LAMPIRAN

Lampiran 1 Tabulasi Data

BANK	TAHUN	TW	Kredit Bermasalah	Kredit Dikeluarkan	NPL
PT Bank Perekonomian Rakyat Kawan	2017	MARET	2,185,197,000	20,030,822,000	10.91
		JUNI	1,621,367,000	18,956,787,000	8.55
		SEPTEMBER	1,527,712,000	19,664,300,000	7.77
		DESEMBER	683,129,000	26,429,775,000	2.58
	2018	MARET	681,097,000	25,842,441,000	2.64
		JUNI	1,033,135,000	25,338,641,000	4.08
		SEPTEMBER	1,422,277,000	26,787,998,000	5.31
		DESEMBER	1,723,680,000	27,023,745,000	6.38
	2019	MARET	2,325,751,000	31,101,674,000	7.48
		JUNI	4,587,057,000	28,471,389,000	16.11
		SEPTEMBER	4,419,210,000	27,927,190,000	15.82
		DESEMBER	6,216,390,000	28,248,085,000	22.01
	2020	MARET	6,207,452,000	28,351,628,000	21.89
		JUNI	5,163,037,000	28,618,176,000	18.04
		SEPTEMBER	2,993,306,000	28,968,768,000	10.33
		DESEMBER	2,195,359,000	31,144,953,000	7.05
	2021	MARET	1,987,467,000	29,349,738,000	6.77
		JUNI	2,648,090,000	30,785,923,000	8.60
		SEPTEMBER	2,310,326,000	31,388,250,000	7.36
		DESEMBER	2,213,060,000	35,225,564,000	6.28
	2022	MARET	1,661,702,000	33,141,906,000	5.01
		JUNI	1,632,602,000	39,313,708,000	4.15
		SEPTEMBER	1,815,705,000	46,136,546,000	3.94
		DESEMBER	1,800,686,000	46,925,187,000	3.84
	2023	MARET	1,314,888,000	47,027,570,000	2.80
		JUNI	895,785,000	48,575,255,000	1.84
		SEPTEMBER	4,181,622,000	50,421,135,000	8.29
		DESEMBER	2,747,118,000	58,725,730,000	4.68
	2024	MARET	2,009,403,000	63,548,215,000	3.16
		JUNI	1,783,153,000	64,858,039,000	2.75
		SEPTEMBER	1,755,502,000	74,714,652,000	2.35
		DESEMBER	1,508,055,251	83,047,068,131	1.82

BANK	TAHUN	TW	Jumlah Kredit Diberikan	Dana Pihak Ketiga	LDR
PT Bank Perekonomian Rakyat Kawan	2017	MARET	14,078,272,000	15,253,634,000	92.29
		JUNI	13,773,285,000	14,845,750,000	92.78
		SEPTEMBER	14,410,871,000	16,243,639,000	88.72
		DESEMBER	15,761,241,000	21,425,472,000	73.56
	2018	MARET	17,113,983,000	20,510,514,000	83.44
		JUNI	18,662,744,000	20,357,003,000	91.68
		SEPTEMBER	20,533,027,000	21,208,094,000	96.82
		DESEMBER	23,513,018,000	21,521,355,000	109.25
	2019	MARET	24,974,557,000	26,211,873,000	95.28
		JUNI	24,813,946,000	25,892,284,000	95.84
		SEPTEMBER	24,549,506,000	24,424,410,000	100.51
		DESEMBER	25,087,604,000	22,684,989,000	110.59
	2020	MARET	25,343,045,000	21,943,660,000	115.49
		JUNI	25,903,704,000	20,913,259,000	123.86
		SEPTEMBER	25,122,065,000	23,446,656,000	107.15
		DESEMBER	24,587,531,000	26,085,247,000	94.26
	2021	MARET	23,903,106,000	25,008,881,000	95.58
		JUNI	24,622,483,000	24,606,972,000	100.06
		SEPTEMBER	25,283,305,000	28,085,100,000	90.02
		DESEMBER	27,335,175,000	31,186,332,000	87.65
	2022	MARET	29,573,990,000	28,140,690,000	105.09
		JUNI	33,422,118,000	32,503,846,000	102.83
		SEPTEMBER	39,427,377,000	34,816,030,000	113.24
		DESEMBER	32,417,697,000	34,826,501,000	93.08
	2023	MARET	32,968,632,000	35,299,355,000	93.40
		JUNI	36,325,956,000	37,588,809,000	96.64
		SEPTEMBER	39,428,970,000	42,901,836,000	91.91
		DESEMBER	44,016,155,000	50,149,143,000	87.77
	2024	MARET	47,857,933,000	50,461,590,000	94.84
		JUNI	49,736,967,000	51,713,237,000	96.18
		SEPTEMBER	51,980,056,000	59,112,034,000	87.93
		DESEMBER	55,865,001,184	63,681,572,227	87.73

