

LAMPIRAN

Lampiran 1 Tabulasi Data 55 Bank

BRI	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	6,673,461	1,374,381,233	0.004855611	27,971,616	896,526,155	0.031	896,526,155	1,033,256,311	0.867670631
Jun-21	12,447,690	1,411,625,034	0.008817986	29,825,109	912,082,842	0.033	912,082,842	1,079,072,481	0.84524706
Sep-21	20,414,591	1,538,515,953	0.013269015	30,631,579	931,051,034	0.033	931,051,034	1,121,024,389	0.83053593
Dec-21	32,215,461	1,572,761,035	0.020483379	29,066,043	943,702,693	0.031	943,702,693	1,127,848,716	0.836728082
tot	71,751,203	5,897,283,255	0.047425992	117,494,347	3,683,362,724	0.128	3,683,362,724	4,361,201,897	3
rata-rata	17,937,801	1,474,320,814	0.01	29,373,587	920,840,681	0.032	920,840,681	1,090,300,474	0.85
Mar-22	10,902,655	1,540,856,138	0.007075712	30,706,252	974,801,659	0.032	974,801,659	1,118,704,720	0.871366359
Jun-22	23,825,733	1,542,793,400	0.015443243	33,320,037	1,003,615,576	0.033	1,003,615,576	1,128,248,717	0.889533984
Sep-22	37,184,611	1,575,760,325	0.023597885	31,623,515	1,007,118,308	0.031	1,007,118,308	1,132,673,466	0.889151497
Dec-22	47,827,920	1,750,994,673	0.027314715	29,040,432	1,029,802,549	0.028	1,029,802,549	1,300,775,618	0.791683465
tot	119,740,919	6,410,404,536	0.07	124,690,236	4,015,338,092	0.124	4,015,338,092	4,680,402,521	3
RATA-RATA	29,935,230	1,602,601,134	0.02	31,172,559	1,003,834,523	0.031	1,003,834,523	1,170,100,630	0.86
Mar-23	13,795,841	1,699,676,102	0.008116747	32,172,805	1,065,324,679	0.030	1,065,324,679	1,249,502,691	0.852598947
Jun-23	26,265,520	1,684,763,202	0.015590037	33,770,521	1,089,371,656	0.031	1,089,371,656	1,240,370,614	0.878263032
Sep-23	39,002,857	1,726,003,127	0.022597211	36,692,839	1,136,001,212	0.032	1,136,001,212	1,285,883,022	0.883440556
Dec-23	53,153,258	1,835,248,731	0.028962427	35,757,774	1,146,082,506	0.031	1,146,082,506	1,352,683,000	0.847266141
tot	132,217,476	6,945,691,162	0.08	138,393,940	4,436,780,053	0.125	4,436,780,053	5,128,439,327	3
RATA-RATA	33,054,369	1,736,422,791	0.02	34,598,485	1,109,195,013	0.031	1,109,195,013	1,282,109,832	0.87
Mar-24	13,799,156	1,850,477,138	0.00745708	38,638,524	1,181,606,235	0.033	1,181,606,235	1,410,364,867	0.837801808
Jun-24	28,247,325	1,832,759,072	0.01541246	38,746,205	1,207,046,873	0.032	1,207,046,873	1,384,425,524	0.871875628
Sep-24	41,673,194	1,808,865,239	0.023038308	36,978,651	1,216,402,988	0.030	1,216,402,988	1,357,526,480	0.896043654
Dec-24	54,841,468	1,840,395,061	0.029798748	35,745,909	1,215,847,233	0.029	1,215,847,233	1,360,134,391	0.893916984
tot	138,561,143	7,332,496,510	0.08	150,109,288	4,820,903,329	0.125	4,820,903,329	5,512,451,262	3
RATA-RATA	34,640,286	1,833,124,128	0.02	37,527,322	1,205,225,832	0.031	1,205,225,832	1,378,112,816	0.87
BM	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	5,046,472	1,253,404,334	0.004026212	25,705,504	778,954,674	0.033	778,954,674	947,786,184	0.821867513
Jun-21	11,507,893	1,237,027,618	0.009302859	25,686,012	805,204,153	0.032	805,204,153	924,758,238	0.870718551
Sep-21	17,431,336	1,283,320,346	0.013582997	24,751,234	808,863,845	0.031	808,863,845	963,733,160	0.839302702
Dec-21	25,410,151	1,355,555,571	0.018745193	23,270,000	828,113,863	0.028	828,113,863	1,026,297,272	0.806894733
tot	59,395,852	5,129,307,869	0	99,412,750	3,221,136,535	0.124	3,221,136,535	3,862,574,854	3
rata-rata	14,848,963	1,282,326,967	0.01	24,853,187	805,284,134	0.031	805,284,134	965,643,714	0.83
Mar-22	9,056,651	1,352,850,895	0.006694493	23,080,500	842,354,021	0.027	842,354,021	998,115,542	0.843944399
Jun-22	18,537,832	1,393,396,403	0.013304062	22,010,732	891,122,770	0.025	891,122,770	1,041,352,609	0.85573586
Sep-22	28,507,633	1,443,000,499	0.019755803	20,516,068	907,790,606	0.023	907,790,606	1,082,107,960	0.838909461
Dec-22	37,692,426	1,570,332,063	0.024002838	17,533,614	932,639,051	0.019	932,639,051	1,193,164,326	0.781651807
tot	93,794,542	5,759,579,860	0	83,140,914	3,573,906,448	0.094	3,573,906,448	4,314,740,437	3
RATA-RATA	23,448,636	1,439,894,965	0.02	20,785,229	893,476,612	0.023	893,476,612	1,078,685,109	0.83
Mar-23	11,094,716	1,473,810,770	0.007527911	15,762,259	927,191,716	0.017	927,191,716	1,084,768,112	0.854737253
Jun-23	23,002,445	1,528,141,323	0.015052564	15,065,614	984,680,624	0.015	984,680,624	1,140,942,651	0.863041296
Sep-23	35,936,643	1,559,540,234	0.023043101	13,818,190	1,016,043,397	0.014	1,016,043,397	1,150,727,169	0.882957685
Dec-23	51,096,878	1,688,850,385	0.03025542	11,075,032	1,085,787,427	0.010	1,085,787,427	1,242,145,598	0.874122509
tot	121,130,682	6,250,342,712	0	55,721,095	4,013,703,164	0.056	4,013,703,164	4,618,583,530	3
RATA-RATA	30,282,671	1,562,585,678	0.02	13,930,274	1,003,425,791	0.014	1,003,425,791	1,154,645,883	0.87
Mar-24	11,125,756	1,666,450,668	0.006676319	11,361,642	1,113,886,426	0.010	1,113,886,426	1,232,522,384	0.903745393
Jun-24	24,649,121	1,757,519,177	0.014024951	12,080,563	1,196,095,333	0.010	1,196,095,333	1,312,826,259	0.911084254
Sep-24	39,006,512	1,808,419,109	0.021569398	12,036,128	1,240,837,941	0.010	1,240,837,941	1,323,988,353	0.937197022
Dec-24	51,135,963	1,877,321,726	0.027238785	12,714,560	1,310,779,402	0.010	1,310,779,402	1,326,887,854	0.987859975
tot	125,917,352	7,109,710,680	0	48,192,893	4,861,599,102	0.040	4,861,599,102	5,196,224,850	4
RATA-RATA	31,479,338	1,777,427,670	0.02	12,048,223	1,215,399,776	0.010	1,215,399,776	1,299,056,213	0.93

BNI	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	2,339,478	840,240,592	0.002784295	22,992,488	558,070,101	0.041	558,070,101	639,713,173	0.872375503
Jun-21	4,887,885	852,497,109	0.005733609	22,400,346	568,536,688	0.039	568,536,688	647,344,952	0.878259244
Sep-21	7,664,659	894,893,400	0.008564885	21,700,548	569,568,199	0.038	569,568,199	668,987,665	0.851388188
Dec-21	10,686,374	941,211,128	0.011353854	21,515,400	581,497,289	0.037	581,497,289	729,547,155	0.797066077
tot	25,578,396	3,528,842,229	0.03	88,608,782	2,277,672,277	0.156	2,277,672,277	2,685,592,949	3
rata-rata	6,394,599	882,210,557	0.01	22,152,195	569,418,069	0.039	569,418,069	671,398,237	0.85
Mar-22	4,305,462	908,458,601	0.004739305	20,443,261	590,845,696	0.035	590,845,696	693,178,576	0.852371548
Jun-22	9,084,287	912,767,267	0.009952468	19,484,738	616,605,643	0.032	616,605,643	684,687,491	0.900565077
Sep-22	13,885,249	909,638,667	0.015264576	18,818,499	619,029,583	0.030	619,029,583	678,872,236	0.911849904
Dec-22	18,533,361	997,556,847	0.018578752	18,057,893	642,629,631	0.028	642,629,631	762,794,602	0.84246746
tot	45,808,359	3,728,421,382	0	76,804,391	2,469,110,553	0.125	2,469,110,553	2,819,532,905	4
RATA-RATA	11,452,090	932,105,346	0.01	19,201,098	617,277,638	0.031	617,277,638	704,883,226	0.88
Mar-23	5,208,322	979,134,800	0.00531931	17,445,111	629,787,384	0.028	629,787,384	737,165,627	0.85433634
Jun-23	10,241,682	989,982,374	0.010345318	15,815,016	645,510,839	0.025	645,510,839	757,515,651	0.852141917
Sep-23	15,676,203	971,704,189	0.016132691	15,098,646	665,138,580	0.023	665,138,580	738,627,242	0.900506429
Dec-23	20,784,198	1,048,725,727	0.019818526	14,721,328	687,912,534	0.021	687,912,534	801,708,861	0.858057791
tot	51,910,405	3,989,547,090	0	63,080,100	2,628,349,337	0.096	2,628,349,337	3,035,017,381	3
RATA-RATA	12,977,601	997,386,773	0.01	15,770,025	657,087,334	0.024	657,087,334	758,754,345	0.87
Mar-24	5,288,958	1,026,151,782	0.005154167	13,993,512	685,956,480	0.020	685,956,480	770,612,740	0.890144225
Jun-24	10,573,763	1,029,873,773	0.010267048	14,166,235	715,466,427	0.020	715,466,427	761,209,981	0.939906786
Sep-24	16,193,322	1,022,227,991	0.015841204	14,218,651	721,758,930	0.020	721,758,930	757,539,817	0.952766988
Dec-24	21,206,337	1,084,424,589	0.019555382	15,002,541	761,550,303	0.020	761,550,303	792,672,134	0.960738079
tot	53,262,380	4,162,678,135	0	57,380,939	2,884,732,140	0.080	2,884,732,140	3,082,034,672	4
RATA-RATA	13,315,595	1,040,669,534	0.01	14,345,235	721,183,035	0.020	721,183,035	770,508,668	0.94
BTN	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	625,089	375,729,831	0.001663666	10,024,400	235,868,233	0.043	235,868,233	294,913,750	0.799787168
Jun-21	920,067	380,513,594	0.002417961	9,800,784	239,043,512	0.041	239,043,512	298,378,993	0.801140555
Sep-21	1,515,396	368,055,555	0.004117302	9,571,356	242,927,818	0.039	242,927,818	291,264,197	0.834046273
Dec-21	2,376,227	371,868,311	0.006389969	9,149,561	247,285,433	0.037	247,285,433	295,975,826	0.835491994
tot	5,436,779	1,496,167,291	0	38,546,101	965,124,996	0.160	965,124,996	1,180,532,766	3
rata-rata	1,359,195	374,041,823	0.00	9,636,525	241,281,249	0.040	241,281,249	295,133,192	0.82
Mar-22	774,424	367,515,728	0.002107186	8,960,244	248,895,667	0.036	248,895,667	290,532,080	0.856689103
Jun-22	1,470,926	381,741,249	0.003853202	9,094,572	256,908,819	0.035	256,908,819	307,308,846	0.835995522
Sep-22	2,274,799	389,291,838	0.005843428	8,947,431	259,345,819	0.035	259,345,819	312,845,698	0.828989565
Dec-22	3,045,073	402,148,312	0.007572015	9,013,026	266,657,565	0.034	266,657,565	321,937,316	0.828290328
tot	7,565,222	1,540,697,127	0	36,015,273	1,031,807,870	0.140	1,031,807,870	1,232,623,940	3
RATA-RATA	1,891,306	385,174,282	0.00	9,003,818	257,951,968	0.035	257,951,968	308,155,985	0.84
Mar-23	800,888	401,507,507	0.001994702	9,456,147	267,122,798	0.035	267,122,798	319,607,604	0.835783613
Jun-23	1,474,378	400,544,710	0.003680932	10,019,889	273,767,450	0.037	273,767,450	313,256,459	0.87394032
Sep-23	2,312,721	409,674,957	0.005645258	9,972,532	282,507,999	0.035	282,507,999	323,908,376	0.872184914
Dec-23	3,500,988	438,749,736	0.007979465	8,927,174	296,583,860	0.030	296,583,860	349,933,316	0.847543936
tot	8,088,975	1,650,476,910	0	38,375,742	1,119,982,107	0.137	1,119,982,107	1,306,705,755	3
RATA-RATA	2,022,244	412,619,228	0.00	9,593,936	279,995,527	0.034	279,995,527	326,676,439	0.86
Mar-24	860,194	454,018,610	0.001894623	9,153,218	305,107,254	0.030	305,107,254	357,740,058	0.852874167
Jun-24	1,501,862	455,600,624	0.003296444	9,723,461	310,653,696	0.031	310,653,696	365,382,041	0.850216106
Sep-24	2,082,393	455,106,996	0.004575612	10,152,761	313,356,831	0.032	313,356,831	370,751,459	0.845193791
Dec-24	3,007,328	469,614,502	0.006403823	9,924,931	314,080,105	0.032	314,080,105	381,667,001	0.822916585
tot	7,451,777	1,834,340,732	0	38,954,371	1,243,197,886	0.125	1,243,197,886	1,475,540,559	3
RATA-RATA	1,862,944	458,585,183	0.00	9,738,593	310,799,472	0.031	310,799,472	368,885,140	0.84
BDI	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	521,829	177,288,921	0.002943382	3,251,291	99,732,845	0.033	99,732,845	120,244,314	0.829418387
Jun-21	997,810	178,045,762	0.005604233	2,931,926	99,725,371	0.029	99,725,371	119,931,993	0.831515999
Sep-21	1,408,961	173,903,301	0.00810198	2,985,019	98,515,482	0.030	98,515,482	116,005,830	0.849228715
Dec-21	1,573,113	178,695,480	0.008803317	2,809,831	98,937,722	0.028	98,937,722	121,883,935	0.811737183
tot	4,501,713	707,933,464	0	11,978,067	396,911,421	0.121	396,911,420	478,066,072	3
rata-rata	1,125,428	176,983,366	0.01	2,994,517	99,227,855	0.030	99,227,855	119,516,518	0.83
Mar-22	860,054	181,957,679	0.004726671	2,946,433	99,541,665	0.030	99,541,665	123,072,723	0.808803629
Jun-22	1,694,999	179,991,333	0.009417115	3,133,237	105,852,597	0.030	105,852,597	122,776,947	0.862153683
Sep-22	2,525,418	175,958,714	0.014352333	3,134,616	108,464,219	0.029	108,464,219	118,076,472	0.918592986
Dec-22	3,302,314	183,707,686	0.017975916	3,223,080	112,695,089	0.029	112,695,089	125,709,611	0.896471543
tot	8,382,785	721,615,412	0	12,437,366	426,553,570	0.117	426,553,570	489,635,753	3
RATA-RATA	2,095,696	180,403,853	0.01	3,109,341	106,638,393	0.029	106,638,393	122,408,938	0.87
Mar-23	818,125	186,845,278	0.004378623	3,064,938	113,938,218	0.027	113,938,218	124,472,292	0.915370129
Jun-23	1,507,665	186,653,735	0.008077336	3,066,527	121,687,591	0.025	121,687,591	125,940,688	0.966229365
Sep-23	2,560,923	190,826,159	0.013420188	3,054,781	125,195,937	0.024	125,195,937	129,413,501	0.967410117
Dec-23	3,503,882	202,570,926	0.017297063	3,042,893	133,460,223	0.023	133,460,223	139,222,476	0.958611187
tot	8,390,595	766,896,098	0	12,229,139	494,281,966	0.099	494,281,969	519,048,957	4
RATA-RATA	2,097,649	191,724,025	0.01	3,057,285	123,570,492	0.025	123,570,492	129,762,239	0.95
Mar-24	831,246	205,706,803	0.004040926	3,089,647	135,510,830	0.023	135,510,830	142,088,243	0.953708957
Jun-24	1,454,867	208,309,451	0.006984162	3,115,860	140,354,062	0.022	140,354,062	144,537,701	0.971055033
Sep-24	2,331,585	218,621,477	0.01066494	2,906,351	141,084,992	0.021	141,084,992	147,386,359	0.957245928
Dec-24	3,179,335	221,764,160	0.014336559	2,736,656	144,796,622	0.019	144,796,622	151,468,669	0.955950976
tot	7,797,033	854,401,891	0	11,848,514	561,746,506	0.085	561,746,506	585,480,972	4
RATA-RATA	1,949,258	213,600,473	0.01	2,962,129	140,436,627	0.021	140,436,627	146,370,243	0.96

