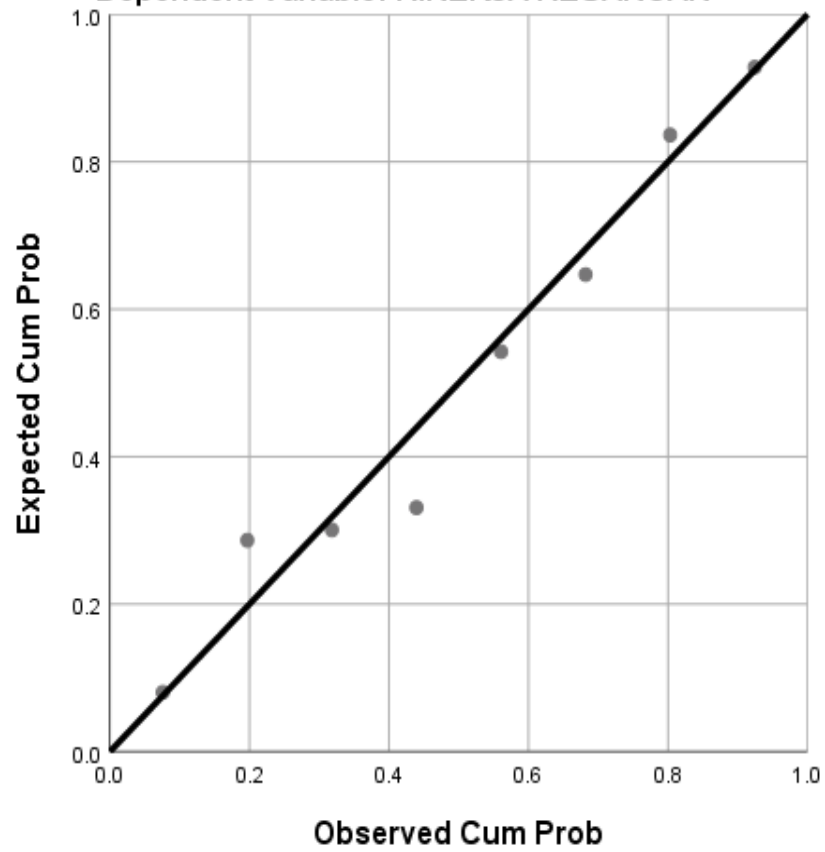
a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

**AnalisisGrafik**

**Normal P-P Plot of Regression Standardized Residual****Dependent Variable: KINERJA KEUANGAN**

### Hasil Uji Multikolinieritas

Coefficients <sup>a</sup>									
Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Collinearity Statistics		
	B	Std. Error	Beta				Tolerance	VIF	
	(Constant)		15.808	1.684					9.385
KREDIT MACET		-.530	.130		-.858	-4.087	.006	1.000	1.000

a. Dependent Variable: KINERJA KEUANGAN

## Uji Heteroskedastisitas

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.771	.859		.898	.404
	KREDIT MACET	.052	.066	.306	.786	.462

a. Dependent Variable: RES2

## Uji Autokorelasi

Runs Test	
	Unstandardized Residual
Test Value <sup>a</sup>	-.31422
Cases < Test Value	4
Cases >= Test Value	4
Total Cases	8
Number of Runs	3
Z	-1.146
Asymp. Sig. (2-tailed)	.252
a. Median	

## KREDIT MACET

### Perhitungan Kredit Macet

PER TRIWULAN	KREDIT MACET (A)	TOTAL KREDIT (B)	JUMLAH KREDIT MACET TERHADAP TOTAL KREDIT YANG DIKELUARKAN	
			(A) : (B)	(A) : (B) *100%
2 Januari 2018 - 31 Maret 2018	140865	4000408	0.035212658	3.521265831
2 April 2018 - 30 Juni 2018	270836	4168306	0.064975076	6.497507621
2 Juli 2018 - 30 September 2018	485308	4212384	0.115209819	11.52098194
1 Oktober 2018 -31 Desember 2018	625213	4397194	0.142184539	14.21845386
1 Januari 2018 - 31 Maret 2019	342884	4369962	0.07846384	7.846384019
1 April 2018 - 30 Juni 2019	738811	4493184	0.164429278	16.44292778
10 Juli 2018 - 30 September 2019	875255	5547882	0.15776381	15.77638097
11 Oktober 2018 - 31 Desember 2019	1279034	6547434	0.195348895	19.53488955

### PresentaseKreditMacet

<b>Per Triwulan</b>	<b>NPL (%)</b>
2 Januari 2018 - 31 Maret 2018	3,52%
2 April 2018 - 30 Juni 2018	6,50%
2 Juli 2018 – 30 September 2018	11,52%
1 Oktober 2018 - 31 Desember2018	14,22%
1 Januari 2019 - 31 Maret 2019	7,85%
1 April 2019 - 30 Juni 2019	16,44%
1 Juli 2019 - 30 September 2019	15.78%
1 Oktober 2019 - 31 Desember 2019	19,53%



## KINERJA KEUANGAN

### Perhitungan Kinerja Keuangan

PER TRIWULAN	LABA BERSIH (A)	TOTAL EKUITA S (B)	ROE	
			(A) : (B)	(A) : (B) *100%
2 Januari 2018 - 31 Maret 2018	970560	7494835	0.12949718	12.94971804
2 April 2018 - 30 Juni 2018	874281	7578923	0.115356892	11.53568917
2 Juli 2018 - 30 September 2018	985360	7891582	0.124862163	12.48621633
1 Oktober 2018 - 31 Desember 2018	858791	8469165	0.101402086	10.14020863
81 Januari 2019 - 30 Maret 2019	976980	8240873	0.118552974	11.85529737
1 April 2019 - 30 Juni 2019	690124	8827858	0.078175702	7.817570242
1 Juli 2019 - 30 September 2019	423521	8847736	0.047867726	4.786772571
1 Oktober 2019 - 31 Desember 2019	414802	9445835	0.043913746	4.391374611

**Presentase Kinerja Keuangan**

<b>Per Triwulan</b>	<b>ROE (%)</b>
2 Januari 2018 - 31 Maret 2018	12,95%
2 April 2018 - 30 Juni 2018	11,54%
2 Juli 2018 - 30 September 2018	12,49%
1 Oktober 2018 - 31 Desember 2018	10,14%
1 Januari 2019 - 31 Maret 2019	11,86%
1 April 2019 - 30 Juni 2019	7,82%
1 Juli 2019 - 30 September 2019	4,79%
1 Oktober 2019 - 31 Desember 2019	4,39%

**STRUKTUR ORGANISASI MUF**