BANK	TAHUN	TW	Beban Operasional	Pendapatan Operasional	BOPO
PT Bank Perekonomian Rakyat Kawan	2017	MARET	955,233,000	560,744,000	170.35
		JUNI	1,838,560,000	1,151,327,000	159.69
		SEPTEMBER	2,559,571,000	1,682,224,000	152.15
		DESEMBER	3,872,505,000	2,220,075,000	174.43
	2018	MARET	640,222,000	833,930,000	76.77
		JUNI	1,372,498,000	1,672,305,000	82.07
		SEPTEMBER	2,025,890,000	2,402,314,000	84.33
		DESEMBER	3,079,226,000	3,267,031,000	94.25
	2019	MARET	752,127,000	1,061,714,000	70.84
		JUNI	1,757,858,000	1,707,664,000	102.94
		SEPTEMBER	2,464,679,000	2,480,303,000	99.37
		DESEMBER	5,643,700,000	5,404,139,000	104.43
	2020	MARET	1,294,478,000	1,247,810,000	103.74
		JUNI	2,683,426,000	2,767,890,000	96.95
		SEPTEMBER	3,970,839,000	4,042,134,000	98.24
		DESEMBER	5,177,449,000	5,202,293,000	99.52
	2021	MARET	1,244,277,000	1,136,359,000	109.50
		JUNI	2,566,391,000	2,047,989,000	125.31
		SEPTEMBER	3,689,067,000	2,946,467,000	125.20
		DESEMBER	5,401,390,000	4,274,330,000	126.37
	2022	MARET	1,391,922,000	1,641,832,000	84.78
		JUNI	2,839,947,000	3,012,816,000	94.26
		SEPTEMBER	4,299,043,000	4,530,072,000	94.90
		DESEMBER	5,957,685,000	6,274,473,000	94.95
	2023	MARET	1,444,492,000	1,690,269,000	85.46
		JUNI	3,081,974,000	3,603,387,000	85.53
		SEPTEMBER	5,081,723,000	5,395,913,000	94.18
		DESEMBER	6,855,457,000	7,787,559,000	88.03
	2024	MARET	1,800,214,000	2,145,909,000	83.89
		JUNI	3,958,668,000	4,393,965,000	90.09
		SEPTEMBER	6,065,882,000	6,874,733,000	88.23
		DESEMBER	8,406,845,722	9,604,653,321	87.53

BANK	TAHUN	TW	Aset	Ekuitas	Liabilitas
PT Bank Perekonomian Rakyat Kawan	2017	MARET	20,064,191,000	1,938,671,000	18,125,520,000
		JUNI	19,380,891,000	1,631,665,000	17,749,226,000
		SEPTEMBER	20,003,541,000	1,404,048,000	18,599,493,000
		DESEMBER	27,184,765,000	3,307,106,000	23,877,659,000
	2018	MARET	26,709,749,000	3,477,399,000	23,232,350,000
		JUNI	26,458,104,000	3,545,440,000	22,912,664,000
		SEPTEMBER	27,909,757,000	3,602,383,000	24,307,374,000
		DESEMBER	28,028,822,000	3,403,825,000	24,624,997,000
	2019	MARET	32,528,640,000	3,708,822,000	28,819,818,000
		JUNI	29,690,032,000	3,259,532,000	26,430,500,000
		SEPTEMBER	29,248,212,000	3,311,470,000	25,936,742,000
		DESEMBER	29,196,825,000	3,057,314,000	26,139,511,000
	2020	MARET	29,267,479,000	3,009,685,000	26,257,794,000
		JUNI	29,473,446,000	3,140,435,000	26,333,011,000
		SEPTEMBER	30,785,944,000	3,112,372,000	27,673,572,000
		DESEMBER	33,465,078,000	3,139,872,000	30,325,206,000
	2021	MARET	31,949,669,000	3,046,601,000	28,903,068,000
		JUNI	33,658,618,000	3,622,603,000	30,036,015,000
		SEPTEMBER	34,406,934,000	3,396,655,000	31,010,279,000
		DESEMBER	38,118,440,000	3,012,185,000	35,106,255,000
	2022	MARET	36,578,218,000	3,265,124,000	33,313,094,000
		JUNI	42,686,600,000	4,181,856,000	38,504,744,000
		SEPTEMBER	49,470,744,000	4,233,997,000	45,236,747,000
		DESEMBER	49,548,177,000	4,264,218,000	45,283,959,000
	2023	MARET	49,748,051,000	4,492,843,000	45,255,208,000
		JUNI	51,031,446,000	4,754,660,000	46,276,786,000
		SEPTEMBER	52,298,884,000	5,257,784,000	47,041,100,000
		DESEMBER	60,623,882,000	5,796,541,000	54,827,341,000
	2024	MARET	65,773,689,000	6,228,570,000	59,545,119,000
		JUNI	66,399,546,000	6,573,150,000	59,826,396,000
		SEPTEMBER	76,546,908,000	6,906,853,000	69,640,055,000
		DESEMBER	84,827,054,565	7,152,813,280	77,674,241,285