BP	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	495,089	203,327,872	0.002434929	3,013,220	102,840,289	0.029	102,840,289	149,322,035	0.688714757
Jun-21	833,405	212,912,825	0.003914302	3,480,099	105,138,953	0.033	105,138,953	155,673,022	0.675383259
Sep-21	1,004,191	218,796,253	0.004589617	3,572,196	108,248,360	0.033	108,248,360	163,571,952	0.661778249
Dec-21	1,231,127	234,379,042	0.005252718	3,485,609	108,925,280	0.032	108,925,280	179,836,807	0.605689579
tot	3,563,812	869,415,992	0	13,551,125	425,152,882	0.127	425,152,882	648,403,816	3
rata-rata	890,953	217,353,998	0.00	3,387,781	106,288,221	0.032	106,288,221	162,100,954	0.66
Mar-22	750,367	240,872,756	0.003115201	3,592,297	113,321,667	0.032	113,321,667	183,851,132	0.616377314
Jun-22	1,429,191	229,793,439	0.00621946	3,645,595	117,221,689	0.031	117,221,689	171,723,818	0.682617533
Sep-22	2,243,137	220,454,187	0.010175071	3,613,131	116,929,793	0.031	116,929,793	161,505,940	0.723996857
Dec-22	2,013,413	255,112,471	0.007892256	3,673,205	117,354,801	0.031	117,354,801	195,604,751	0.599958848
tot	6,436,108	946,232,853	0	14,524,227	464,827,950	0.125	464,827,950	712,685,641	3
RATA-RATA	1,609,027	236,558,213	0.01	3,631,057	116,206,988	0.031	116,206,988	178,171,410	0.66
Mar-23	755,945	252,667,117	0.002991861	3,500,201	110,069,217	0.032	110,069,217	190,412,474	0.578056756
Jun-23	1,406,612	251,411,304	0.005594864	3,381,537	117,008,194	0.029	117,008,194	185,487,789	0.63081346
Sep-23	2,140,519	251,906,925	0.008497261	3,361,603	116,318,430	0.029	116,318,430	181,840,882	0.639671501
Dec-23	2,585,218	257,444,147	0.01004186	3,370,336	117,025,544	0.029	117,025,544	188,312,021	0.621444894
tot	6,888,294	1,013,429,493	0	13,613,676	460,421,385	0.118	460,421,385	746,053,166	2
RATA-RATA	1,722,074	253,357,373	0.01	3,403,419	115,105,346	0.030	115,105,346	186,513,292	0.62
Mar-24	807,314	252,835,328	0.00	3,297,958	121,695,861	0.027	121,695,861	178,760,823	0.680774786
Jun-24	1,529,585	258,352,121	0.01	3,013,428	125,038,515	0.024	125,038,515	191,764,980	0.652040404
Sep-24	2,785,622	254,640,302	0.01	2,576,740	125,694,644	0.021	125,694,644	183,281,553	0.685800845
Dec-24	3,566,519	259,067,503	0.01	2,638,580	128,711,202	0.021	128,711,202	185,529,842	0.693749321
tot	8,689,040	1,024,895,254	0	11,526,706	501,140,222	0.092	501,140,222	739,337,198	3
RATA-RATA	2,172,260	256,223,814	0.01	2,881,676	125,285,056	0.023	125,285,056	184,834,300	0.68
BCA	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	6,585,268	1,071,238,142	0.006147343	10,502,988	573,933,771	0.018	573,933,771	843,958,635	0.680049646
Jun-21	13,807,733	1,109,512,267	0.012444867	13,859,903	579,912,255	0.024	579,912,255	888,921,829	0.652377111
Sep-21	23,740,713	1,148,850,342	0.020664757	13,956,182	591,363,643	0.024	591,363,643	916,463,434	0.645267035
Dec-21	31,412,770	1,205,491,799	0.026058054	13,405,827	620,640,134	0.022	620,640,134	966,983,564	0.64183111
tot	75,546,484	4,535,092,550	0	51,724,900	2,365,849,803	0.087	2,365,849,803	3,616,327,462	3
rata-rata	18,886,621	1,133,773,138	0.02	12,931,225	591,462,451	0.022	591,462,451	904,081,866	0.65
Mar-22	7,597,515	1,234,267,327	0.006155486	14,256,589	619,851,707	0.023	619,851,707	987,971,885	0.627398124
Jun-22	17,489,476	1,237,703,292	0.014130589	14,516,881	656,872,451	0.022	656,872,451	999,107,066	0.657459519
Sep-22	28,026,550	1,259,492,289	0.02225226	14,313,766	662,674,349	0.022	662,674,349	1,011,745,611	0.654981195
Dec-22	39,969,400	1,283,366,355	0.031144186	11,818,517	691,141,340	0.017	691,141,340	1,023,659,603	0.675167153
tot	93,082,941	5,014,829,263	0	54,905,753	2,630,539,847	0.084	2,630,539,847	4,022,484,165	3
RATA-RATA	23,270,735	1,253,707,316	0.02	13,726,438	657,634,962	0.021	657,634,962	1,005,621,041	0.65
Mar-23	10,982,568	1,288,683,362	0.008522317	12,208,495	693,664,500	0.018	693,664,500	1,022,203,400	0.678597571
Jun-23	23,747,064	1,322,111,761	0.017961465	13,506,579	714,633,822	0.019	714,633,822	1,053,082,530	0.678611411
Sep-23	35,297,601	1,346,014,554	0.026223789	15,174,450	743,845,569	0.020	743,845,569	1,070,265,838	0.695011002
Dec-23	47,985,572	1,370,870,939	0.035003712	14,647,489	787,499,389	0.019	787,499,389	1,081,852,159	0.727917775
tot	118,012,805	5,327,680,616	0	55,537,013	2,939,643,280	0.076	2,939,643,280	4,227,403,567	3
RATA-RATA	29,503,201	1,331,920,154	0.02	13,884,253	734,910,820	0.019	734,910,820	1,056,850,892	0.70
Mar-24	12,295,922	1,404,839,562	0.008752545	15,825,298	811,553,747	0.020	811,553,747	1,099,939,712	0.737816571
Jun-24	26,484,973	1,384,972,199	0.019123108	18,140,986	824,590,282	0.022	824,590,282	1,103,512,417	0.747241507
Sep-24	40,367,050	1,392,510,866	0.028988679	17,957,040	851,044,543	0.021	851,044,543	1,103,279,061	0.771377409
Dec-24	54,706,382	1,406,329,890	0.038900106	15,929,435	894,912,082	0.018	894,912,082	1,108,908,832	0.80702043
tot	133,854,327	5,588,652,517	0	67,852,759	3,382,100,654	0.080	3,382,100,654	4,415,640,022	3
RATA-RATA	33,463,582	1,397,163,129	0.02	16,963,190	845,525,164	0.020	845,525,164	1,103,910,006	0.77
BMI	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	282,755	164,370,126	0.001720234	2,782,573	66,888,779	0.042	66,888,779	117,402,751	0.569737748
Jun-21	305,541	152,055,984	0.002009398	2,995,972	64,291,255	0.047	64,291,255	107,625,076	0.597363155
Sep-21	743,081	144,079,298	0.005157445	3,192,139	63,970,726	0.050	63,970,726	101,993,612	0.627203261
Dec-21	1,187,743	157,962,140	0.007519163	2,628,828	65,070,012	0.040	65,070,012	115,312,401	0.564293271
tot	2,519,120	618,467,548	0	11,599,513	260,220,772	0.179	260,220,772	442,333,840	2
rata-rata	629,780	154,616,887	0.00	2,899,878	65,055,193	0.045	65,055,193	110,583,460	0.59
Mar-22	264,742	149,555,899	0.001770188	2,766,420	64,635,972	0.043	64,635,972	106,338,962	0.607829631
Jun-22	420,445	157,155,290	0.002675347	2,670,634	70,465,268	0.038	70,465,268	112,121,208	0.628474035
Sep-22	684,377	154,482,625	0.004430123	2,720,363	72,931,989	0.037	72,931,989	107,576,675	0.677953553
Dec-22	917,747	148,946,390	0.006161593	2,649,033	69,528,419	0.038	69,528,419	105,910,036	0.656485652
tot	2,287,311	610,140,204	0	10,806,449	277,561,648	0.156	277,561,648	431,946,881	3
RATA-RATA	571,828	152,535,051	0.00	2,701,612	69,390,412	0.039	69,390,412	107,986,720	0.64
Mar-23	634,495	150,117,723	0.00422665	2,605,966	70,622,393	0.037	70,622,393	103,906,404	0.679673151
Jun-23	906,285	153,751,536	0.005894478	2,539,105	71,323,186	0.036	71,323,186	111,053,178	0.642243538
Sep-23	1,050,877	157,393,312	0.006676758	2,474,538	70,701,093	0.035	70,701,093	115,008,916	0.614744452
Dec-23	1,354,187	158,445,355	0.008546713	2,286,890	72,141,646	0.032	72,141,646	115,883,942	0.622533586
tot	3,945,844	619,707,926	0	9,906,500	284,788,318	0.139	284,788,318	445,852,440	3
RATA-RATA	986,461	154,926,982	0.01	2,476,625	71,197,080	0.035	71,197,080	111,463,110	0.64
Mar-24	-151,294	164,755,224	-0.000918296	2,194,090	76,985,604	0.029	76,985,604	117,522,937	0.655068755
Jun-24	70,540	176,322,902	0.000400061	2,161,493	77,196,182	0.028	77,196,182	115,997,239	0.665500168
Sep-24	349,068	176,331,486	0.001979612	2,454,773	78,427,245	0.031	78,427,245	116,628,548	0.67245324
Dec-24	709,567	183,302,873	0.003871009	2,358,807	81,903,011	0.029	81,903,011	119,405,441	0.685923609
tot	977,881	700,712,485	0	9,169,162	314,512,042	0.117	314,512,042	469,554,165	3
RATA-RATA	244,470	175,178,121	0.00	2,292,291	78,628,011	0.029	78,628,011	117,388,541	0.67

BCN	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	948,030	270,049,711	0.003510576	5,310,600	137,937,668	0.039	137,937,668	200,321,085	0.688582872
Jun-21	2,061,141	286,367,574	0.007197536	4,456,899	137,135,350	0.033	137,135,350	218,517,493	0.627571496
Sep-21	3,028,968	292,786,766	0.010345304	4,691,728	138,399,042	0.034	138,399,042	228,575,493	0.605485042
Dec-21	3,909,476	307,243,611	0.012724352	4,952,209	141,088,589	0.035	141,088,589	241,610,697	0.583950093
tot	9,947,615	1,156,447,662	0	19,411,436	554,560,648	0.140	554,560,649	889,024,768	3
rata-rata	2,486,904	289,111,916	0.01	4,852,859	138,640,162	0.035	138,640,162	222,256,192	0.63
Mar-22	1,118,211	302,858,346	0.003692191	5,158,924	140,188,148	0.037	140,188,148	237,550,850	0.590139534
Jun-22	2,396,287	306,040,142	0.007829976	5,126,566	142,404,622	0.036	142,404,622	232,438,068	0.612656194
Sep-22	3,620,338	301,824,676	0.011994838	5,211,326	144,358,063	0.036	144,358,063	222,181,416	0.649730592
Dec-22	4,786,403	301,515,827	0.015874467	4,093,941	144,152,869	0.028	144,152,869	227,546,618	0.63350917
tot	11,921,239	1,212,238,991	0	19,590,758	571,103,702	0.137	571,103,702	919,716,952	2
RATA-RATA	2,980,310	303,059,748	0.01	4,897,689	142,775,926	0.034	142,775,926	229,929,238	0.62
Mar-23	1,470,483	341,697,939	0.004303459	3,815,712	145,084,090	0.026	145,084,090	240,800,971	0.60250625
Jun-23	3,119,368	323,626,140	0.009638801	3,755,593	146,702,843	0.026	146,702,843	236,382,921	0.620615239
Sep-23	4,715,358	322,353,300	0.014627919	3,599,318	145,721,379	0.025	145,721,379	235,856,694	0.61783864
Dec-23	6,168,723	327,941,365	0.018810445	3,016,132	151,564,403	0.020	151,564,403	236,735,124	0.64022778
tot	15,473,932	1,315,618,744	0	14,186,754	589,072,715	0.097	589,072,715	949,775,710	0.62
RATA-RATA	3,868,483	328,904,686	0.01	3,546,689	147,268,179	0.024	147,268,179	237,443,928	0.62
Mar-24	1,609,419	325,393,423	0.004946071	3,208,555	147,859,669	0.022	147,859,669	248,327,551	0.595421927
Jun-24	3,317,107	337,889,394	0.009817139	3,271,711	150,078,497	0.022	150,078,497	250,262,163	0.599685127
Sep-24	4,987,265	343,602,952	0.014514616	3,014,598	147,774,401	0.020	147,774,401	256,498,325	0.576122285
Dec-24	6,525,666	350,527,470	0.018616704	2,835,572	158,411,865	0.018	158,411,865	261,518,209	0.605739748
tot	16,439,457	1,357,413,239	0	12,330,436	604,124,432	0.082	604,124,432	1,016,606,068	2
RATA-RATA	4,109,864	339,353,310	0.01	3,082,609	151,031,108	0.020	151,031,108	254,151,517	0.59
BUOBI	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	154,050	121,547,251	0.001267408	1,888,908	69,701,389	0.027	69,701,389	98,236,029	0.70952979
Jun-21	310,614	120,058,813	0.002587182	2,472,551	72,296,825	0.034	72,296,825	96,702,546	0.747620699
Sep-21	517,472	120,788,334	0.004284122	2,727,863	79,529,519	0.034	79,529,519	97,684,638	0.814145608
Dec-21	655,160	121,395,036	0.005396926	2,625,650	74,804,846	0.035	74,804,846	100,032,334	0.747806664
tot	1,637,296	483,789,434	0	9,714,972	296,332,579	0.131	296,332,579	392,655,547	3
rata-rata	409,324	120,947,359	0.00	2,428,743	74,083,145	0.033	74,083,145	98,163,887	0.75
Mar-22	187,341	126,612,500	0.001479641	2,696,177	81,950,681	0.033	81,950,681	104,175,103	0.786662827
Jun-22	423,181	137,090,932	0.003086864	2,767,540	88,703,221	0.031	88,703,221	112,397,538	0.78919185
Sep-22	622,996	143,393,885	0.004344648	2,444,643	86,078,989	0.028	86,078,989	120,094,324	0.717616151
Dec-22	951,561	138,276,107	0.006881601	2,548,929	85,534,522	0.030	85,534,522	113,917,271	0.750847709
tot	2,185,079	545,373,424	0	10,457,290	342,267,413	0.122	342,267,413	450,584,236	3
RATA-RATA	546,270	136,343,356	0.00	2,614,322	85,566,853	0.031	85,566,853	112,646,059	0.76
Mar-23	326,927	151,592,718	0.002156614	2,498,668	81,655,823	0.031	81,655,823	123,205,447	0.662761469
Jun-23	646,907	145,088,649	0.004458702	2,364,896	78,567,958	0.030	78,567,958	106,953,653	0.734598172
Sep-23	683,441	155,505,437	0.004394965	2,307,001	78,203,423	0.030	78,203,423	112,668,354	0.694102827
Dec-23	674,963	162,546,306	0.004152435	2,167,783	84,022,605	0.026	84,022,605	119,282,541	0.704399858
tot	2,332,238	614,733,110	0	9,338,348	322,449,809	0.116	322,449,809	462,109,995	3
RATA-RATA	583,060	153,683,278	0.00	2,334,587	80,612,452	0.029	80,612,452	115,527,499	0.70
Mar-24	161,862	159,909,342	0.001012211	2,252,823	90,839,646	0.025	90,839,646	123,241,050	0.737089192
Jun-24	291,740	168,259,955	0.001733865	2,145,507	96,644,456	0.022	96,644,456	127,691,797	0.7568572
Sep-24	535,526	166,268,415	0.003220852	2,005,583	100,783,048	0.020	100,783,048	119,643,054	0.842364388
Dec-24	406,240	156,141,782	0.002601738	2,058,442	100,411,809	0.021	100,411,809	116,911,750	0.858868411
tot	1,395,368	650,579,494	0	8,462,355	388,678,959	0.087	388,678,959	487,487,651	3
RATA-RATA	348,842	162,644,874	0.00	2,115,589	97,169,740	0.022	97,169,740	121,871,913	0.80
BOCBC	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	514,663	207,783,766	0.002476916	2,179,799	111,214,240	0.020	111,214,240	155,093,488	0.717078721
Jun-21	1,473,016	201,135,481	0.007323502	2,822,700	111,569,158	0.025	111,569,158	150,396,154	0.74183518
Sep-21	2,034,967	211,346,011	0.009628604	2,713,907	113,552,591	0.024	113,552,591	161,066,578	0.705004057
Dec-21	2,519,574	214,436,988	0.011749717	2,762,977	117,075,295	0.024	117,075,295	168,093,756	0.696488066
tot	6,542,220	834,702,246	0	10,479,383	453,411,284	0.092	453,411,284	634,649,976	0.72
rata-rata	1,635,555	208,675,562	0.01	2,619,846	113,352,821	0.023	113,352,821	158,662,494	0.72
Mar-22	621,208	225,739,275	0.002751883	2,691,150	119,606,675	0.023	119,606,675	174,929,385	0.683742614
Jun-22	1,649,340	223,457,116	0.007381014	2,985,845	123,382,016	0.024	123,382,016	171,515,594	0.719363255
Sep-22	2,547,832	220,444,826	0.011557686	2,962,350	127,687,499	0.023	127,687,499	161,454,574	0.790857117
Dec-22	3,326,917	238,543,778	0.013946778	3,225,942	133,303,400	0.024	133,303,400	176,133,041	0.75683358
tot	8,145,297	908,184,995	0	11,865,287	503,979,590	0.094	503,979,590	684,032,594	3
RATA-RATA	2,036,324	227,046,249	0.01	2,966,322	125,994,898	0.024	125,994,898	171,008,149	0.74
Mar-23	1,029,703	239,894,764	0.004292311	3,226,615	132,782,503	0.024	132,782,503	168,846,221	0.786410867
Jun-23	2,065,115	245,474,477	0.008412748	3,129,022	137,237,812	0.023	137,237,812	178,364,465	0.769423506
Sep-23	3,053,363	247,113,613	0.01235611	2,633,645	139,346,284	0.019	139,346,284	184,371,453	0.755790995
Dec-23	4,091,028	249,870,436	0.016372597	2,429,552	148,143,436	0.016	148,143,436	181,873,269	0.814542108
tot	10,239,209	982,353,290	0	11,418,834	557,510,035	0.082	557,510,035	713,455,408	3
RATA-RATA	2,559,802	245,588,323	0.01	2,854,709	139,377,509	0.021	139,377,509	178,363,852	0.78
Mar-24	1,167,083	252,518,518	0.004621772	2,591,845	146,431,926	0.018	146,431,926	180,029,954	0.813375345
Jun-24	2,390,919	255,355,872	0.009363086	2,971,903	147,855,865	0.020	147,855,865	188,655,260	0.783735715
Sep-24	3,818,192	287,143,466	0.013297158	2,782,067	155,422,710	0.018	155,422,710	199,546,830	0.778878372
Dec-24	4,866,724	281,167,176	0.017309005	2,540,442	163,899,469	0.016	163,899,469	206,099,959	0.795242608
tot	12,242,918	1,076,185,032	0	10,886,256	613,609,970	0.071	613,609,970	774,332,003	3
RATA-RATA	3,060,730	269,046,258	0.01	2,721,564	153,402,493	0.018	153,402,493	193,583,001	0.79

BCCBI	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	29,607	25,185,291	0.001175567	433,770	14,268,757	0.030	14,268,757	18,344,521	0.777821182
Jun-21	56,261	25,864,195	0.002175247	436,066	14,344,283	0.030	14,344,283	18,993,689	0.755213113
Sep-21	69,470	26,114,159	0.002660243	672,143	13,944,876	0.048	13,944,876	19,213,733	0.725776506
Dec-21	79,392	26,194,548	0.00303086	604,620	13,772,663	0.044	13,772,663	19,274,009	0.714571784
tot	234,730	103,358,193	0	2,146,599	56,330,578	0.153	56,330,579	75,825,952	3
rata-rata	58,683	25,839,548	0.00	536,650	14,082,645	0.038	14,082,645	18,956,488	0.74
Mar-22	30,120	26,696,706	0.001128229	633,962	12,885,415	0.049	12,885,415	19,718,728	0.653460761
Jun-22	61,100	25,538,254	0.002392489	615,050	14,139,078	0.044	14,139,078	18,552,898	0.762095388
Sep-22	91,158	24,297,260	0.003751781	613,751	15,079,881	0.041	15,079,881	17,231,460	0.875136582
Dec-22	135,959	25,022,953	0.005433372	567,368	16,687,285	0.034	16,687,285	17,946,578	0.929831024
tot	318,337	101,555,173	0	2,430,131	58,791,659	0.167	58,791,659	73,449,664	3
RATA-RATA	79,584	25,388,793	0.00	607,533	14,697,915	0.042	14,697,915	18,362,416	0.81
Mar-23	59,453	24,350,198	0.002441582	591,954	15,870,076	0.037	15,870,076	17,177,218	0.923902578
Jun-23	122,025	24,382,250	0.005004665	604,060	16,414,664	0.037	16,414,664	16,849,886	0.974170626
Sep-23	177,479	26,286,875	0.00675162	563,247	16,664,125	0.034	16,664,125	18,454,273	0.902995474
Dec-23	241,291	27,851,946	0.008663344	555,631	19,359,978	0.029	19,359,978	19,986,812	0.96863762
tot	600,248	102,871,269	0	2,314,892	68,308,843	0.137	68,308,843	72,468,189	4
RATA-RATA	150,062	25,717,817	0.01	578,723	17,077,211	0.034	17,077,211	18,117,047	0.94
Mar-24	73,571	29,823,994	0.002466839	709,882	20,516,822	0.035	20,516,822	20,980,739	0.977888434
Jun-24	148,066	31,480,595	0.004703405	716,025	22,730,956	0.032	22,730,956	22,670,875	1.00265014
Sep-24	220,992	32,160,066	0.006871628	611,984	22,013,823	0.028	22,013,823	23,425,459	0.939739238
Dec-24	295,402	33,545,611	0.00880602	497,433	23,463,801	0.021	23,463,801	23,357,473	1.004552205
tot	738,031	127,010,116	0	2,535,324	88,725,402	0.115	88,725,402	90,434,546	4
RATA-RATA	184,508	31,752,529	0.01	633,831	22,181,351	0.029	22,181,351	22,608,637	0.98
BAGI	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	6,379	29,378,221	0.000217134	388,198	11,944,549	0.033	11,944,549	24,547,741	0.486584448
Jun-21	20,840	27,160,915	0.000767279	411,025	11,322,995	0.036	11,322,995	22,218,595	0.509617957
Sep-21	25,575	26,888,216	0.00095116	436,896	11,004,930	0.040	11,004,930	22,122,626	0.497451342
Dec-21	-168,063	26,127,820	-0.006432339	389,171	11,479,972	0.034	11,479,972	21,005,956	0.546510333
tot	-115,269	109,555,172	0	1,625,289	45,752,446	0.142	45,752,446	89,894,918	2
rata-rata	-28,817	27,388,793	0.00	406,322	11,438,112	0.036	11,438,112	22,473,730	0.51
Mar-22	22,353	125,047,959	0.000178755	387,663	11,537,601	0.034	11,537,601	22,443,514	0.514072841
Jun-22	39,843	125,084,354	0.000318529	386,109	11,289,731	0.034	11,289,731	22,118,859	0.510411997
Sep-22	80,822	124,829,108	0.000647461	378,609	10,695,170	0.035	10,695,170	21,519,483	0.496999394
Dec-22	54,997	123,327,448	0.000445943	279,273	10,229,770	0.027	10,229,770	20,325,078	0.503307786
tot	198,015	498,288,869	0	1,431,654	43,752,272	0.131	43,752,272	86,406,934	2
RATA-RATA	49,504	124,572,217	0.00	357,913	10,938,068	0.033	10,938,068	21,601,734	0.51
Mar-23	33,680	121,943,190	0.000276194	289,239	10,633,792	0.027	10,633,792	18,838,648	0.564466834
Jun-23	87,570	24,070,931	0.003637998	303,300	10,531,235	0.029	10,531,235	18,940,655	0.556012186
Sep-23	125,785	24,289,516	0.005178572	282,312	10,265,878	0.028	10,265,878	19,168,559	0.53555815
Dec-23	146,753	26,103,611	0.005621942	211,364	12,147,369	0.017	12,147,369	20,631,701	0.588772055
tot	393,788	196,407,248	0	1,086,215	43,578,274	0.101	43,578,274	77,579,563	2
RATA-RATA	98,447	49,101,812	0.00	271,554	10,894,569	0.025	10,894,569	19,394,891	0.56
Mar-24	36,809	26,089,507	0.001410874	214,910	10,745,518	0.020	10,745,518	20,635,547	0.520728527
Jun-24	70,510	28,514,366	0.002472789	255,929	10,403,622	0.025	10,403,622	23,183,501	0.448751118
Sep-24	127,006	28,018,456	0.004532941	256,260	10,250,416	0.025	10,250,416	22,422,839	0.457141756
Dec-24	152,474	30,126,393	0.005061144	254,531	10,605,479	0.024	10,605,479	23,890,773	0.443915272
tot	386,799	112,748,722	0	981,631	42,005,035	0.094	42,005,035	90,132,660	2
RATA-RATA	96,700	28,187,181	0.00	245,408	10,501,259	0.023	10,501,259	22,533,165	0.47
BDBS	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	347,834	85,324,826	0.004076586	1,510,555	47,057,773	0.032	47,057,773	59,284,137	0.793766687
Jun-21	533,991	81,980,431	0.00651364	1,540,242	46,958,606	0.033	46,958,606	62,487,217	0.751491397
Sep-21	413,203	84,068,288	0.004915088	1,742,004	48,121,656	0.036	48,121,656	62,876,050	0.765341589
Dec-21	568,411	86,154,871	0.006597549	1,633,896	49,511,986	0.033	49,511,986	65,958,197	0.750657056
tot	1,863,439	337,528,416	0	6,426,696	191,650,021	0.134	191,650,021	250,605,601	3
rata-rata	465,860	84,382,104	0.01	1,606,674	47,912,505	0.034	47,912,505	62,651,400	0.77
Mar-22	159,245	89,841,955	0.001772501	1,561,997	48,209,786	0.032	48,209,786	68,254,392	0.706325038
Jun-22	576,418	95,762,445	0.006019249	1,536,395	54,675,980	0.028	54,675,980	71,796,922	0.761536546
Sep-22	728,415	99,225,474	0.007341008	1,557,691	55,831,202	0.028	55,831,202	72,575,212	0.769287481
Dec-22	899,645	99,281,571	0.009061551	1,566,171	55,146,874	0.028	55,146,874	72,250,936	0.763268645
tot	2,363,723	384,111,445	0	6,222,254	213,863,842	0.117	213,863,842	284,877,462	3
RATA-RATA	590,931	96,027,861	0.01	1,555,563	53,465,961	0.029	53,465,961	71,219,366	0.75
Mar-23	628,763	101,475,777	0.006196188	1,648,241	58,865,756	0.028	58,865,756	73,824,763	0.797371419
Jun-23	887,975	105,273,539	0.008434931	1,724,812	62,267,567	0.028	62,267,567	76,684,093	0.812001089
Sep-23	1,457,723	111,379,146	0.013087935	2,015,696	62,990,497	0.032	62,990,497	81,841,936	0.769660398
Dec-23	1,689,817	112,971,991	0.01495784	2,004,086	63,420,440	0.032	63,420,440	84,272,961	0.752559768
tot	4,664,278	431,100,453	0	7,392,835	247,544,260	0.119	247,544,260	316,623,753	3
RATA-RATA	1,166,070	107,775,113	0.01	1,848,209	61,886,065	0.030	61,886,065	79,155,938	0.78
Mar-24	455,995	119,603,042	0.00381257	2,006,374	67,102,799	0.030	67,102,799	83,550,982	0.80313597
Jun-24	844,952	131,553,399	0.006422882	2,062,015	66,731,882	0.031	66,731,882	85,166,176	0.783549117
Sep-24	1,290,190	133,200,369	0.009686084	2,091,211	65,146,761	0.032	65,146,761	88,816,105	0.733501666
Dec-24	1,488,080	136,876,951	0.010871662	2,197,329	73,735,880	0.030	73,735,880	89,199,009	0.826643776
tot	4,079,217	521,233,761	0	8,356,929	272,717,322	0.123	272,717,322	346,732,362	3
RATA-RATA	1,019,804	130,308,440	0.01	2,089,232	68,179,331	0.031	68,179,331	86,683,091	0.79

BRP	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	28,033	17,135,211	0.001635988	287,979	10,665,896	0.027	10,665,896	12,321,636	0.865623364
Jun-21	58,365	15,780,756	0.003698492	368,122	11,088,013	0.033	11,088,013	11,258,519	0.984855379
Sep-21	25,245	15,122,556	0.001669361	473,715	10,275,805	0.046	10,275,805	11,002,653	0.933938842
Dec-21	-40,034	16,229,581	-0.00246673	581,376	11,581,189	0.050	11,581,189	11,985,955	0.966229975
tot	71,609	64,268,104	0	1,711,192	43,610,903	0.157	43,610,903	46,568,763	4
rata-rata	17,902	16,067,026	0.00	427,798	10,902,726	0.039	10,902,726	11,642,191	0.94
Mar-22	40,451	15,528,127	0.002605015	519,136	10,530,137	0.049	10,530,137	11,399,410	0.923744036
Jun-22	2,287	18,351,856	0.00012462	495,828	11,450,983	0.043	11,450,983	11,265,555	1.016459731
Sep-22	-32,601	17,287,231	-0.001885843	400,041	10,990,133	0.036	10,990,133	10,866,068	1.011417654
Dec-22	40,322	17,646,966	0.002284925	442,335	11,733,019	0.038	11,733,019	10,417,452	1.126284911
tot	50,459	68,814,140	0	1,857,339	44,704,272	0.167	44,704,272	43,948,485	4
RATA-RATA	12,615	17,203,545	0.00	464,335	11,176,068	0.042	11,176,068	10,987,121	1.02
Mar-23	72,757	15,976,157	0.004554099	434,380	10,055,093	0.043	10,055,093	9,160,083	1.09770763
Jun-23	15,099	15,187,523	0.000994171	465,984	10,309,387	0.045	10,309,387	8,931,944	1.154215365
Sep-23	-49,894	16,408,006	-0.003040833	501,361	9,697,503	0.052	9,697,503	10,188,249	0.951832155
Dec-23	-243,497	16,410,224	-0.014838128	481,533	10,748,500	0.045	10,748,500	10,435,692	1.029974821
tot	-205,535	63,981,910	0	1,883,258	40,810,483	0.185	40,810,483	38,715,968	4
RATA-RATA	-51,384	15,995,478	0.00	470,815	10,202,621	0.046	10,202,621	9,678,992	1.06
Mar-24	88,851	16,644,144	0.005338274	477,293	10,798,487	0.044	10,798,487	10,804,778	0.999417758
Jun-24	176,471	16,412,732	0.01075208	476,945	10,717,864	0.045	10,717,864	10,581,914	1.012847392
Sep-24	206,371	15,978,964	0.012915168	514,173	10,579,701	0.049	10,579,701	10,147,739	1.042567315
Dec-24	196,614	16,966,745	0.011588198	329,228	11,800,283	0.028	11,800,283	11,323,435	1.042111603
tot	668,307	66,002,585	0	1,797,639	43,896,335	0.165	43,896,335	42,857,866	4
RATA-RATA	167,077	16,500,646	0.01	449,410	10,974,084	0.041	10,974,084	10,714,467	1.02
BMZ	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	112,504	61,032,267	0.001843353	421,227	41,296,792	0.010	41,296,792	25,786,850	1.601467104
Jun-21	364,317	59,688,881	0.006103599	277,177	39,039,038	0.007	39,039,038	27,868,677	1.400821359
Sep-21	533,873	56,346,961	0.009474743	229,066	38,177,651	0.006	38,177,651	26,942,650	1.41699688
Dec-21	570,257	56,878,961	0.010025798	266,538	38,076,872	0.007	38,076,872	28,761,863	1.323866677
tot	1,580,951	233,947,070	0	1,194,008	156,590,353	0.030	156,590,353	109,360,040	6
rata-rata	395,238	58,486,768	0.01	298,502	39,147,588	0.008	39,147,588	27,340,010	1.44
Mar-22	199,823	57,120,251	0.003498286	223,580	37,894,896	0.006	37,894,896	30,058,861	1.260689685
Jun-22	346,469	66,096,910	0.005241834	290,815	48,469,167	0.006	48,469,167	32,238,758	1.503443991
Sep-22	620,760	76,827,374	0.008079933	792,625	53,555,756	0.015	53,555,756	35,250,916	1.519272747
Dec-22	918,438	79,982,937	0.011482924	689,890	52,663,332	0.013	52,663,332	36,773,306	1.432107627
tot	2,085,490	280,027,472	0	1,996,910	192,583,151	0.040	192,583,151	134,321,841	6
RATA-RATA	521,373	70,006,868	0.01	499,227	48,145,788	0.010	48,145,788	33,580,460	1.43
Mar-23	346,076	81,333,708	0.004255013	680,172	50,012,624	0.014	50,012,624	39,283,682	1.27311447
Jun-23	689,091	77,593,788	0.00888075	696,847	54,441,180	0.013	54,441,180	38,166,078	1.426428464
Sep-23	1,060,397	77,033,538	0.013765394	701,043	53,109,344	0.013	53,109,344	37,632,973	1.411244974
Dec-23	1,361,499	82,312,092	0.016540692	678,351	57,978,727	0.012	57,978,727	41,257,263	1.405297462
tot	3,457,063	318,273,126	0	2,756,413	215,541,875	0.051	215,541,875	156,339,996	6
RATA-RATA	864,266	79,568,282	0.01	689,103	53,885,469	0.013	53,885,469	39,084,999	1.38
Mar-24	338,709	82,426,938	0.004109203	699,024	55,921,932	0.013	55,921,932	43,295,789	1.291625197
Jun-24	690,304	89,390,511	0.007722341	709,086	62,750,940	0.011	62,750,940	43,558,541	1.440611613
Sep-24	1,085,659	88,077,966	0.012326113	694,697	63,154,294	0.011	63,154,294	44,708,489	1.412579477
Dec-24	1,382,085	88,332,075	0.015646468	887,062	62,912,230	0.014	62,912,230	41,258,950	1.524814131
tot	3,496,757	348,227,490	0	2,989,869	244,739,396	0.049	244,739,396	172,821,769	6
RATA-RATA	874,189	87,056,873	0.01	747,467	61,184,849	0.012	61,184,849	43,205,442	1.42
BCI	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	5,851	20,374,452	0.000287173	0	5,485,328	0.000	5,485,328	16,759,422	0.327298161
Jun-21	11,602	23,757,582	0.000488349	0	4,261,074	0.000	4,261,074	21,126,921	0.201689304
Sep-21	20,952	22,117,070	0.000947323	0	4,598,097	0.000	4,598,097	19,193,652	0.239563424
Dec-21	34,783	22,325,884	0.001557967	0	2,311,789	0.000	2,311,789	18,713,806	0.123533877
tot	73,188	88,574,988	0	0	16,656,288	0.000	16,656,288	75,793,801	1
rata-rata	18,297	22,143,747	0.00	0	4,164,072	0.000	4,164,072	18,948,450	0.22
Mar-22	5,834	22,915,126	0.000254592	4,418	1,767,042	0.003	1,767,042	20,107,651	0.087879086
Jun-22	9,231	20,802,912	0.000443736	4,968	2,365,865	0.002	2,365,865	17,782,322	0.133045898
Sep-22	18,083	20,231,240	0.000893816	4,761	2,975,664	0.002	2,975,664	15,571,669	0.191094738
Dec-22	32,129	20,628,501	0.001557505	4,905	2,885,539	0.002	2,885,539	7,460,843	0.38675777
tot	65,277	84,577,779	0	19,052	9,994,110	0.008	9,994,110	60,922,485	1
RATA-RATA	16,319	21,144,445	0.00	4,763	2,498,528	0.002	2,498,528	15,230,621	0.20
Mar-23	6,344	21,369,628	0.00029687	5,030	3,143,503	0.002	3,143,503	15,372,704	0.204486016
Jun-23	20,754	21,387,494	0.00097038	4,978	7,110,901	0.001	7,110,901	16,606,412	0.428202131
Sep-23	50,275	20,201,578	0.002488667	5,211	6,514,265	0.001	6,514,265	15,473,188	0.421003416
Dec-23	101,767	19,259,189	0.005284075	4,938	7,053,990	0.001	7,053,990	12,518,423	0.563488708
tot	179,140	82,217,889	0	20,156	23,822,653	0.004	23,822,659	59,970,727	2
RATA-RATA	44,785	20,554,472	0.00	5,039	5,955,665	0.001	5,955,665	14,992,682	0.40
Mar-24	12,610	19,864,462	0.000634802	5,092	7,273,809	0.001	7,273,809	14,357,382	0.506625024
Jun-24	37,677	20,375,648	0.001849119	4,980	7,113,745	0.001	7,113,745	14,290,069	0.497810402
Sep-24	80,663	21,241,780	0.003797375	5,033	7,190,044	0.001	7,190,044	12,577,041	0.571680096
Dec-24	109,378	22,591,205	0.004841619	4,700	7,832,654	0.001	7,832,654	12,572,261	0.62301077
tot	240,328	84,073,095	0	19,804	29,410,254	0.003	29,410,252	53,796,753	2
RATA-RATA	60,082	21,018,274	0.00	4,951	7,352,563	0.001	7,352,563	13,449,188	0.55