Lampiran 2 Output SPSS

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	NPL, LDR, BOPO[b]	.	Enter

a. Dependent Variable: LIABILITAS

b. All requested variables entered.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
NPL	32	1.82	22.01	7.5184	5.58877
LDR	32	73.56	123.86	96.6594	10.24572
BOPO	32	70.84	174.43	104.0088	26.59713
LIABILITAS	32	181.26	7767.42	3507.8527	1617.55463
Valid N (listwise)	32				

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		32
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1228.620773
Most Extreme Differences	Absolute	.089
	Positive	.089
	Negative	-.089
Test Statistic		.089
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.

b. Calculated from data.

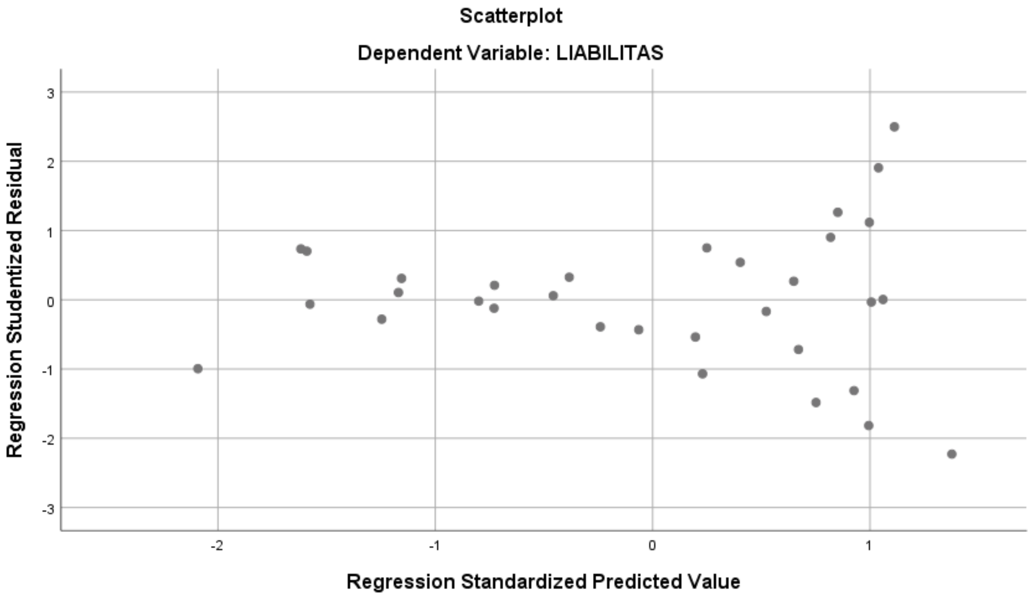
c. Lilliefors Significance Correction.

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

Coefficients[a]

Model		Collinearity Statistics Tolerance	VIF
1	NPL	.526	1.902
	LDR	.495	2.022
	BOPO	.737	1.357

a. Dependent Variable: LIABILITAS



Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.650[a]	.423	.361	1292.76530	1.278

a. Predictors: (Constant), NPL, LDR, BOPO

b. Dependent Variable: LIABILITAS

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	34316193.77	3	11438731.26	6.844	.001[b]
	Residual	46794779.12	28	1671242.112		
	Total	81110972.89	31			