BBNP	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	-79,006	25,711,347	-0.003072807	751,244	10,640,851	0.071	10,640,851	10,138,807	1.049517068
Jun-21	-3,722	21,772,818	-0.000170947	749,011	11,348,650	0.066	11,348,650	9,184,309	1.235656379
Sep-21	70,820	20,578,969	0.003441377	736,006	9,709,837	0.076	9,709,837	9,620,979	1.009235858
Dec-21	147,749	21,799,731	0.006777561	729,281	8,959,221	0.081	8,959,221	10,964,115	0.817140371
tot	135,841	89,862,865	0	2,965,541	40,658,559	0.294	40,658,559	39,908,210	4
rata-rata	33,960	22,465,716	0.00	741,385	10,164,640	0.073	10,164,640	9,977,053	1.03
Mar-22	49,216	21,570,077	0.002281679	253,872	7,379,991	0.034	7,379,991	8,779,525	0.840591148
Jun-22	144,274	21,877,696	0.00659457	262,860	8,344,755	0.032	8,344,755	9,425,655	0.885323619
Sep-22	185,620	20,729,772	0.008954271	269,313	8,286,546	0.033	8,286,546	10,504,517	0.788855499
Dec-22	213,611	17,551,430	0.012170575	80,808	8,880,018	0.009	8,880,018	9,058,911	0.980252262
tot	592,721	81,728,975	0	866,852	32,891,310	0.108	32,891,310	37,768,608	3
RATA-RATA	148,180	20,432,244	0.01	216,713	8,222,828	0.027	8,222,828	9,442,152	0.87
Mar-23	90,121	21,654,367	0.004161793	78,134	8,492,866	0.009	8,492,866	9,398,149	0.90367433
Jun-23	104,989	23,533,269	0.004461301	90,280	10,259,078	0.009	10,259,078	9,030,222	1.134951437
Sep-23	176,044	19,816,323	0.008883787	80,209	6,315,704	0.013	6,315,704	7,160,835	0.881978708
Dec-23	218,534	16,705,225	0.013081775	80,032	6,669,306	0.012	6,669,306	6,068,600	1.098985928
tot	589,688	81,709,184	0	328,655	31,736,954	0.043	31,736,954	31,666,806	4
RATA-RATA	147,422	20,427,296	0.01	82,164	7,934,239	0.011	7,934,239	7,916,702	1.00
Mar-24	62,483	20,345,715	0.003071064	82,582	6,881,819	0.012	6,881,819	8,715,022	0.789650215
Jun-24	287,683	18,515,590	0.015537339	84,924	6,904,381	0.012	6,904,381	8,983,920	0.768526545
Sep-24	360,416	22,789,892	0.01581473	78,387	6,757,518	0.012	6,757,518	7,903,512	0.855001928
Dec-24	380,466	19,317,866	0.019695033	83,596	7,397,916	0.011	7,397,916	6,835,697	1.082247502
tot	1,091,048	80,969,063	0	329,489	27,941,634	0.047	27,941,634	32,438,151	3
RATA-RATA	272,762	20,242,266	0.01	82,372	6,985,409	0.012	6,985,409	8,109,538	0.87
BANZ	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	-68,324	18,022,854	-0.003790965	276,114	6,015,551	0.046	6,015,551	6,401,653	0.93968714
Jun-21	63,919	17,398,360	0.003673852	272,702	6,635,092	0.041	6,635,092	7,187,503	0.923142849
Sep-21	133,713	20,134,635	0.006640945	161,904	7,227,872	0.022	7,227,872	9,240,195	0.782220722
Dec-21	211,319	16,561,561	0.012759606	159,425	7,346,765	0.022	7,346,765	7,239,517	1.014814248
tot	340,627	72,117,410	0	870,145	27,225,280	0.131	27,225,280	30,068,868	4
rata-rata	85,157	18,029,353	0.00	217,536	6,806,320	0.033	6,806,320	7,517,217	0.91
Mar-22	24,327	15,806,084	0.001539091	158,767	6,427,813	0.025	6,427,813	6,647,165	0.967000669
Jun-22	117,603	18,089,766	0.006501079	91,164	9,496,302	0.010	9,496,302	7,437,221	1.276861613
Sep-22	191,651	18,581,129	0.010314282	93,360	7,351,181	0.013	7,351,181	6,711,370	1.095332399
Dec-22	264,851	19,043,158	0.013907935	94,972	8,187,251	0.012	8,187,251	7,821,172	1.046806156
tot	598,432	71,520,137	0	438,264	31,462,547	0.059	31,462,547	28,616,928	4
RATA-RATA	149,608	17,880,034	0.01	109,566	7,865,637	0.015	7,865,637	7,154,232	1.10
Mar-23	77,340	18,908,106	0.004090309	91,689	6,112,574	0.015	6,112,574	8,750,567	0.698534621
Jun-23	199,952	17,127,337	0.011674436	91,291	6,474,566	0.014	6,474,566	5,587,198	1.158821649
Sep-23	289,199	18,854,637	0.015338349	94,404	8,504,866	0.011	8,504,866	6,394,978	1.329928891
Dec-23	401,191	19,512,793	0.020560409	94,205	9,235,760	0.010	9,235,760	8,965,498	1.030144672
tot	967,682	74,402,873	0	371,589	30,327,766	0.050	30,327,766	29,698,241	4
RATA-RATA	241,921	18,600,718	0.01	92,897	7,581,942	0.013	7,581,942	7,424,560	1.05
Mar-24	92,883	22,703,586	0.004091116	96,614	10,616,937	0.009	10,616,937	10,344,760	1.026310615
Jun-24	184,256	25,153,874	0.007325154	99,512	12,285,376	0.008	12,285,376	13,329,895	0.921640868
Sep-24	300,826	23,811,271	0.012633765	92,639	9,961,150	0.009	9,961,150	13,296,165	0.749174668
Dec-24	411,155	25,024,868	0.016429857	108,185	11,153,131	0.010	11,153,131	12,419,778	0.898013717
tot	989,120	96,693,599	0	396,950	44,016,594	0.036	44,016,594	49,390,598	4
RATA-RATA	247,280	24,173,400	0.01	99,237	11,004,149	0.009	11,004,149	12,347,650	0.90
BBA	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	15,611	7,601,659	0.002053631	108,660	4,453,290	0.024	4,453,290	5,917,126	0.752610304
Jun-21	20,507	7,666,732	0.002674803	107,997	4,302,664	0.025	4,116,938	5,822,698	0.707049893
Sep-21	34,988	7,251,694	0.004824804	135,209	4,265,270	0.032	4,265,270	5,500,614	0.775417072
Dec-21	44,450	8,666,526	0.005128929	127,462	3,970,764	0.032	3,970,764	6,317,072	0.628576657
tot	115,556	31,186,611	0	479,328	16,991,988	0.113	16,806,262	23,557,510	3
rata-rata	28,889	7,796,653	0.00	119,832	4,247,997	0.028	4,201,566	5,889,378	0.72
Mar-22	18,097	8,570,013	0.002111665	118,494	4,085,998	0.029	4,085,998	6,073,569	0.672750734
Jun-22	26,401	8,791,457	0.003003029	149,714	4,057,286	0.037	4,057,286	6,347,335	0.639210944
Sep-22	44,395	8,243,022	0.005385768	193,359	3,978,576	0.049	3,978,576	5,814,887	0.684205213
Dec-22	38,939	8,211,292	0.004742128	175,361	3,845,625	0.046	3,845,625	4,972,367	0.773399268
tot	127,832	33,815,784	0	636,927	15,967,485	0.160	15,967,485	23,208,158	3
RATA-RATA	31,958	8,453,946	0.00	159,232	3,991,871	0.040	3,991,871	5,802,040	0.69
Mar-23	8,008	7,876,464	0.0010167	190,295	3,948,027	0.048	3,948,027	4,625,513	0.853532787
Jun-23	12,497	8,175,424	0.001528606	174,758	4,017,417	0.044	4,017,417	4,876,174	0.82388713
Sep-23	31,312	8,179,919	0.003827911	199,941	4,063,838	0.049	4,063,838	4,904,587	0.828579042
Dec-23	44,366	7,991,554	0.005551611	173,632	3,919,454	0.044	3,919,454	4,696,762	0.834501301
tot	96,183	32,223,361	0	738,625	15,948,736	0.185	15,948,736	19,103,036	3
RATA-RATA	24,046	8,055,840	0.00	184,656	3,987,184	0.046	3,987,184	4,775,759	0.84
Mar-24	29,159	8,413,330	0.00346581	151,219	3,897,398	0.039	3,897,398	5,074,357	0.76805751
Jun-24	43,344	8,360,601	0.005184316	172,862	4,145,378	0.042	4,145,378	5,022,361	0.825384316
Sep-24	59,855	8,302,290	0.007209457	164,246	4,333,666	0.038	4,333,666	4,936,495	0.877883194
Dec-24	61,412	8,175,926	0.00751132	163,439	4,477,789	0.037	4,477,789	4,798,663	0.933132625
tot	193,770	33,252,147	0	651,767	16,854,231	0.155	16,854,231	19,831,876	3
RATA-RATA	48,443	8,313,037	0.01	162,942	4,213,558	0.039	4,213,558	4,957,969	0.85

	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	628,462	123,264,589	0.00509848	2,063,836	55,479,474	0.037	55,479,474	78,655,897	0.705344114
Jun-21	706,107	121,476,095	0.005812724	1,803,430	59,519,129	0.030	59,519,129	81,233,023	0.732696221
Sep-21	1,411,412	125,958,613	0.011205363	2,722,012	55,213,221	0.049	55,213,221	84,673,853	0.652069311
Dec-21	1,472,889	124,461,796	0.011834065	2,529,534	54,515,823	0.046	54,515,823	85,406,778	0.638307922
tot	4,218,870	495,161,093	0	9,118,812	224,727,647	0.163	224,727,647	329,969,551	3
rata-rata	1,054,718	123,790,273	0.01	2,279,703	56,181,912	0.041	56,181,912	82,492,388	0.68
Mar-22	486,523	124,340,185	0.003912838	2,511,205	55,312,881	0.045	55,312,881	83,095,718	0.665652603
Jun-22	1,152,171	127,592,625	0.009030075	2,563,872	58,939,586	0.044	58,939,586	86,676,665	0.679993698
Sep-22	1,616,774	125,403,063	0.01289262	2,382,116	58,963,278	0.040	58,963,278	87,219,430	0.676033746
Dec-22	1,902,598	125,982,044	0.015102136	2,226,266	56,361,168	0.040	56,361,168	90,187,668	0.624932092
tot	5,158,066	503,317,917	0	9,683,459	229,576,913	0.169	229,576,913	347,179,481	3
RATA-RATA	1,289,517	125,829,479	0.01	2,420,865	57,394,228	0.042	57,394,228	86,794,870	0.66
Mar-23	457,495	133,191,220	0.003434874	2,174,835	55,622,378	0.039	55,622,378	89,355,308	0.622485438
Jun-23	1,247,656	129,199,918	0.009656786	2,106,612	58,517,006	0.036	58,517,006	86,266,658	0.678327031
Sep-23	1,684,639	133,734,879	0.012596856	2,019,476	58,705,700	0.034	58,705,700	92,782,156	0.632726189
Dec-23	2,448,189	125,378,236	0.019526427	1,944,097	54,456,498	0.036	54,456,498	86,318,762	0.630876726
tot	5,837,979	521,504,253	0	8,245,020	227,301,582	0.145	227,301,582	354,722,884	3
RATA-RATA	1,459,495	130,376,063	0.01	2,061,255	56,825,396	0.036	56,825,396	88,680,721	0.64
Mar-24	820,944	139,011,673	0.005905576	1,938,532	56,848,436	0.034	56,848,436	87,197,466	0.651950551
Jun-24	1,480,058	136,360,964	0.010853971	1,919,593	61,328,838	0.031	61,328,838	87,877,038	0.697893777
Sep-24	2,186,083	135,664,850	0.01611385	1,926,403	58,553,284	0.033	58,553,284	87,148,237	0.671881452
Dec-24	2,630,869	135,296,832	0.019445163	1,946,258	60,820,549	0.032	60,820,549	89,804,751	0.677253133
tot	7,117,954	546,334,319	0	7,730,785	237,551,107	0.130	237,551,107	352,027,492	3
RATA-RATA	1,779,489	136,583,580	0.01	1,932,696	59,387,777	0.033	59,387,777	88,006,873	0.67
BII	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	-148,624	16,742,754	-0.008876915	342,836	7,756,469	0.044	7,756,469	13,375,721	0.579891656
Jun-21	-295,525	17,352,543	-0.017030645	459,550	7,723,529	0.060	7,723,529	13,703,986	0.563597263
Sep-21	-337,943	17,973,075	-0.018802737	397,519	8,567,226	0.046	8,567,226	14,404,287	0.594769182
Dec-21	-445,423	21,317,575	-0.020894637	390,609	10,015,617	0.039	10,015,617	15,945,444	0.628117787
tot	-1,227,515	73,385,947	0	1,590,514	34,062,841	0.189	34,062,841	57,429,438	2
rata-rata	-306,879	18,346,487	-0.02	397,629	8,515,710	0.047	8,515,710	14,357,360	0.59
Mar-22	-728	23,568,478	-3.08887E-05	395,964	12,412,651	0.032	12,412,651	17,457,121	0.711036545
Jun-22	15,717	26,258,959	0.000598539	386,604	15,280,809	0.025	15,280,809	20,181,900	0.757154133
Sep-22	85,060	30,064,470	0.002829253	383,820	17,606,401	0.022	17,606,401	23,567,111	0.747075066
Dec-22	86,621	33,617,390	0.002576672	351,575	19,531,947	0.018	19,531,947	25,661,181	0.761147626
tot	186,670	113,509,297	0	1,517,963	64,831,808	0.097	64,831,808	86,867,313	3
RATA-RATA	46,668	28,377,324	0.00	379,491	16,207,952	0.024	16,207,952	21,716,828	0.74
Mar-23	73,231	32,993,078	0.002219587	346,965	20,055,787	0.017	20,055,787	25,460,156	0.787732229
Jun-23	90,619	36,451,971	0.002485984	351,524	21,699,042	0.016	21,699,042	29,237,216	0.742171963
Sep-23	111,335	37,074,699	0.003002991	353,976	23,598,397	0.015	23,598,397	29,733,436	0.79366532
Dec-23	27,902	39,234,312	0.000711163	245,962	23,879,838	0.010	23,879,838	32,005,631	0.746113645
tot	303,087	145,754,060	0	1,298,428	89,233,064	0.059	89,233,064	116,436,439	3
RATA-RATA	75,772	36,438,515	0.00	324,607	22,308,266	0.015	22,308,266	29,109,110	0.77
Mar-24	44,015	40,957,035	0.001074663	253,192	26,102,276	0.010	26,102,276	33,528,077	0.778519925
Jun-24	86,489	41,778,991	0.002070155	325,403	27,116,923	0.012	27,116,923	34,361,284	0.78917083
Sep-24	161,220	41,389,860	0.003895157	337,615	28,134,609	0.012	28,134,609	34,178,195	0.82317422
Dec-24	2,832	40,258,696	7.03451E-05	517,297	26,528,066	0.020	26,528,066	33,899,527	0.782549739
tot	294,556	164,384,582	0	1,433,508	107,881,874	0.053	107,881,874	135,967,083	3
RATA-RATA	73,639	41,096,146	0.00	358,377	26,970,469	0.013	26,970,469	33,991,771	0.79
BMAVI	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	47,942	104,129,755	0.000460406	2,313,165	54,684,750	0.042	54,684,750	82,702,326	0.661223845
Jun-21	60,769	111,686,446	0.000544104	2,749,518	55,658,265	0.049	55,658,265	90,175,013	0.617224918
Sep-21	26,136	114,640,479	0.000227982	2,739,062	57,543,322	0.048	57,543,322	93,521,564	0.615294693
Dec-21	44,127	119,104,185	0.000370491	2,786,856	70,912,355	0.039	70,912,355	98,720,992	0.718310803
tot	178,974	449,560,865	0	10,588,601	238,798,692	0.179	238,798,692	365,119,895	3
rata-rata	44,744	112,390,216	0.00	2,647,150	59,699,673	0.045	59,699,673	91,279,974	0.65
Mar-22	45,321	121,871,824	0.000371874	2,665,203	64,689,387	0.041	64,689,387	101,993,597	0.634249491
Jun-22	74,816	123,473,565	0.000605927	2,838,056	81,087,321	0.035	81,087,321	103,811,199	0.78110379
Sep-22	109,747	129,541,258	0.000847197	2,831,566	91,047,128	0.031	91,047,128	109,405,772	0.832196751
Dec-22	25,997	135,382,812	0.000192026	4,442,649	94,524,455	0.047	94,524,455	114,870,348	0.822879504
tot	255,881	510,269,459	0	12,777,474	331,348,291	0.154	331,348,291	430,080,916	3
RATA-RATA	63,970	127,567,365	0.00	3,194,369	82,837,073	0.039	82,837,073	107,520,229	0.77
Mar-23	35,518	142,343,668	0.000249523	2,760,262	97,535,770	0.028	97,535,770	122,002,251	0.799458774
Jun-23	51,656	136,748,907	0.000377743	3,878,080	100,468,385	0.039	100,468,385	113,992,678	0.881358231
Sep-23	66,029	135,411,609	0.000487617	3,846,455	101,222,493	0.038	101,222,493	109,639,405	0.923230959
Dec-23	22,103	141,488,996	0.000156217	3,903,091	103,530,278	0.038	103,530,278	116,597,264	0.887930595
tot	175,306	555,993,180	0	14,387,888	402,756,926	0.143	402,756,926	462,231,598	3
RATA-RATA	43,827	138,998,295	0.00	3,596,972	100,689,232	0.036	100,689,232	115,557,900	0.87
Mar-24	5,506	145,362,641	3.78777E-05	3,875,067	104,731,548	0.037	104,731,548	120,794,154	0.867024972
Jun-24	24,411	148,306,660	0.000164598	3,901,079	106,586,848	0.037	106,586,848	122,834,863	0.867724727
Sep-24	49,617	148,650,012	0.000333784	3,914,448	106,370,873	0.037	106,370,873	123,727,691	0.859717595
Dec-24	25,573	150,184,175	0.000170278	3,696,676	106,532,459	0.035	106,532,459	126,372,786	0.843001586
tot	105,107	592,503,488	0	15,387,270	424,221,726	0.145	424,221,728	493,729,494	3
RATA-RATA	26,277	148,125,872	0.00	3,846,818	106,055,432	0.036	106,055,432	123,432,374	0.86

	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	5,332	3,669,705	0.001452978	90,779	1,891,225	0.048	1,891,225	2,328,434	0.812230452
Jun-21	7,576	3,554,651	0.002131292	92,856	1,853,408	0.050	1,853,408	2,256,885	0.821223944
Sep-21	8,505	3,311,380	0.002568416	161,959	1,853,078	0.087	1,853,078	2,064,705	0.897502549
Dec-21	-41,257	4,258,288	-0.009688635	163,905	1,805,124	0.091	1,805,124	2,054,170	0.878760765
tot	-19,844	14,794,024	0	509,499	7,402,835	0.276	7,402,835	8,704,194	3
rata-rata	-4,961	3,698,506	0.00	127,375	1,850,709	0.069	1,850,709	2,176,049	0.85
Mar-22	7,214	4,371,704	0.001650157	162,412	1,938,096	0.084	1,938,096	2,187,831	0.885852701
Jun-22	14,386	4,623,240	0.003111671	150,042	1,931,039	0.078	1,931,039	2,500,631	0.772220691
Sep-22	9,639	4,883,181	0.001973918	132,429	2,256,033	0.059	2,256,033	2,619,635	0.861201274
Dec-22	16,590	6,060,046	0.002737603	227,218	2,505,160	0.091	2,505,160	2,372,539	1.055898344
tot	47,829	19,938,171	0	672,101	8,630,328	0.311	8,630,328	9,680,636	4
RATA-RATA	11,957	4,984,543	0.00	168,025	2,157,582	0.078	2,157,582	2,420,159	0.89
Mar-23	12,116	6,001,316	0.002018891	223,907	2,535,754	0.088	2,535,754	2,605,301	0.97330558
Jun-23	21,128	6,029,810	0.003503925	214,356	2,835,398	0.076	2,835,398	2,624,782	1.080241331
Sep-23	31,293	6,164,428	0.005076383	205,698	3,726,407	0.055	3,726,407	2,743,512	1.3582616
Dec-23	48,831	6,128,562	0.007967774	233,374	3,716,154	0.063	3,716,154	2,700,802	1.375944627
tot	113,368	24,324,116	0	877,335	12,813,713	0.282	12,813,713	10,674,397	5
RATA-RATA	28,342	6,081,029	0.00	219,334	3,203,428	0.070	3,203,428	2,668,599	1.20
Mar-24	7,712	6,283,600	0.001227322	272,726	3,846,625	0.071	3,846,625	2,841,198	1.353874316
Jun-24	34,861	7,145,503	0.004878733	284,428	4,011,684	0.071	4,011,684	3,666,076	1.094271914
Sep-24	52,137	6,642,809	0.007848638	297,204	3,859,794	0.077	3,859,794	3,150,197	1.225254802
Dec-24	78,755	6,815,157	0.01155586	249,247	4,140,311	0.060	4,140,311	3,102,705	1.334419805
tot	173,465	26,887,069	0	1,103,605	15,858,414	0.279	15,858,414	12,760,176	5
RATA-RATA	43,366	6,721,767	0.01	275,901	3,964,604	0.070	3,964,604	3,190,044	1.25
BMD	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	96,757	14,458,153	0.00669221	125,122	7,029,303	0.018	7,029,303	10,389,748	0.676561453
Jun-21	209,867	15,360,958	0.013662364	120,356	7,206,968	0.017	7,206,968	10,712,128	0.672785837
Sep-21	348,497	16,191,295	0.021523726	101,136	7,328,724	0.014	7,328,724	11,183,529	0.655314078
Dec-21	519,580	15,983,152	0.032507981	93,798	7,948,979	0.012	7,948,979	11,171,474	0.711542541
tot	1,174,701	61,993,558	0	440,412	29,513,974	0.060	29,513,974	43,456,879	3
rata-rata	293,675	15,498,390	0.02	110,103	7,378,494	0.015	7,378,494	10,864,220	0.68
Mar-22	120,589	16,833,036	0.00716383	141,149	8,401,733	0.017	8,401,733	11,355,262	0.739897767
Jun-22	244,275	16,729,135	0.014601771	131,422	8,761,451	0.015	8,761,451	11,401,088	0.768474991
Sep-22	390,586	17,234,072	0.022663593	115,929	8,587,370	0.014	8,587,370	11,471,476	0.748584576
Dec-22	523,104	16,583,991	0.031542709	113,340	8,836,487	0.013	8,836,487	10,931,452	0.80835437
tot	1,278,554	67,380,234	0	499,840	34,587,041	0.058	34,587,041	45,159,278	3
RATA-RATA	319,639	16,845,059	0.02	124,960	8,646,760	0.014	8,646,760	11,289,820	0.77
Mar-23	101,735	16,486,978	0.006170628	106,612	8,667,604	0.012	8,667,604	11,139,277	0.778111901
Jun-23	182,662	16,333,966	0.011182955	98,028	8,752,474	0.011	8,752,474	11,088,131	0.789355212
Sep-23	296,933	16,499,209	0.017996802	179,576	9,209,023	0.020	9,209,023	11,163,929	0.824890861
Dec-23	417,136	16,054,824	0.025981973	128,690	9,393,465	0.014	9,393,465	10,849,797	0.865773341
tot	998,466	65,374,977	0	512,906	36,022,566	0.057	36,022,566	44,241,134	3
RATA-RATA	249,617	16,343,744	0.02	128,226	9,005,642	0.014	9,005,642	11,060,284	0.81
Mar-24	86,327	16,108,090	0.005359233	160,103	9,762,397	0.016	9,762,397	10,916,270	0.894297869
Jun-24	162,977	16,109,626	0.010116746	136,484	10,185,392	0.013	10,185,392	10,784,941	0.94440869
Sep-24	308,425	16,251,024	0.018978804	80,292	10,564,679	0.008	10,564,679	10,684,544	0.988781459
Dec-24	403,389	16,577,961	0.024332848	71,503	10,833,772	0.007	10,833,772	10,290,773	1.052765618
tot	961,118	65,046,701	0	448,382	41,346,240	0.044	41,346,240	42,676,528	4
RATA-RATA	240,280	16,261,675	0.01	112,096	10,336,560	0.011	10,336,560	10,669,132	0.97
BSHI	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	48,728	17,544,027	0.00277747	664,589	13,961,945	0.048	13,961,945	7,457,027	1.872320564
Jun-21	113,224	19,231,773	0.005887341	413,782	13,979,121	0.030	13,979,121	9,265,318	1.508757821
Sep-21	132,574	18,351,346	0.007224211	582,791	13,680,546	0.043	13,680,546	9,495,720	1.44070655
Dec-21	99,501	17,543,629	0.005671632	539,368	13,586,106	0.040	13,586,106	8,233,311	1.650138808
tot	394,027	72,670,775	0	2,200,530	55,207,718	0.160	55,207,718	34,451,376	6
rata-rata	98,507	18,167,694	0.01	550,133	13,801,930	0.040	13,801,930	8,612,844	1.62
Mar-22	53,919	19,190,618	0.002809654	541,948	13,860,560	0.039	13,860,560	9,427,612	1.470208999
Jun-22	98,784	21,024,003	0.004698629	534,865	15,066,614	0.036	15,066,614	8,992,836	1.675401842
Sep-22	157,672	22,141,766	0.007121022	594,393	15,319,396	0.039	15,319,396	10,326,490	1.483504656
Dec-22	159,446	22,693,047	0.007026205	538,356	16,264,546	0.033	16,264,546	11,233,223	1.447896654
tot	469,821	85,049,434	0	2,209,562	60,511,116	0.147	60,511,116	39,980,161	6
RATA-RATA	117,455	21,262,359	0.01	552,390	15,127,779	0.037	15,127,779	9,995,040	1.52
Mar-23	62,303	22,924,581	0.002717738	537,606	16,592,791	0.032	16,592,791	11,742,906	1.41300552
Jun-23	121,421	23,019,978	0.005274592	452,216	16,504,227	0.027	16,504,227	11,800,397	1.39861625
Sep-23	159,679	23,608,875	0.006763516	549,713	16,862,377	0.033	16,862,377	12,367,772	1.363412666
Dec-23	156,531	23,342,421	0.00670586	511,443	17,220,313	0.030	17,220,313	11,851,862	1.452962665
tot	499,934	92,895,855	0	2,050,979	67,179,708	0.122	67,179,708	47,762,937	6
RATA-RATA	124,984	23,223,964	0.01	512,745	16,794,927	0.031	16,794,927	11,940,734	1.41
Mar-24	70,485	23,999,904	0.002936887	424,098	18,932,968	0.022	18,932,968	11,924,708	1.58770915
Jun-24	137,643	23,450,773	0.005869444	460,555	19,031,192	0.024	19,031,192	10,891,059	1.747414278
Sep-24	201,046	23,434,194	0.008579173	458,812	19,441,195	0.024	19,441,195	11,529,084	1.686274035
Dec-24	48,480	24,920,534	0.001945384	720,495	20,295,631	0.036	20,295,631	12,874,955	1.576365199
tot	457,654	95,805,405	0	2,063,960	77,700,986	0.106	77,700,986	47,219,806	7
RATA-RATA	114,414	23,951,351	0.00	515,990	19,425,247	0.026	19,425,247	11,804,952	1.65

BS	ROA			NPL				LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil	
Mar-21	36,833	47,930,702	0.000768464	747,170	15,094,334	0.050	15,094,334	41,440,903	0.364237575	
Jun-21	-156,867	45,372,169	-0.00345734	1,582,674	14,181,665	0.112	14,181,665	37,380,232	0.379389432	
Sep-21	104,892	46,796,049	0.002241471	650,587	13,871,795	0.047	13,871,795	38,637,055	0.35902827	
Dec-21	127,748	52,671,981	0.00242535	585,506	12,618,671	0.046	12,618,671	44,468,918	0.283763842	
tot	112,606	192,770,901	0	3,565,937	55,766,465	0.254	55,766,465	161,927,108	1	
rata-rata	28,152	48,192,725	0.00	891,484	13,941,616	0.064	13,941,616	40,481,777	0.35	
Mar-22	81,230	48,563,195	0.001672666	461,244	12,602,284	0.037	12,602,284	40,565,094	0.310668182	
Jun-22	148,239	51,302,901	0.00289486	960,717	11,574,904	0.083	11,574,904	43,279,455	0.267445697	
Sep-22	182,949	53,383,860	0.003427047	978,655	11,300,864	0.087	11,300,864	45,156,159	0.250261852	
Dec-22	221,160	47,350,601	0.00467069	976,333	12,219,431	0.080	12,219,431	38,714,035	0.315633103	
tot	633,578	200,600,557	0	3,376,948	47,697,483	0.286	47,697,483	167,714,743	1	
RATA-RATA	158,395	50,150,139	0.00	844,237	11,924,371	0.072	11,924,371	41,928,686	0.29	
Mar-23	71,760	47,349,812	0.001515529	1,002,999	12,367,440	0.081	12,367,440	38,740,827	0.319235312	
Jun-23	140,316	47,945,857	0.002926551	691,179	11,596,956	0.060	11,596,956	38,902,237	0.298105119	
Sep-23	219,791	47,699,406	0.004607835	631,795	11,241,906	0.056	11,241,906	38,812,720	0.28964489	
Dec-23	75,796	52,634,996	0.001440031	179,071	11,703,960	0.015	11,703,960	42,146,136	0.277699479	
tot	507,663	195,630,071	0	2,505,044	46,910,262	0.212	46,910,262	158,601,920	1	
RATA-RATA	126,916	48,907,518	0.00	626,261	11,727,566	0.053	11,727,566	39,650,480	0.30	
Mar-24	53,628	44,504,812	0.001204993	119,914	13,473,480	0.009	13,473,480	33,207,766	0.405732804	
Jun-24	114,134	44,882,530	0.002542949	91,433	13,446,057	0.007	13,446,057	35,503,090	0.378729204	
Sep-24	162,814	44,451,872	0.003662703	106,459	13,475,874	0.008	13,475,874	35,109,970	0.383819012	
Dec-24	208,317	46,608,254	0.00446953	210,216	11,181,724	0.019	11,181,724	36,534,618	0.306058325	
tot	538,893	180,447,468	0	528,023	51,577,135	0.042	51,577,135	140,355,444	1	
RATA-RATA	134,723	45,111,867	0.00	132,006	12,894,284	0.011	12,894,284	35,088,861	0.37	
BMAS	ROA			NPL				LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil	
Mar-21	18,819	11,896,015	0.00	167,798	7,424,676	0.023	7,424,676	9,781,781	0.759031101	
Jun-21	37,864	13,186,165	0.00	196,883	8,169,424	0.024	8,169,424	10,873,781	0.751295616	
Sep-21	49,672	13,883,955	0.00	240,132	8,223,686	0.029	8,223,686	11,651,244	0.705820426	
Dec-21	80,162	14,234,358	0.01	137,478	8,232,239	0.017	8,232,239	12,004,245	0.685777323	
tot	186,517	53,200,493	0	742,291	32,050,025	0.093	32,050,025	44,311,051	3	
rata-rata	46,629	13,300,123	0.00	185,573	8,012,506	0.023	8,012,506	11,077,763	0.73	
Mar-22	25,817	14,325,656	0.001802151	90,120	8,046,403	0.011	8,046,403	12,058,793	0.667264377	
Jun-22	56,370	13,973,612	0.004034032	95,572	8,099,299	0.012	8,099,299	11,661,956	0.69450605	
Sep-22	88,836	13,824,265	0.006426092	104,284	8,211,309	0.013	8,211,309	11,507,025	0.713590959	
Dec-22	114,941	14,956,302	0.007685122	106,269	8,782,552	0.012	8,782,552	10,917,998	0.804410479	
tot	285,964	57,079,835	0	396,244	33,139,563	0.048	33,139,563	46,145,772	3	
RATA-RATA	71,491	14,269,959	0.00	99,061	8,284,891	0.012	8,284,891	11,536,443	0.72	
Mar-23	21,270	15,792,493	0.001346842	185,147	9,350,843	0.020	9,350,843	11,165,262	0.837494275	
Jun-23	42,922	16,183,417	0.002652221	298,785	10,483,681	0.029	10,483,681	11,900,712	0.880928889	
Sep-23	49,923	20,839,937	0.002395545	322,256	12,024,469	0.027	12,024,469	16,387,345	0.733765537	
Dec-23	63,253	19,665,963	0.003216369	343,083	13,246,439	0.026	13,246,439	11,031,119	1.200824594	
tot	177,368	72,481,810	0	1,149,270	45,105,432	0.101	45,105,432	50,484,438	4	
RATA-RATA	44,342	18,120,453	0.00	287,318	11,276,358	0.025	11,276,358	12,621,110	0.91	
Mar-24	41,633	21,069,058	0.001976026	311,234	14,276,777	0.022	14,276,777	11,918,911	1.197825623	
Jun-24	50,374	21,370,599	0.002357164	515,752	15,169,182	0.034	15,169,182	12,051,133	1.258734926	
Sep-24	55,472	22,377,688	0.002478898	608,383	16,052,320	0.038	16,052,320	13,109,127	1.224514798	
Dec-24	-247,213	22,305,049	-0.011083275	535,887	16,438,254	0.033	16,438,254	13,250,062	1.240617138	
tot	-99,734	87,122,394	0	1,971,256	61,936,533	0.126	61,936,533	50,329,233	5	
RATA-RATA	-24,934	21,780,599	0.00	492,814	15,484,133	0.032	15,484,133	12,582,308	1.23	
BG	ROA			NPL				LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil	
Mar-21	1,518	5,368,082	0.000282783	144,674	2,229,181	0.065	2,229,181	4,123,853	0.540557823	
Jun-21	3,503	5,987,944	0.000585009	145,922	2,276,474	0.064	2,276,474	4,746,451	0.479616033	
Sep-21	6,121	7,676,187	0.000797401	147,210	2,325,600	0.063	2,325,600	6,453,589	0.360357624	
Dec-21	10,866	8,575,950	0.001267032	129,676	2,527,795	0.051	2,527,795	6,317,788	0.400107601	
tot	22,008	27,608,163	0	567,482	9,359,050	0.244	9,359,050	21,641,681	2	
rata-rata	5,502	6,902,041	0.00	141,871	2,339,763	0.061	2,339,763	5,410,420	0.45	
Mar-22	3,075	8,915,530	0.000344904	130,022	2,462,531	0.053	2,462,531	6,591,346	0.373600627	
Jun-22	5,576	11,244,158	0.000495902	128,576	2,571,519	0.050	2,571,519	8,957,571	0.287077713	
Sep-22	32,595	9,045,391	0.003603493	129,166	2,754,068	0.047	2,754,068	6,731,948	0.40910417	
Dec-22	46,043	8,968,132	0.005134068	58,547	2,912,793	0.020	2,912,793	5,622,951	0.518018564	
tot	87,289	38,173,211	0	446,311	10,700,911	0.170	10,700,911	27,903,816	2	
RATA-RATA	21,822	9,543,303	0.00	111,578	2,675,228	0.042	2,675,228	6,975,954	0.40	
Mar-23	6,137	8,824,979	0.000695412	59,725	3,126,986	0.019	3,126,986	5,549,243	0.56349776	
Jun-23	31,010	7,580,889	0.004090549	66,012	3,772,132	0.018	3,772,132	4,290,302	0.879222954	
Sep-23	65,026	7,498,758	0.008671569	69,427	3,857,071	0.018	3,857,071	4,195,789	0.919271918	
Dec-23	103,965	9,402,309	0.01105739	70,240	4,335,772	0.016	4,335,772	5,992,039	0.723588748	
tot	206,138	33,306,935	0	265,405	15,091,961	0.071	15,091,961	20,027,373	3	
RATA-RATA	51,535	8,326,734	0.01	66,351	3,772,990	0.018	3,772,990	5,006,843	0.77	
Mar-24	27,236	8,458,719	0.003219873	61,828	4,293,628	0.014	4,293,628	4,941,975	0.868808118	
Jun-24	60,263	9,114,353	0.006611879	62,084	4,372,136	0.014	4,372,136	5,663,381	0.772001036	
Sep-24	132,605	9,542,739	0.013895906	60,136	4,889,098	0.012	4,889,098	6,012,757	0.813120836	
Dec-24	201,714	10,358,250	0.019473753	58,230	5,019,832	0.012	5,019,832	6,653,778	0.754433346	
tot	421,818	37,474,061	0	242,279	18,574,694	0.053	18,574,694	23,271,891	3	
RATA-RATA	105,455	9,368,515	0.01	60,570	4,643,674	0.013	4,643,674	5,817,973	0.80	

	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	103,174	57,990,456	0.001779155	1,021,355	31,719,098	0.032	31,719,098	41,981,933	0.755541628
Jun-21	215,379	55,442,385	0.003884735	1,027,545	29,783,914	0.035	29,783,914	39,443,841	0.755096696
Sep-21	330,254	52,935,172	0.006238839	1,249,108	29,321,773	0.043	29,321,773	36,588,908	0.801384206
Dec-21	476,077	63,051,548	0.0075506	895,526	28,250,023	0.032	28,250,023	46,827,584	0.603277397
tot	1,124,884	229,419,561	0	4,193,533	119,074,808	0.141	119,074,808	164,842,266	3
rata-rata	281,221	57,354,890	0.00	1,048,383	29,768,702	0.035	29,768,702	41,210,567	0.73
Mar-22	46,273	68,305,514	0.000677442	818,006	27,449,862	0.030	27,449,862	52,573,873	0.522119837
Jun-22	131,116	65,195,409	0.002011123	817,312	27,153,218	0.030	27,153,218	49,491,161	0.548647828
Sep-22	144,787	59,572,387	0.002430438	819,054	26,421,098	0.031	26,421,098	45,323,993	0.582938445
Dec-22	267,857	57,436,222	0.004663555	816,446	27,214,867	0.030	27,214,867	40,886,441	0.665620835
tot	590,033	250,509,532	0	3,270,818	108,239,045	0.121	108,239,045	188,275,468	2
RATA-RATA	147,508	62,627,383	0.00	817,704	27,059,761	0.030	27,059,761	47,068,867	0.58
Mar-23	103,305	60,157,863	0.001717232	818,819	25,912,008	0.032	25,912,008	46,250,131	0.560258046
Jun-23	184,949	54,749,008	0.003378125	7,513	25,042,121	0.000	25,042,121	42,100,340	0.594819923
Sep-23	238,004	55,787,971	0.004266224	176,004	24,444,986	0.007	24,444,986	41,410,869	0.590303623
Dec-23	306,626	45,136,692	0.006793276	606,524	24,756,088	0.025	24,756,088	33,240,564	0.744755354
tot	832,884	215,831,534	0	1,608,860	100,155,203	0.064	100,155,203	163,001,904	2
RATA-RATA	208,221	53,957,884	0.00	402,215	25,038,801	0.016	25,038,801	40,750,476	0.62
Mar-24	108,281	49,708,578	0.002178316	782,835	24,931,041	0.031	24,931,041	36,908,060	0.675490421
Jun-24	219,730	45,895,691	0.004787595	783,113	25,261,696	0.031	25,261,696	34,074,139	0.741374448
Sep-24	309,619	48,971,766	0.006322398	601,881	23,789,753	0.025	23,789,753	36,555,783	0.650779468
Dec-24	439,150	50,711,380	0.008659792	669,727	26,576,464	0.025	26,576,464	39,206,526	0.677858171
tot	1,076,780	195,287,415	0	2,837,555	100,558,954	0.113	100,558,954	146,744,508	3
RATA-RATA	269,195	48,821,854	0.01	709,389	25,139,739	0.028	25,139,739	36,686,127	0.69
BQNB	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	-148,671	18,438,704	-0.008062985	365,149	11,340,031	0.032	11,340,031	12,201,630	0.929386566
Jun-21	-578,363	17,025,906	-0.033969587	865,437	11,447,581	0.076	11,447,581	11,331,234	1.010267814
Sep-21	-601,714	16,851,777	-0.035706264	842,196	10,839,067	0.078	10,839,067	11,289,134	0.960132726
Dec-21	-1,578,777	17,701,527	-0.089188746	7,807	9,758,760	0.001	9,758,760	12,015,196	0.812201482
tot	-2,907,525	70,017,914	0	2,080,589	43,385,439	0.186	43,385,439	46,837,194	4
rata-rata	-726,881	17,504,479	-0.04	520,147	10,846,360	0.047	10,846,360	11,709,299	0.93
Mar-22	55,281	17,485,920	0.003161458	7,068	10,097,479	0.001	10,097,479	11,656,051	0.866286446
Jun-22	52,470	15,794,613	0.003322019	6,863	9,803,603	0.001	9,803,603	10,244,582	0.956954906
Sep-22	-350,152	15,967,843	-0.021928572	548,763	9,461,431	0.058	9,461,431	10,624,739	0.890509499
Dec-22	-400,732	16,717,087	-0.023971401	36,717	9,662,250	0.004	9,662,250	10,604,624	0.911135557
tot	-643,133	65,965,463	0	599,410	39,024,763	0.063	39,024,763	43,129,996	4
RATA-RATA	-160,783	16,491,366	-0.01	149,853	9,756,191	0.016	9,756,191	10,782,499	0.91
Mar-23	29,025	16,710,573	0.001736924	60,660	7,582,515	0.008	7,582,515	10,836,056	0.699748599
Jun-23	52,934	14,393,427	0.003677651	51,364	6,848,476	0.008	6,848,476	9,257,646	0.739764299
Sep-23	65,512	12,943,351	0.005061444	57,509	6,053,601	0.010	6,053,601	7,624,372	0.793980278
Dec-23	69,249	11,753,485	0.005891884	45,864	5,956,424	0.008	5,956,424	6,339,203	0.939611713
tot	216,720	55,800,836	0	215,397	26,441,016	0.033	26,441,016	34,057,277	3
RATA-RATA	54,180	13,950,209	0.00	53,849	6,610,254	0.008	6,610,254	8,514,319	0.79
Mar-24	9,032	11,496,635	0.000785621	83,872	6,501,674	0.013	6,501,674	6,450,618	1.007914901
Jun-24	50,475	11,447,849	0.004409125	88,589	6,762,533	0.013	6,762,533	6,374,685	1.060841908
Sep-24	67,788	11,959,838	0.00566797	91,782	7,170,441	0.013	7,170,441	5,510,917	1.301133913
Dec-24	55,638	12,852,873	0.004328838	229,119	8,454,566	0.027	8,454,566	7,341,878	1.151553594
tot	182,933	47,757,195	0	493,361	28,889,214	0.066	28,889,214	25,678,098	5
RATA-RATA	45,733	11,939,299	0.00	123,340	7,222,304	0.016	7,222,304	6,419,525	1.13
BWSI	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	164,808	40,053,044	0.004114743	327,311	30,878,357	0.011	30,878,357	20,926,937	1.475531608
Jun-21	315,255	40,666,380	0.007752227	308,101	31,438,847	0.010	31,438,847	22,216,931	1.415085054
Sep-21	445,386	41,266,849	0.010792828	324,564	32,456,359	0.010	32,456,359	22,706,660	1.429376183
Dec-21	629,168	43,801,571	0.014364051	315,660	33,941,970	0.009	33,941,970	23,848,019	1.423261613
tot	1,554,617	165,787,844	0	1,275,635	128,715,533	0.040	128,715,533	89,698,547	6
rata-rata	388,654	41,446,961	0.01	318,909	32,178,883	0.010	32,178,883	22,424,637	1.44
Mar-22	223,555	45,955,866	0.004864559	383,892	35,545,567	0.011	35,545,567	27,055,968	1.313779163
Jun-22	434,678	47,780,374	0.009097417	405,245	37,873,366	0.011	37,873,366	27,134,988	1.395739184
Sep-22	624,546	48,994,215	0.012747342	418,219	39,085,868	0.011	39,085,868	26,676,942	1.465155489
Dec-22	860,571	51,499,424	0.016710303	423,050	40,290,444	0.011	40,290,444	28,791,495	1.399387006
tot	2,143,350	194,229,879	0	1,630,406	152,795,245	0.043	152,795,245	109,659,393	6
RATA-RATA	535,838	48,557,470	0.01	407,601	38,198,811	0.011	38,198,811	27,414,848	1.39
Mar-23	199,235	51,014,155	0.003905485	494,556	40,872,398	0.012	40,872,398	27,679,290	1.47664185
Jun-23	373,802	52,640,734	0.007101003	469,865	41,952,274	0.011	41,952,274	29,009,265	1.446168112
Sep-23	527,108	53,758,135	0.009805176	624,711	43,083,544	0.015	43,083,544	29,748,288	1.448269695
Dec-23	697,864	54,822,181	0.012729592	549,919	43,993,498	0.013	43,993,498	31,188,670	1.410560245
tot	1,798,009	212,235,205	0	2,139,052	169,901,714	0.050	169,901,714	117,625,513	6
RATA-RATA	449,502	53,058,801	0.01	534,763	42,475,429	0.013	42,475,429	29,406,378	1.45
Mar-24	151,151	58,336,089	0.002591038	759,212	46,293,442	0.016	46,293,442	32,406,781	1.428510965
Jun-24	328,869	60,487,487	0.005436976	731,703	47,823,718	0.015	47,823,718	33,620,399	1.422461346
Sep-24	453,930	57,872,412	0.007843634	891,448	47,927,304	0.019	47,927,304	31,541,791	1.519485815
Dec-24	516,131	58,732,835	0.008787776	867,349	46,883,720	0.019	46,883,720	31,942,089	1.467772505
tot	1,450,081	235,428,823	0	3,249,712	188,928,184	0.069	188,928,184	129,511,060	6
RATA-RATA	362,520	58,857,206	0.01	812,428	47,232,046	0.017	47,232,046	32,377,765	1.46