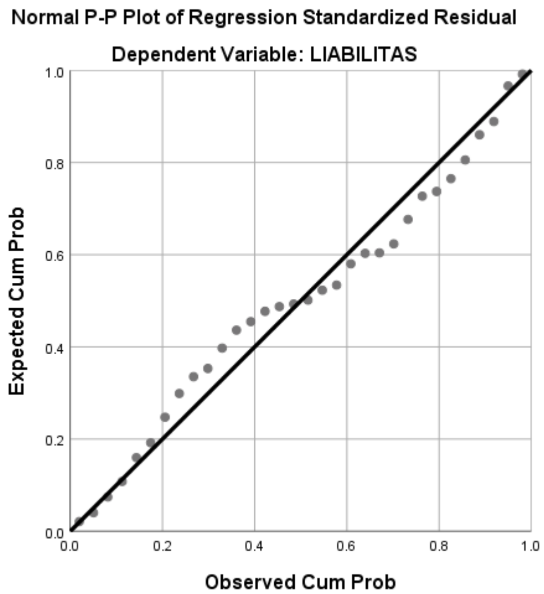
a. Dependent Variable: LIABILITAS

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

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8469.234	3475.178		2.437	.021
	NPL	102.771	57.294	.355	4.794	.027
	LDR	12.400	32.222	.079	2.385	.033
	BOPO	28.748	10.169	.473	2.827	.009

a. Dependent Variable: LIABILITAS



Lampiran 3 Surat Ijin Penelitian

Yayasan Bina Patria Nusantara
UNIVERSITAS TRIBHUWANA TUNGGADEWI MALANG
FAKULTAS EKONOMI
Jl. Telaga Warna Tlogomas Malang, 65144,-Indonesia Telp. 0341-565500; Fax 0341-565522
Program Studi : MANAJEMEN, AKUNTANSI

SURAT JALAN PENELITIAN UNTUK TUGAS AKHIR/ SKRIPSI

Nomor : 1146 /TB- FE /DL-420 /01/2026

1.	Pejabat yang berwenang memberi tugas :	Dr. AHMAD MUKOFFI, S.E., M.SA Jabatan Dekan Fakultas : FAKULTAS EKONOMI
2.	Mahasiswa yang ditugaskan	GODELIVA MIDA NIM : 2022120207 MANAJEMEN
3.	Judul Penelitian / Skripsi	Pengaruh Kebijakan Non Performing Loan,Loan To Deposit Ratio Dan Biaya Oprasional Pada Pendapatan Operasional Terhadap Liabilitas Keuangan PT BPR KAWAN Di Kecamatan Kepanjen,Kabupaten Malang
4.	Tujuan	PT BPR KAWAN DI KECAMATAN KEPANJEN,KABUPATEN MALANG Jln Ahmad Yani A14 A15, Ardirejo, Kec Kepanjen,kabupaten Malang,jawa Timur
5.	Lamanya Tugas : Tanggal Berangkat Tanggal Kembali	 03/Feb/2026 03/Mar/2026

Telah Datang,
Pimpinan Instansi,

BPR Kawan
Direksi

Cahyo Adi Wibowo, STP., M.M

Mengetahui,
Pembimbing Utama,

RETNO AYU DEWI NOVITAWATI, S.E., MM

Telah diberikan dengan keterangan bahwa perjalanan tersebut diatas benar dilakukan atas tugasnya dan semata-mata untuk kepentingan studi dalam waktu yang telah di tentukan.

Malang, ..01/2026
Dekan,

Dr. AHMAD MUKOFFI, S.E., M.SA
NIDN. ...53130123

Telah Kembali,

Dr. AHMAD MUKOFFI, S.E., M.SA
NIDN. ...2653130123

BPR KAWAN

Nomor : 065/Um/Dir/KWN/2026

Malang, 11 Februari 2026

Kepada Yth.
Bapak/Ibu Dosen Universitas Tribhuwana Tunggadewi
di
Tempat

Perihal : **Surat Keterangan telah Melakukan Penelitian.**

Yang bertanda tangan di bawah ini :

Nama : CANDRA ADI WIJAYA, STP, M.M
Jabatan : Direktur Utama PT. BPR KAWAN
Jl. Raya Sengkaling No.105, Jetis, Mulyoagung, Kec. Dau, Malang, Jawa Timur 65151

Dengan ini menyatakan bahwa mahasiswa yang beridentitas :

Nama : GODELIVA MIDA
NIM : 2022120207
Program Studi : Manajemen

Telah selesai melakukan penelitian dan pengambilan data penelitian di PT. BPR KAWAN terhitung mulai tanggal 03 Februari 2026 s/d 03 Maret 2026 untuk memperoleh data penelitian dalam rangka penyusunan skripsi yang berjudul "Pengaruh kebijakan non performing loan, loan to deposit ratio dan biaya operasional pada pendapatan operasional terhadap liabilitas keuangan PT BPR Kawan cabang Kepanjen Kabupaten Malang".

Demikian surat keterangan ini dibuat dan diberikan kepada yang bersangkutan untuk dipergunakan sebagaimana mestinya.

PT. BANK PEREKONOMIAN RAKYAT
KAWAN

PT BPR KAWAN

CANDRA ADI WIJAYA, STP, M.M
Direktur Utama

Lampiran 4 Dokumentasi