	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	708,479	158,693,638	0.004464445	1,672,568	122,982,923	0.014	122,982,923	88,404,295	1.391141946
Jun-21	1,279,872	159,757,227	0.008011356	1,744,687	125,517,052	0.014	125,517,052	86,027,861	1.45902793
Sep-21	1,456,631	166,453,972	0.008750954	1,898,912	127,443,775	0.015	127,443,775	92,592,777	1.376390029
Dec-21	1,817,166	174,601,315	0.010407516	2,040,031	125,155,305	0.016	125,155,305	98,406,669	1.271817309
tot	5,262,148	659,506,152	0	7,356,198	501,099,055	0.059	501,099,055	365,431,602	5
rata-rata	1,315,537	164,876,538	0.01	1,839,050	125,274,764	0.015	125,274,764	91,357,901	1.37
Mar-22	464,080	174,447,329	0.002660287	1,738,689	131,718,866	0.013	131,718,866	95,689,316	1.376526362
Jun-22	1,408,758	176,694,824	0.007972831	1,726,367	138,109,397	0.013	138,109,397	91,460,093	1.510050914
Sep-22	1,821,443	180,585,841	0.0100863	1,930,634	144,077,164	0.013	144,077,164	92,011,855	1.565854356
Dec-22	2,182,976	189,241,556	0.011535394	1,776,668	134,596,053	0.013	134,596,053	102,818,019	1.30907067
tot	5,877,257	720,969,550	0	7,172,358	548,501,480	0.052	548,501,480	381,979,283	6
RATA-RATA	1,469,314	180,242,388	0.01	1,793,090	137,125,370	0.013	137,125,370	95,494,821	1.44
Mar-23	507,889	183,111,944	0.002773653	1,712,135	138,075,412	0.012	138,075,412	103,608,231	1.332668367
Jun-23	1,433,634	173,079,021	0.008283118	1,694,139	136,624,098	0.012	136,624,098	94,967,007	1.438648035
Sep-23	1,888,921	175,098,619	0.010787755	1,847,456	138,906,478	0.013	138,906,478	95,829,812	1.449512162
Dec-23	2,100,711	181,241,336	0.011590684	1,785,633	145,173,436	0.012	145,173,436	96,055,759	1.511345468
tot	5,931,155	712,530,920	0	7,039,363	558,779,424	0.050	558,779,424	390,460,809	6
RATA-RATA	1,482,789	178,132,730	0.01	1,759,381	139,694,856	0.013	139,694,856	97,615,202	1.43
Mar-24	737,311	200,281,664	0.00368137	1,774,878	151,698,967	0.012	151,698,967	108,902,494	1.392979733
Jun-24	1,224,451	197,365,929	0.006203963	1,930,249	142,981,396	0.014	142,981,396	107,804,446	1.326303333
Sep-24	1,754,778	190,614,282	0.00920591	2,059,903	142,062,309	0.015	142,062,309	102,084,374	1.391616596
Dec-24	2,230,270	202,543,441	0.011011317	2,013,945	145,938,051	0.014	145,938,051	110,422,554	1.321632635
tot	5,946,810	790,805,316	0	7,778,975	582,680,723	0.054	582,680,723	429,213,868	5
RATA-RATA	1,486,703	197,701,329	0.01	1,944,744	145,670,181	0.013	145,670,181	107,303,467	1.36
BMEGA	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	747,236	111,592,194	0.006696131	640,461	49,266,249	0.013	49,266,249	78,478,456	0.627767817
Jun-21	1,562,483	115,865,775	0.013485285	660,957	52,456,906	0.013	52,456,906	84,071,310	0.623957281
Sep-21	2,530,283	119,765,037	0.021127059	674,275	53,941,987	0.013	53,941,987	85,826,004	0.628504002
Dec-21	4,008,051	132,879,390	0.030163075	679,587	60,677,415	0.011	60,677,415	98,907,011	0.613479412
tot	8,848,053	480,102,396	0	2,655,280	216,342,557	0.049	216,342,557	347,282,781	2
rata-rata	2,212,013	120,025,599	0.02	663,820	54,085,639	0.012	54,085,639	86,820,695	0.62
Mar-22	703,713	113,196,061	0.006216762	712,765	62,523,254	0.011	62,523,254	88,811,185	0.704002024
Jun-22	1,493,336	123,549,904	0.012086905	746,819	64,380,942	0.012	64,380,942	91,092,196	0.70666823
Sep-22	2,640,673	126,173,172	0.020928958	867,200	68,283,485	0.013	68,283,485	86,877,682	0.785972685
Dec-22	4,052,678	141,750,449	0.02859023	854,559	70,289,357	0.012	70,289,357	102,949,667	0.682754583
tot	8,890,400	504,669,586	0	3,191,343	265,477,038	0.048	265,477,038	369,730,730	3
RATA-RATA	2,222,600	126,167,397	0.02	797,836	66,369,260	0.012	66,369,260	92,432,683	0.72
Mar-23	985,381	130,559,891	0.007547349	972,697	68,985,605	0.014	68,985,605	96,353,323	0.71596498
Jun-23	1,971,823	129,243,015	0.015256708	993,227	73,075,482	0.014	73,075,482	95,947,144	0.761622274
Sep-23	2,794,923	116,847,450	0.023919418	1,065,244	65,352,400	0.016	65,352,400	80,228,229	0.814581112
Dec-23	3,510,670	132,049,591	0.026585997	1,040,798	66,292,896	0.016	66,292,896	89,435,750	0.741234864
tot	9,262,797	508,699,947	0	4,072,566	273,706,383	0.060	273,706,383	361,964,446	3
RATA-RATA	2,315,699	127,174,987	0.02	1,018,142	68,426,596	0.015	68,426,596	90,491,112	0.76
Mar-24	802,513	126,532,086	0.006342368	1,035,120	65,513,939	0.016	65,513,939	93,747,701	0.698832487
Jun-24	1,228,852	128,083,349	0.009594159	1,134,916	64,119,553	0.018	64,119,553	89,483,892	0.716548549
Sep-24	1,997,675	129,426,792	0.015434787	1,083,121	60,849,512	0.018	60,849,512	84,204,978	0.722635567
Dec-24	2,631,054	134,915,494	0.019501496	1,092,505	64,645,281	0.017	64,645,281	91,669,297	0.705201012
tot	6,660,094	518,957,721	0	4,345,663	255,128,285	0.068	255,128,285	359,105,868	3
RATA-RATA	1,665,024	129,739,430	0.01	1,086,416	63,782,071	0.017	63,782,071	89,776,467	0.71
BKBB	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	-169,601	77,801,906	-0.002179908	5,385,846	55,927,783	0.096	55,927,783	43,426,000	1.287887049
Jun-21	152,603	77,139,845	0.001978264	4,698,745	54,891,884	0.086	54,891,884	44,475,923	1.234193251
Sep-21	-378,086	85,674,260	-0.004413064	4,399,862	53,986,034	0.082	53,986,034	53,176,768	1.015218413
Dec-21	-1,137,626	84,370,310	-0.025336235	5,815,818	54,557,390	0.107	54,557,390	51,245,008	1.06463814
tot	-2,532,710	324,986,321	0	20,300,270	219,363,091	0.370	219,363,091	192,323,699	5
rata-rata	-633,178	81,246,580	-0.01	5,075,068	54,840,773	0.093	54,840,773	48,080,925	1.15
Mar-22	-1,321,779	75,746,452	-0.017450045	6,201,266	52,731,850	0.118	52,731,850	44,129,954	1.194921934
Jun-22	-3,337,843	83,044,798	-0.040193282	4,643,456	46,951,022	0.099	46,951,022	43,451,983	1.080526567
Sep-22	-2,653,988	81,114,990	-0.032718835	4,065,132	47,104,660	0.086	47,104,660	43,352,215	1.086557169
Dec-22	-4,969,980	84,703,740	-0.058674859	3,016,615	45,984,992	0.066	45,984,992	46,696,050	0.984772631
tot	-12,283,590	324,609,980	0	17,926,469	192,772,524	0.368	192,772,524	177,630,202	4
RATA-RATA	-3,070,898	81,152,495	-0.04	4,481,617	48,193,131	0.092	48,193,131	44,407,551	1.09
Mar-23	-226,831	81,332,597	-0.002788931	3,196,647	45,797,242	0.070	45,797,242	46,514,136	0.98458761
Jun-23	-2,901,425	82,317,598	-0.035246716	4,456,606	42,322,940	0.105	42,322,940	41,743,132	1.013889902
Sep-23	-3,397,001	78,326,399	-0.043369809	4,932,692	43,963,389	0.112	43,963,389	37,203,174	1.181710706
Dec-23	-5,510,781	78,842,594	-0.069895988	4,223,917	44,183,228	0.096	44,183,228	39,036,634	1.131840107
tot	-12,036,038	320,819,188	0	16,809,862	176,266,799	0.383	176,266,799	164,497,076	4
RATA-RATA	-3,009,010	80,204,797	-0.04	4,202,465	44,066,700	0.096	44,066,700	41,124,269	1.08
Mar-24	-834,667	77,863,544	-0.010719612	4,238,833	42,730,174	0.099	42,730,174	39,536,829	1.08076887
Jun-24	-3,152,119	78,226,832	-0.040294601	4,590,622	40,589,053	0.113	40,589,053	40,349,119	1.00594645
Sep-24	-2,728,833	78,429,848	-0.034793297	3,830,919	39,988,713	0.096	39,988,713	41,020,658	0.974843285
Dec-24	-7,378,803	75,458,349	-0.097786436	3,755,933	41,456,215	0.091	41,456,215	40,147,845	1.032588798
tot	-14,094,422	309,978,573	0	16,416,307	164,764,155	0.399	164,764,155	161,054,451	4
RATA-RATA	-3,523,606	77,494,643	-0.05	4,104,077	41,191,039	0.100	41,191,039	40,263,613	1.02

	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	12,675	1,445,180	0.008770534	6,851	938,462	0.007	938,462	404,969	2.317367502
Jun-21	29,860	1,598,217	0.01868332	5,814	953,187	0.006	953,187	528,008	1.805251057
Sep-21	47,280	1,589,020	0.029754188	4,453	927,721	0.005	927,721	501,249	1.850818655
Dec-21	65,663	2,476,075	0.026518987	4,962	936,287	0.005	936,287	386,935	2.419752672
tot	155,478	7,108,492	0	22,081	3,755,657	0.024	3,755,657	1,821,161	8
rata-rata	38,870	1,777,123	0.02	5,520	938,914	0.006	938,914	455,290	2.10
Mar-22	20,985	3,360,033	0.006245474	7,434	895,700	0.008	895,700	1,252,667	0.715034403
Jun-22	42,074	3,028,726	0.013891649	11,032	919,347	0.012	919,347	894,462	1.027821193
Sep-22	60,833	2,837,812	0.021436586	10,181	877,632	0.012	877,632	685,234	1.280777078
Dec-22	74,812	3,313,590	0.022577325	15,240	828,249	0.018	828,249	233,307	3.550039219
tot	198,704	12,540,161	0	43,877	3,520,928	0.050	3,520,928	3,065,670	7
RATA-RATA	49,676	3,135,040	0.02	10,972	880,232	0.013	880,232	766,418	1.64
Mar-23	25,575	3,273,904	0.007811775	11,058	1,033,425	0.011	1,033,425	145,177	7.118379633
Jun-23	58,277	3,375,137	0.017266558	9,754	1,266,707	0.008	1,266,707	214,831	5.896295227
Sep-23	97,797	3,421,537	0.028582769	39,176	1,483,935	0.026	1,483,935	228,637	6.490353705
Dec-23	132,570	3,638,413	0.036436215	77,612	1,834,789	0.042	1,834,789	347,560	5.279056853
tot	314,219	13,708,991	0	137,599	5,618,856	0.087	5,618,856	936,205	25
RATA-RATA	78,555	3,427,248	0.02	34,400	1,404,714	0.022	1,404,714	234,051	6.20
Mar-24	28,191	4,142,506	0.006805301	106,627	2,184,979	0.049	2,184,979	752,546	2.903449091
Jun-24	65,140	4,911,523	0.013262689	106,074	2,699,080	0.039	2,699,080	1,465,921	1.84121791
Sep-24	107,128	5,693,491	0.018815872	95,641	3,542,252	0.027	3,542,252	2,227,347	1.590345824
Dec-24	124,060	6,651,448	0.018651578	132,498	4,246,741	0.031	4,246,741	3,158,776	1.344426132
tot	324,519	21,398,968	0	440,840	12,673,052	0.146	12,673,052	7,604,590	8
RATA-RATA	81,130	5,349,742	0.01	110,210	3,168,263	0.037	3,168,263	1,901,148	1.92
BUJ	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	31,851	6,475,844	0.004918432	41,734	2,624,777	0.016	2,624,777	4,825,678	0.543918803
Jun-21	45,631	6,636,014	0.006876266	43,744	2,573,159	0.017	2,573,159	4,961,080	0.51866912
Sep-21	60,651	6,572,643	0.009227795	47,580	2,599,985	0.018	2,599,985	4,869,424	0.533940975
Dec-21	80,057	7,488,344	0.010690882	46,593	2,588,498	0.018	2,588,498	5,326,557	0.485960819
tot	218,190	27,172,845	0	179,650	10,386,419	0.069	10,386,419	19,982,739	2
rata-rata	54,548	6,793,211	0.01	44,913	2,596,605	0.017	2,596,605	4,995,685	0.52
Mar-22	15,355	7,324,668	0.002096341	49,277	2,403,746	0.021	2,403,746	5,153,012	0.466473977
Jun-22	39,218	7,215,638	0.00543514	46,375	2,415,357	0.019	2,415,357	5,032,838	0.479919481
Sep-22	52,959	11,741,859	0.004510274	36,564	2,437,569	0.015	2,437,569	5,699,639	0.42767077
Dec-22	60,960	11,046,849	0.005518316	34,297	2,521,864	0.014	2,521,864	4,949,586	0.509510088
tot	168,492	37,329,014	0	166,513	9,778,536	0.068	9,778,536	20,835,075	2
RATA-RATA	42,123	9,332,254	0.00	41,628	2,444,634	0.017	2,444,634	5,208,769	0.47
Mar-23	38,319	11,310,566	0.003387894	31,238	2,560,505	0.012	2,560,505	5,057,921	0.506236653
Jun-23	45,869	11,448,237	0.004006643	34,057	2,599,769	0.013	2,599,769	5,130,015	0.506776101
Sep-23	47,378	11,236,430	0.004216464	48,398	2,969,216	0.016	2,969,216	4,979,670	0.596267624
Dec-23	-47,446	11,212,022	-0.004231708	51,418	3,780,760	0.014	3,780,760	4,838,758	0.781349264
tot	84,120	45,207,255	0	165,112	11,910,250	0.055	11,910,250	20,006,364	2
RATA-RATA	21,030	11,301,814	0.00	41,278	2,977,563	0.014	2,977,563	5,001,591	0.60
Mar-24	-17,959	12,429,182	-0.001444906	69,202	4,772,530	0.015	4,772,530	5,452,457	0.875298971
Jun-24	-84,537	12,782,556	-0.006613466	92,513	5,000,705	0.019	5,000,705	5,881,532	0.850238509
Sep-24	-181,999	13,063,004	-0.0139324	115,038	4,980,002	0.023	4,980,002	6,209,648	0.801978148
Dec-24	-334,719	13,108,256	-0.025534976	86,651	5,067,305	0.017	5,067,305	6,407,485	0.790841492
tot	-619,214	51,382,998	0	363,404	19,820,542	0.073	19,820,542	23,951,122	3
RATA-RATA	-154,804	12,845,750	-0.01	90,851	4,955,136	0.018	4,955,136	5,987,781	0.83
BKHI	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	93,825	43,218,632	0.002170939	309,070	28,097,237	0.011	28,097,237	24,707,325	1.137202712
Jun-21	174,565	44,181,483	0.00395109	335,534	28,196,097	0.012	28,196,097	26,641,706	1.058344274
Sep-21	253,081	43,996,930	0.005752242	369,472	28,203,946	0.013	28,203,946	26,217,101	1.075784313
Dec-21	358,243	43,267,167	0.008279789	369,242	29,304,939	0.013	29,304,939	26,406,463	1.109763886
tot	879,714	174,664,212	0	1,383,317	113,802,219	0.049	113,802,219	103,972,595	4
rata-rata	219,929	43,666,053	0.01	345,829	28,450,555	0.012	28,450,555	25,993,149	1.10
Mar-22	92,896	43,056,812	0.002157522	423,334	29,603,752	0.014	29,603,752	26,449,616	1.119250729
Jun-22	202,323	43,910,607	0.004607611	404,491	31,355,864	0.013	31,355,864	25,553,061	1.227088371
Sep-22	337,363	45,572,331	0.007402803	312,587	31,896,631	0.010	31,896,631	25,944,463	1.229419588
Dec-22	457,594	46,699,415	0.009798709	306,911	32,650,109	0.009	32,650,109	26,892,542	1.214095306
tot	1,090,176	179,239,165	0	1,447,322	125,506,356	0.046	125,506,356	104,839,682	5
RATA-RATA	272,544	44,809,791	0.01	361,831	31,376,589	0.012	31,376,589	26,209,921	1.20
Mar-23	140,734	45,995,351	0.003059744	308,947	31,206,815	0.010	31,206,815	25,995,383	1.200475292
Jun-23	227,781	45,362,903	0.005021306	305,706	32,179,534	0.010	32,179,534	25,332,642	1.270279428
Sep-23	331,992	45,824,429	0.007244869	303,954	33,401,509	0.009	33,401,509	25,290,509	1.320713197
Dec-23	453,209	46,883,866	0.009666663	295,187	34,324,051	0.009	34,324,051	26,229,093	1.308625159
tot	1,153,716	184,066,549	0	1,213,794	131,111,906	0.037	131,111,909	102,847,627	5
RATA-RATA	288,429	46,016,637	0.01	303,448	32,777,977	0.009	32,777,977	25,711,907	1.28
Mar-24	118,024	46,987,249	0.00251183	264,059	35,207,832	0.008	35,207,832	24,304,564	1.448609899
Jun-24	259,517	48,191,857	0.00538508	274,932	36,175,198	0.008	36,175,198	25,470,468	1.420280067
Sep-24	392,863	47,420,405	0.008284683	270,938	35,186,767	0.008	35,186,767	24,132,949	1.458038427
Dec-24	519,430	50,306,820	0.01032524	282,098	37,118,212	0.008	37,118,212	26,928,918	1.378377401
tot	1,289,834	192,906,331	0	1,092,027	143,688,009	0.030	143,688,009	100,836,899	6
RATA-RATA	322,459	48,226,583	0.01	273,007	35,922,002	0.008	35,922,002	25,209,225	1.43

	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	3,038	11,127,457	0.000273018	408,398	7,139,833	0.057	7,139,833	8,389,378	0.8510563
Jun-21	4,783	12,153,873	0.000393537	371,114	7,699,463	0.048	7,699,463	9,934,875	0.774993133
Sep-21	5,767	13,553,398	0.000425502	412,492	8,152,022	0.051	8,152,022	11,188,765	0.728599974
Dec-21	12,868	14,015,360	0.000918136	375,862	8,503,664	0.044	8,503,664	11,242,321	0.756397545
tot	26,456	50,850,088	0	1,567,867	31,494,982	0.200	31,494,982	40,755,343	
rata-rata	6,614	12,712,522	0.00	391,967	7,873,746	0.050	7,873,746	10,188,836	0.76
Mar-22	8,207	13,220,276	0.000620789	423,004	8,868,002	0.048	8,868,002	10,432,521	0.850034426
Jun-22	34,878	14,767,302	0.00236184	397,887	9,680,960	0.041	9,680,960	11,979,066	0.808156496
Sep-22	57,507	15,348,185	0.003746827	4,007	10,017,746	0.000	10,017,746	12,093,611	0.828350275
Dec-22	52,505	16,862,363	0.003113739	4,080	10,199,866	0.000	10,199,866	13,154,886	0.775367115
tot	153,097	60,198,126	0	828,978	38,766,574	0.090	38,766,574	47,660,084	
RATA-RATA	38,274	15,049,532	0.00	207,245	9,691,644	0.022	9,691,644	11,915,021	0.82
Mar-23	21,833	16,310,284	0.001338603	4,018	10,044,133	0.000	10,044,133	11,829,725	0.849058588
Jun-23	39,486	16,858,434	0.00234221	387,606	10,532,781	0.037	10,532,781	12,313,298	0.855398854
Sep-23	57,969	17,352,458	0.003340679	399,738	10,043,672	0.040	10,043,672	12,467,065	0.805616398
Dec-23	77,916	18,147,378	0.004293513	406,028	10,253,225	0.040	10,253,225	13,402,451	0.765026114
tot	197,204	68,668,554	0	1,197,390	40,873,811	0.117	40,873,811	50,012,543	
RATA-RATA	49,301	17,167,139	0.00	299,347	10,218,453	0.029	10,218,453	12,503,136	0.82
Mar-24	14,849	18,290,069	0.000811861	432,554	10,225,861	0.042	10,225,861	13,918,792	0.734680206
Jun-24	29,478	18,202,174	0.001619477	485,271	10,618,615	0.046	10,618,615	13,785,185	0.775291802
Sep-24	49,468	19,305,947	0.002562319	508,905	10,850,860	0.047	10,850,860	13,985,190	0.775882201
Dec-24	74,850	20,871,409	0.003586246	438,344	11,239,586	0.039	11,239,586	14,430,646	0.77886922
tot	168,645	76,669,599	0	1,865,074	42,934,922	0.174	42,934,922	56,119,813	
RATA-RATA	42,161	19,167,400	0.00	466,268	10,733,731	0.043	10,733,731	14,029,953	0.76
BNEO	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	-50,272	5,736,039	-0.008764236	166,316	3,745,846	0.044	3,745,846	4,194,992	0.892932598
Jun-21	-132,858	6,992,560	-0.018999908	176,233	3,822,837	0.046	3,822,837	5,134,156	0.744588744
Sep-21	-264,744	8,086,562	-0.032738758	167,528	3,842,396	0.044	3,842,396	6,676,455	0.575514401
Dec-21	-986,289	11,337,809	-0.086991146	74,821	4,275,500	0.018	4,275,500	8,124,417	0.526253145
tot	-1,434,163	32,152,970	0	584,898	15,686,579	0.152	15,686,579	24,130,024	
rata-rata	-358,541	8,038,243	-0.04	146,225	3,921,645	0.038	3,921,645	6,032,506	0.68
Mar-22	-416,733	12,529,170	-0.033261022	83,611	4,805,212	0.017	4,805,212	9,320,444	0.515556126
Jun-22	-611,438	14,362,926	-0.042570574	1,408	7,042,189	0.000	7,042,189	11,107,725	0.633989995
Sep-22	-601,171	15,997,627	-0.037578761	167,971	8,934,644	0.019	8,934,644	12,672,368	0.70504923
Dec-22	-789,059	19,694,280	-0.04006539	262,253	10,244,251	0.026	10,244,251	14,450,498	0.708920274
tot	-2,418,401	62,584,003	0	515,243	31,026,296	0.062	31,026,296	47,551,040	
RATA-RATA	-604,600	15,646,001	-0.04	128,811	7,756,574	0.016	7,756,574	11,887,760	0.64
Mar-23	-68,403	19,112,450	-0.003578976	385,082	10,908,833	0.035	10,908,833	14,751,253	0.739519077
Jun-23	-326,776	19,624,662	-0.016651293	373,074	10,110,396	0.037	10,110,396	15,229,456	0.663871115
Sep-23	-566,057	19,449,259	-0.029104296	426,549	10,965,260	0.035	10,965,260	15,303,777	0.716506781
Dec-23	-573,180	18,169,541	-0.031546201	402,219	10,783,341	0.037	10,783,341	13,872,270	0.777330675
tot	-1,534,416	76,355,912	0	1,586,923	42,767,830	0.148	42,767,830	59,156,756	
RATA-RATA	-383,604	19,088,978	-0.02	396,731	10,691,958	0.037	10,691,958	14,789,189	0.72
Mar-24	14,233	18,912,849	0.000752557	370,189	9,395,650	0.035	9,395,650	14,346,176	0.654923654
Jun-24	-6,156	19,057,239	-0.000323018	349,865	9,017,146	0.039	9,017,146	14,758,745	0.61096997
Sep-24	4,063	18,459,423	0.000220104	344,509	9,260,993	0.037	9,260,993	14,142,388	0.654839405
Dec-24	19,885	17,409,065	0.001142221	291,131	8,822,146	0.033	8,822,146	13,063,792	0.675312804
tot	32,025	73,839,076	0	1,355,694	36,495,935	0.148	36,495,935	56,311,101	
RATA-RATA	8,006	18,459,769	0.00	338,923	9,123,984	0.037	9,123,984	14,077,775	0.65
BRYI	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	17,867	24,908,842	0.000717295	880,057	18,488,594	0.048	18,488,594	19,317,890	0.957071088
Jun-21	26,219	25,403,477	0.001032103	843,159	18,369,481	0.046	18,369,481	20,054,693	0.915969195
Sep-21	-1,831,828	20,534,582	-0.089206978	660,190	14,320,814	0.046	14,320,814	16,862,850	0.849252291
Dec-21	-3,045,701	16,866,523	-0.180576696	462,011	11,608,327	0.040	11,608,327	13,496,292	0.860112318
tot	-4,833,443	87,713,424	0	2,845,417	62,787,216	0.175	62,787,216	69,731,725	
rata-rata	-1,208,361	21,928,356	-0.07	711,354	15,696,804	0.045	15,696,804	17,432,931	0.90
Mar-22	47,712	13,193,287	0.003616385	133,380	9,527,115	0.014	9,527,115	10,150,997	0.93853983
Jun-22	23,623	14,500,676	0.001629096	324,359	9,267,396	0.035	9,267,396	11,509,433	0.805200048
Sep-22	32,472	12,985,038	0.002500724	171,675	8,374,410	0.021	8,374,410	9,624,110	0.870149032
Dec-22	11,461	13,898,775	0.000824605	225,233	7,766,644	0.029	7,766,644	9,814,901	0.791311497
tot	115,268	54,577,776	0	854,647	34,935,565	0.099	34,935,565	41,099,441	
RATA-RATA	28,817	13,644,444	0.00	213,662	8,733,891	0.025	8,733,891	10,274,860	0.85
Mar-23	4,372	12,643,164	0.0003458	281,522	6,866,379	0.041	6,866,379	8,748,570	0.784857297
Jun-23	9,275	12,008,289	0.000772383	263,129	6,048,954	0.044	6,048,954	8,199,912	0.737685234
Sep-23	14,673	11,433,447	0.00128334	267,056	5,622,225	0.048	5,622,225	7,065,313	0.795750309
Dec-23	24,351	12,440,642	0.001957375	303,307	6,893,331	0.044	6,893,331	8,185,975	0.842090405
tot	52,671	48,525,542	0	1,115,013	25,430,889	0.176	25,430,889	32,199,770	
RATA-RATA	13,168	12,131,386	0.00	278,753	6,357,722	0.044	6,357,722	8,049,943	0.79
Mar-24	9,162	12,241,486	0.000748439	289,166	6,756,223	0.043	6,756,223	8,050,245	0.839256401
Jun-24	20,025	13,084,223	0.001530469	280,831	6,783,366	0.041	6,783,366	8,669,096	0.782476743
Sep-24	33,884	12,821,304	0.002642789	246,950	6,784,338	0.036	6,784,338	7,855,475	0.863644528
Dec-24	50,892	13,128,920	0.003876328	229,456	7,125,951	0.032	7,125,951	8,133,053	0.876171716
tot	113,963	51,275,933	0	1,046,403	27,449,878	0.153	27,449,878	32,707,873	
RATA-RATA	28,491	12,818,983	0.00	261,601	6,862,470	0.038	6,862,470	8,176,968	0.84

	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	14,741	5,530,893	0.002665212	79,944	2,323,942	0.034	2,323,942	2,779,762	0.836021933
Jun-21	24,753	5,420,073	0.004566913	86,454	2,103,500	0.041	2,103,500	2,752,478	0.764220459
Sep-21	31,771	5,193,024	0.006118015	160,512	2,392,138	0.067	2,392,138	2,820,400	0.848155581
Dec-21	43,366	5,754,751	0.007535687	143,701	2,270,154	0.063	2,270,154	2,739,626	0.828636464
tot	114,631	21,898,741	0	470,611	9,089,734	0.206	9,089,734	11,092,266	3
rata-rata	28,658	5,474,685	0.01	117,653	2,272,434	0.051	2,272,434	2,773,067	0.82
Mar-22	22,824	5,599,071	0.004076391	144,170	2,489,984	0.058	2,489,984	2,407,013	1.034470524
Jun-22	31,180	5,268,041	0.005918709	149,431	2,598,800	0.058	2,598,800	2,234,322	1.16312689
Sep-22	44,191	4,968,942	0.008893443	149,551	2,085,789	0.072	2,085,789	2,129,065	0.979673707
Dec-22	37,940	6,644,838	0.005709695	165,604	2,741,794	0.060	2,741,794	2,263,528	1.211292284
tot	136,135	22,480,892	0	608,757	9,916,367	0.248	9,916,367	9,033,928	4
RATA-RATA	34,034	5,620,223	0.01	152,189	2,479,092	0.062	2,479,092	2,258,482	1.10
Mar-23	23,466	6,336,206	0.003703478	171,227	2,335,980	0.073	2,335,980	2,449,831	0.953526998
Jun-23	50,078	6,431,051	0.007786908	127,239	2,288,475	0.056	2,288,475	2,293,671	0.997734636
Sep-23	70,210	6,300,998	0.011142679	127,852	2,737,723	0.047	2,737,723	1,974,463	1.386565866
Dec-23	94,104	6,204,756	0.01516643	46,920	3,046,748	0.015	3,046,748	2,298,575	1.325494274
tot	237,858	25,273,011	0	473,238	10,408,926	0.191	10,408,926	9,016,540	5
RATA-RATA	59,465	6,318,253	0.01	118,310	2,602,232	0.048	2,602,232	2,254,135	1.17
Mar-24	28,108	6,972,760	0.004031115	46,640	3,533,310	0.013	3,533,310	2,405,630	1.468767017
Jun-24	50,106	7,664,316	0.00653757	130,127	3,498,025	0.037	3,498,025	2,685,080	1.302763791
Sep-24	80,772	7,353,365	0.010984359	121,444	3,382,838	0.036	3,382,838	2,737,023	1.23595527
Dec-24	110,605	7,486,803	0.014773328	108,731	3,842,074	0.028	3,842,074	2,786,433	1.378850308
tot	269,591	29,477,244	0	406,941	14,256,247	0.115	14,256,247	10,614,166	5
RATA-RATA	67,398	7,369,311	0.01	101,735	3,564,062	0.029	3,564,062	2,653,542	1.35
BNOBU	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	12,272	14,466,968	0.000848277	54,697	7,703,757	0.007	7,703,757	11,030,994	0.698373782
Jun-21	26,749	15,668,143	0.001707222	50,652	8,733,158	0.006	8,733,158	12,791,446	0.682734227
Sep-21	45,976	16,356,627	0.002810848	53,820	9,121,953	0.006	9,121,953	12,926,033	0.705703985
Dec-21	64,186	20,742,643	0.003094398	56,910	9,812,089	0.006	9,812,089	16,012,192	0.612788618
tot	149,183	67,234,381	0	216,079	35,370,957	0.025	35,370,957	52,760,665	3
rata-rata	37,296	16,808,595	0.00	54,020	8,842,739	0.006	8,842,739	13,190,166	0.67
Mar-22	23,284	20,543,807	0.001133383	23,662	10,287,872	0.002	10,287,872	15,717,663	0.654542091
Jun-22	49,695	21,433,136	0.002318606	30,033	11,123,180	0.003	11,123,180	17,238,014	0.645270389
Sep-22	77,239	21,257,655	0.003633468	56,444	12,009,465	0.005	12,009,465	15,514,187	0.774095671
Dec-22	103,845	22,116,366	0.004695392	50,878	12,409,218	0.004	12,409,218	15,037,792	0.825202131
tot	254,063	85,350,964	0	161,017	45,829,735	0.014	45,829,735	63,507,656	3
RATA-RATA	63,516	21,337,741	0.00	40,254	11,457,434	0.003	11,457,434	15,876,914	0.72
Mar-23	29,358	22,424,173	0.001309212	44,425	12,340,244	0.004	12,340,244	14,404,467	0.856695635
Jun-23	62,626	23,242,490	0.002694462	64,960	12,737,173	0.005	12,737,173	14,425,724	0.882948613
Sep-23	104,403	24,820,383	0.004206341	74,914	13,620,694	0.006	13,620,694	16,244,158	0.838498
Dec-23	141,536	26,622,352	0.005316435	89,899	15,237,176	0.006	15,237,176	17,854,872	0.85339038
tot	337,923	97,109,398	0	274,198	53,935,287	0.020	53,935,287	62,929,221	3
RATA-RATA	84,481	24,277,350	0.00	68,549	13,483,822	0.005	13,483,822	15,732,305	0.86
Mar-24	51,031	29,193,418	0.001748031	79,922	16,650,456	0.005	16,650,456	20,032,057	0.831190526
Jun-24	127,746	30,712,852	0.004159366	88,916	17,434,489	0.005	17,434,489	20,988,716	0.830660103
Sep-24	226,256	31,940,153	0.007083748	122,957	18,081,893	0.007	18,081,893	22,411,860	0.806800194
Dec-24	329,000	33,325,801	0.009872231	94,869	20,184,881	0.005	20,184,881	24,354,136	0.828807107
tot	734,033	125,172,224	0	386,664	72,351,719	0.021	72,351,719	87,786,769	3
RATA-RATA	183,508	31,293,056	0.01	96,666	18,087,930	0.005	18,087,930	21,946,692	0.82
BINAP	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	13,176	10,608,863	0.00124198	41,982	2,780,262	0.015	2,780,262	9,339,592	0.297685595
Jun-21	23,171	11,366,057	0.002038614	29,580	3,113,690	0.010	3,113,690	9,796,524	0.317836204
Sep-21	29,236	11,889,656	0.002458944	90,794	2,919,408	0.031	2,919,408	9,639,701	0.302852547
Dec-21	39,748	15,055,850	0.002640037	97,185	3,709,335	0.026	3,709,335	12,502,036	0.296698474
tot	105,331	48,920,426	0	259,540	12,522,695	0.082	12,522,695	41,277,853	1
rata-rata	26,333	12,230,107	0.00	64,885	3,130,674	0.020	3,130,674	10,319,463	0.30
Mar-22	7,956	17,669,162	0.000450276	99,094	5,414,963	0.018	5,414,963	14,381,960	0.376510782
Jun-22	52,907	19,334,975	0.002736337	129,973	7,063,770	0.018	7,063,770	16,417,836	0.43024976
Sep-22	94,833	20,303,526	0.004670765	131,405	8,645,084	0.015	8,645,084	17,539,468	0.492893171
Dec-22	157,048	20,552,736	0.007641221	168,662	9,749,245	0.017	9,749,245	15,424,347	0.632068573
tot	312,744	77,860,399	0	529,134	30,873,062	0.069	30,873,062	63,763,611	2
RATA-RATA	78,186	19,465,100	0.00	132,284	7,718,266	0.017	7,718,266	15,940,903	0.48
Mar-23	58,837	21,419,826	0.002746848	168,455	11,082,566	0.015	11,082,566	17,254,734	0.642291327
Jun-23	115,319	22,296,805	0.005171997	225,665	12,264,389	0.018	12,264,389	18,217,836	0.673207784
Sep-23	170,490	23,564,613	0.007235001	244,972	12,310,165	0.020	12,310,165	19,391,216	0.634832029
Dec-23	207,876	24,384,580	0.008524896	436,095	12,677,186	0.034	12,677,186	19,309,487	0.656526297
tot	552,522	91,665,824	0	1,075,187	48,334,306	0.088	48,334,306	74,173,273	3
RATA-RATA	138,131	22,916,456	0.01	268,797	12,083,577	0.022	12,083,577	18,543,318	0.65
Mar-24	32,819	26,806,026	0.001224314	331,876	12,429,824	0.027	12,429,824	22,600,885	0.549970676
Jun-24	68,886	23,349,813	0.002950174	472,307	12,939,907	0.037	12,939,907	18,444,636	0.701553937
Sep-24	110,234	22,444,204	0.004911468	590,935	13,249,674	0.045	13,249,674	17,094,350	0.775090834
Dec-24	81,848	24,436,734	0.003349384	455,005	13,150,442	0.035	13,150,442	20,111,849	0.65386539
tot	293,787	97,036,777	0	1,850,124	51,769,847	0.142	51,769,847	78,251,720	3
RATA-RATA	73,447	24,259,194	0.00	462,531	12,942,462	0.036	12,942,462	19,562,930	0.67

	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	-1,900	2,511,486	-0.000756524	88,913	1,522,491	0.058	1,522,491	2,189,377	0.695399193
Jun-21	27,341	2,605,762	0.010492516	90,001	1,546,416	0.058	1,546,416	2,236,621	0.691407261
Sep-21	31,381	2,633,242	0.011917249	101,403	1,545,781	0.066	1,545,781	2,256,997	0.684883941
Dec-21	6,327	2,577,268	0.002454925	106,826	1,530,453	0.070	1,530,453	2,206,449	0.693627181
tot	63,149	10,327,758	0	387,144	6,145,141	0.252	6,145,141	8,889,444	3
rata-rata	15,787	2,581,940	0.01	96,786	1,536,285	0.063	1,536,285	2,222,361	0.69
Mar-22	-6,639	2,606,478	-0.002547115	115,587	1,448,457	0.080	1,448,457	2,172,933	0.666590732
Jun-22	-13,235	2,581,777	-0.005126314	129,861	1,444,504	0.090	1,444,504	2,173,655	0.664550722
Sep-22	-11,877	2,535,446	-0.004684383	121,242	1,450,267	0.084	1,450,267	2,129,632	0.680994181
Dec-22	-28,899	2,391,136	-0.012085887	146,579	1,377,621	0.106	1,377,621	2,015,314	0.683576356
tot	-60,650	10,114,837	0	513,269	5,720,849	0.360	5,720,849	8,491,534	3
RATA-RATA	-15,163	2,528,709	-0.01	128,317	1,430,212	0.090	1,430,212	2,122,884	0.67
Mar-23	18,365	15,524,643	0.001182958	402,093	10,283,697	0.039	10,283,697	11,164,612	0.921097572
Jun-23	27,110	17,057,858	0.001589297	409,976	10,874,687	0.038	10,874,687	12,513,245	0.86905411
Sep-23	37,304	17,139,266	0.002176523	407,360	11,315,560	0.036	11,315,560	12,381,559	0.913904299
Dec-23	62,011	16,824,667	0.003685719	375,610	11,382,129	0.033	11,382,129	12,770,046	0.891314644
tot	144,790	66,546,434	0	1,595,039	43,856,073	0.146	43,856,073	48,829,462	4
RATA-RATA	36,198	16,636,609	0.00	398,760	10,964,018	0.036	10,964,018	12,207,366	0.90
Mar-24	26,347	17,698,310	0.001488673	438,906	11,642,064	0.038	11,642,064	12,851,491	0.905892087
Jun-24	40,126	18,360,769	0.00218542	438,125	12,341,537	0.036	12,341,537	14,297,589	0.863190081
Sep-24	52,315	19,377,733	0.002699748	474,563	12,358,410	0.038	12,358,410	14,611,920	0.845775914
Dec-24	15,039	17,688,604	0.000850208	462,982	12,088,302	0.038	12,088,302	13,299,132	0.908954208
tot	133,827	73,125,416	0	1,814,575	48,430,313	0.150	48,430,313	55,060,132	4
RATA-RATA	33,457	18,281,354	0.00	453,644	12,107,578	0.037	12,107,578	13,765,033	0.88
BOI	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	7,788	6,466,745	0.001204315	135,975	4,400,480	0.031	4,400,480	3,418,755	1.287158629
Jun-21	4,949	6,802,935	0.00072748	144,120	4,986,858	0.029	4,986,858	3,740,327	1.33326792
Sep-21	11,262	6,752,158	0.001667911	173,450	5,056,863	0.034	5,056,863	3,660,778	1.381362923
Dec-21	17,460	7,721,345	0.002261264	197,587	5,519,188	0.036	5,519,188	3,927,821	1.405152628
tot	41,459	27,743,183	0	651,132	19,963,389	0.130	19,963,389	14,747,681	5
rata-rata	10,365	6,935,796	0.00	162,783	4,990,847	0.032	4,990,847	3,686,920	1.35
Mar-22	2,918	7,081,912	0.000412036	224,226	5,429,210	0.041	5,429,210	3,463,251	1.567662869
Jun-22	5,143	8,510,614	0.000604304	216,804	6,712,205	0.032	6,712,205	4,977,434	1.348521713
Sep-22	10,257	9,449,631	0.001085439	199,322	7,465,262	0.027	7,465,262	5,638,206	1.324049175
Dec-22	13,210	10,183,411	0.001297208	221,763	8,064,123	0.028	8,064,123	5,365,720	1.502896722
tot	31,528	35,225,568	0	862,116	27,670,800	0.128	27,670,800	19,444,611	6
RATA-RATA	7,882	8,806,392	0.00	215,529	6,917,700	0.032	6,917,700	4,861,153	1.64
Mar-23	5,007	10,463,740	0.00047851	261,790	7,957,150	0.033	7,957,150	5,769,928	1.379072268
Jun-23	11,454	10,688,531	0.001071616	308,831	8,578,646	0.036	8,578,646	5,974,522	1.435871522
Sep-23	20,669	10,977,836	0.001882794	303,296	8,640,899	0.035	8,640,899	6,138,547	1.407645653
Dec-23	28,651	11,075,151	0.002586962	324,059	8,527,881	0.038	8,527,881	6,067,686	1.405458522
tot	65,781	43,205,258	0	1,197,977	33,704,576	0.142	33,704,576	23,950,683	6
RATA-RATA	16,445	10,801,315	0.00	299,494	8,426,144	0.036	8,426,144	5,987,671	1.41
Mar-24	4,308	10,671,341	0.000403698	354,533	8,441,268	0.042	8,441,268	5,700,464	1.480803668
Jun-24	17,276	11,454,379	0.001508244	398,125	8,808,073	0.045	8,808,073	6,363,350	1.384188046
Sep-24	32,870	11,260,077	0.002919163	350,568	8,677,434	0.040	8,677,434	6,197,013	1.400260739
Dec-24	49,988	11,870,492	0.004211114	231,574	9,300,154	0.025	9,300,154	6,809,744	1.36571272
tot	104,442	45,256,289	0	1,334,800	35,226,926	0.153	35,226,926	25,070,571	6
RATA-RATA	26,111	11,314,072	0.00	333,700	8,806,732	0.038	8,806,732	6,267,643	1.41
BAI	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	1,602	4,525,035	0.00035403	97,574	1,764,454	0.055	1,764,454	2,723,780	0.647796078
Jun-21	3,609	3,989,629	0.000904595	113,241	1,856,410	0.061	1,856,410	2,259,500	0.821602124
Sep-21	565	3,937,962	0.000143475	137,921	2,089,716	0.066	2,089,716	2,137,448	0.977668697
Dec-21	4,115	5,203,045	0.000790883	158,306	2,405,869	0.066	2,405,869	3,179,599	0.756657994
tot	9,891	17,655,671	0	507,043	8,116,449	0.248	8,116,449	10,300,327	3
rata-rata	2,473	4,413,918	0.00	126,761	2,029,112	0.062	2,029,112	2,575,082	0.80
Mar-22	-8,799	4,876,224	-0.00180447	181,267	2,351,061	0.077	2,351,061	1,926,387	1.22
Jun-22	-105,237	3,787,668	-0.027784114	212,166	2,271,580	0.093	2,271,580	1,245,890	1.82
Sep-22	-172,867	3,700,200	-0.046718285	176,516	2,144,788	0.082	2,144,788	1,339,266	1.60
Dec-22	-155,381	4,505,046	-0.034490436	137,572	2,258,977	0.061	2,258,977	1,006,264	2.24
tot	-442,284	16,869,138	0	707,520	9,026,406	0.314	9,026,406	5,517,807	7
RATA-RATA	-110,571	4,217,285	-0.03	176,880	2,256,602	0.078	2,256,602	1,379,452	1.72
Mar-23	34,430	4,762,994	0.007228647	155,406	2,398,240	0.065	2,398,240	1,214,618	1.974480866
Jun-23	85,037	4,671,061	0.018205072	164,225	2,240,447	0.073	2,240,447	1,101,085	2.034762984
Sep-23	162,175	4,441,210	0.036515949	173,253	2,478,587	0.070	2,478,587	825,698	3.001808167
Dec-23	177,972	4,379,417	0.040638286	246,075	2,666,031	0.092	2,666,031	708,515	3.762843412
tot	459,614	18,254,682	0	738,959	9,783,305	0.300	9,783,305	3,849,916	11
RATA-RATA	114,904	4,563,671	0.03	184,740	2,445,826	0.075	2,445,826	962,479	2.69
Mar-24	48,860	4,738,383	0.010311535	282,108	2,749,594	0.103	2,749,594	951,248	2.890512253
Jun-24	97,788	4,603,044	0.021244203	224,501	2,806,266	0.080	2,806,266	884,729	3.171893314
Sep-24	152,263	4,659,832	0.032675642	221,091	2,849,112	0.078	2,849,112	858,119	3.320182865
Dec-24	214,991	4,867,670	0.044167127	300,325	2,929,997	0.103	2,929,997	1,080,314	2.712171646
tot	513,902	18,868,929	0	1,028,025	11,334,966	0.363	11,334,969	3,774,410	12
RATA-RATA	128,476	4,717,232	0.03	257,006	2,833,742	0.091	2,833,742	943,603	3.02

	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	7,246	8,805,506	0.000822894	12984955.61	4,070,519	0.032	4,070,519	7,086,179	0.574430733
Jun-21	18,532	8,556,339	0.00216588	11584150.44	3,748,916	0.031	3,748,916	6,861,190	0.54639443
Sep-21	32,742	9,004,903	0.003636019	12157338.93	3,787,333	0.032	3,787,333	7,348,313	0.515401698
Dec-21	32,220	8,989,600	0.003584142	12011248.62	3,512,061	0.034	3,512,061	7,368,630	0.476623334
tot	90,740	35,356,348	0	48,737,694	15,118,829	0.129	15,118,829	28,664,312	2
rata-rata	22,685	8,839,087	0.00	12,184,423	3,779,707	0.032	3,779,707	7,166,078	0.53
Mar-22	15,657	9,149,541	0.001711233	12215712.3	3,365,210	0.036	3,365,210	7,461,275	0.451023451
Jun-22	30,962	11,948,973	0.002591185	12716692.32	3,020,592	0.042	3,020,592	7,226,900	0.417965103
Sep-22	60,340	11,654,480	0.005177408	10297966.2	2,909,030	0.035	2,909,030	6,913,502	0.420775173
Dec-22	82,022	11,589,102	0.007077511	10555351.9	3,160,285	0.033	3,160,285	6,937,418	0.455541961
tot	188,981	44,342,096	0	45,785,723	12,455,117	0.147	12,455,117	28,539,095	2
RATA-RATA	47,245	11,085,524	0.00	11,446,431	3,113,779	0.037	3,113,779	7,134,774	0.44
Mar-23	54,457	11,629,856	0.004682517	9317451	4,197,050	0.022	4,197,050	6,915,737	0.606883981
Jun-23	127,673	12,641,068	0.010099859	10044530.32	4,737,986	0.021	4,737,986	7,745,735	0.611689659
Sep-23	123,066	14,287,295	0.008613667	9305595.99	5,441,869	0.017	5,441,869	9,353,067	0.581827223
Dec-23	130,178	14,598,742	0.00891707	7161431.9	6,018,010	0.012	6,018,010	9,500,003	0.633474537
tot	435,374	53,156,961	0	35,829,009	20,394,915	0.072	20,394,915	33,514,542	2
RATA-RATA	108,844	13,289,240	0.01	8,957,252	5,098,729	0.018	5,098,729	8,378,636	0.61
Mar-24	28,270	15,136,375	0.001867686	6917327.04	7,205,549	0.010	7,205,549	9,843,387	0.732019273
Jun-24	60,370	16,319,190	0.003699326	6933974.57	8,777,183	0.008	8,777,183	11,131,689	0.788486186
Sep-24	93,729	17,410,937	0.00538334	7376353.28	9,705,728	0.008	9,705,728	12,279,627	0.790392737
Dec-24	131,797	17,798,902	0.007404783	8546814.63	10,551,623	0.008	10,551,623	12,643,143	0.83457278
tot	314,166	66,665,404	0	29,774,470	36,240,083	0.033	36,240,083	45,897,846	3
RATA-RATA	78,542	16,666,351	0.00	7,443,617	9,060,021	0.008	9,060,021	11,474,462	0.79
BIS	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	13,271	9,814,179	0.001352227	201,580	6,299,377	0.032	6,299,377	8,067,859	0.780799094
Jun-21	38,119	9,554,721	0.003989546	200,330	6,813,956	0.029	6,813,956	7,748,304	0.879412579
Sep-21	57,576	9,712,854	0.005927815	189,434	6,913,643	0.027	6,913,643	7,774,966	0.889218422
Dec-21	103,715	10,305,615	0.010063931	201,018	6,979,779	0.029	6,979,779	8,477,052	0.823373385
tot	212,681	39,387,369	0	792,362	27,006,755	0.118	27,006,755	32,068,181	3
rata-rata	53,170	9,846,842	0.01	198,090	6,751,689	0.029	6,751,689	8,017,045	0.84
Mar-22	25,593	10,288,763	0.002487471	204,990	7,243,465	0.028	7,243,465	7,879,251	0.919308828
Jun-22	53,597	10,069,371	0.005322775	226,640	7,529,568	0.030	7,529,568	7,622,791	0.98777049
Sep-22	78,512	10,136,497	0.007745477	252,938	7,664,783	0.033	7,664,783	7,652,613	1.001590306
Dec-22	118,257	10,483,678	0.011280106	258,799	7,818,713	0.033	7,818,713	7,030,976	1.112038073
tot	275,959	40,978,309	0	943,367	30,256,529	0.125	30,256,529	30,185,631	4
RATA-RATA	68,990	10,244,577	0.01	235,842	7,564,132	0.031	7,564,132	7,546,408	1.01
Mar-23	30,657	10,379,387	0.002953643	210,442	7,765,374	0.027	7,765,374	6,857,895	1.132326173
Jun-23	64,171	10,458,915	0.006135531	244,700	8,211,402	0.030	8,211,402	6,964,844	1.178978596
Sep-23	103,165	11,056,793	0.009330463	296,671	8,777,261	0.034	8,777,261	7,428,164	1.181619173
Dec-23	157,273	11,742,155	0.013393879	263,207	8,952,632	0.029	8,952,632	8,093,611	1.106135691
tot	355,266	43,637,250	0	1,015,020	33,706,669	0.120	33,706,669	29,344,514	5
RATA-RATA	88,817	10,909,313	0.01	253,755	8,426,667	0.030	8,426,667	7,336,129	1.15
Mar-24	40,220	11,827,450	0.003400564	251,819	8,993,544	0.028	8,993,544	8,125,006	1.106896906
Jun-24	81,619	11,966,797	0.006820455	270,903	9,245,822	0.029	9,245,822	8,230,449	1.123367875
Sep-24	128,027	11,873,109	0.010782938	286,565	9,364,879	0.031	9,364,879	8,189,257	1.143556613
Dec-24	170,308	12,381,513	0.013755023	282,607	9,645,288	0.029	9,645,288	8,635,415	1.116945509
tot	420,174	48,048,869	0	1,091,894	37,249,533	0.117	37,249,533	33,180,127	4
RATA-RATA	105,044	12,012,217	0.01	272,974	9,312,383	0.029	9,312,383	8,295,032	1.12
BMT	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	171,311	37,996,010	0.004508658	206,449	27,526,560	0.008	27,526,560	30,023,068	0.916847006
Jun-21	310,527	41,529,798	0.007477209	213,310	29,220,584	0.007	29,220,584	30,627,072	0.954076968
Sep-21	467,310	43,777,305	0.010674709	226,692	30,634,065	0.007	30,634,065	33,246,746	0.921415437
Dec-21	645,677	45,541,864	0.014177659	235,133	31,351,083	0.008	31,351,083	34,127,886	0.918635365
tot	1,594,825	168,844,977	0	881,585	118,732,292	0.030	118,732,292	128,024,772	4
rata-rata	398,706	42,211,244	0.01	220,396	29,683,073	0.007	29,683,073	32,006,193	0.93
Mar-22	355,475	46,535,515	0.007638789	243,455	32,460,679	0.008	32,460,679	34,467,881	0.941766017
Jun-22	614,944	49,546,121	0.012411547	249,397	33,702,277	0.007	33,702,277	35,383,178	0.952494346
Sep-22	905,345	50,068,520	0.01808212	265,104	35,347,141	0.008	35,347,141	36,870,364	0.958687064
Dec-22	1,206,112	53,915,055	0.022370598	276,832	36,910,969	0.008	36,910,969	40,664,296	0.907699693
tot	3,081,876	200,065,211	0	1,034,788	138,421,066	0.030	138,421,066	147,385,719	4
RATA-RATA	770,469	50,016,303	0.02	258,697	34,605,267	0.007	34,605,267	36,846,430	0.94
Mar-23	440,767	54,618,119	0.008069978	283,719	37,829,197	0.008	37,829,197	40,837,471	0.926335448
Jun-23	756,212	56,333,564	0.013423827	285,525	38,584,401	0.007	38,584,401	41,832,019	0.922365258
Sep-23	1,129,297	58,555,948	0.019285778	297,623	40,219,355	0.007	40,219,355	43,001,712	0.935296599
Dec-23	1,409,403	60,542,415	0.023279597	181,943	41,350,787	0.004	41,350,787	44,976,616	0.919384131
tot	3,735,679	230,050,046	0	1,048,810	157,983,740	0.027	157,983,740	170,647,818	4
RATA-RATA	933,920	57,512,512	0.02	262,203	39,495,935	0.007	39,495,935	42,661,955	0.93
Mar-24	485,456	63,656,977	0.007626124	140,533	42,585,756	0.003	42,585,756	45,775,459	0.930318492
Jun-24	860,143	62,247,795	0.013818048	156,945	43,595,704	0.004	43,595,704	45,382,957	0.96061841
Sep-24	1,225,406	64,488,995	0.019001785	202,574	45,016,411	0.005	45,016,411	47,002,458	0.957745891
Dec-24	1,577,550	66,232,344	0.023818423	175,793	46,261,415	0.004	46,261,415	48,824,547	0.94750321
tot	4,148,555	256,626,111	0	675,845	177,459,286	0.015	177,459,286	186,985,421	4
RATA-RATA	1,037,139	64,156,528	0.02	168,961	44,364,822	0.004	44,364,822	46,746,355	0.95

	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	11,022	22,419,948	0.000491616	996,486	13,339,836	0.075	13,339,836	17,454,368	0.764269208
Jun-21	32,345	22,899,717	0.001412463	963,519	14,086,541	0.068	14,086,541	17,851,107	0.789113023
Sep-21	42,436	22,908,791	0.001852389	972,683	14,076,459	0.069	14,076,459	17,382,820	0.809791449
Dec-21	-119,063	23,659,941	-0.005032261	1,067,462	14,683,105	0.073	14,683,105	18,071,941	0.812480796
tot	-33,260	91,888,397	0	4,000,150	56,185,941	0.285	56,185,941	70,760,236	3
rata-rata	-8,315	22,972,099	0.00	1,000,038	14,046,485	0.071	14,046,485	17,690,059	0.79
Mar-22	21,479	24,410,895	0.000879894	1,030,351	14,846,558	0.069	14,846,558	18,752,638	0.791705039
Jun-22	71,119	23,930,534	0.002971894	633,361	15,410,250	0.041	15,410,250	18,068,092	0.852898579
Sep-22	118,150	24,113,196	0.004899807	630,465	15,302,553	0.041	15,302,553	18,762,773	0.815580565
Dec-22	226,173	25,932,001	0.008721772	669,381	15,824,611	0.042	15,824,611	19,371,837	0.816887474
tot	436,921	98,386,626	0	2,963,559	61,383,972	0.194	61,383,972	74,955,340	3
RATA-RATA	109,230	24,596,657	0.00	740,890	15,345,993	0.049	15,345,993	18,738,835	0.82
Mar-23	46,107	25,658,637	0.001796939	675,414	16,353,854	0.041	16,353,854	19,167,543	0.853205546
Jun-23	74,322	26,775,701	0.002775726	703,211	17,235,555	0.041	17,235,555	19,785,778	0.871108278
Sep-23	115,099	27,346,139	0.004208967	735,343	17,719,108	0.042	17,719,108	20,502,014	0.864261823
Dec-23	101,816	29,624,241	0.003436915	743,287	18,628,743	0.040	18,628,743	22,429,180	0.830558362
tot	337,344	109,404,718	0	2,857,255	69,937,260	0.164	69,937,260	81,884,515	3
RATA-RATA	84,336	27,351,180	0.00	714,314	17,484,315	0.041	17,484,315	20,471,129	0.85
Mar-24	33,345	29,022,163	0.00114895	728,736	19,027,047	0.038	19,027,047	21,701,822	0.876748828
Jun-24	73,905	29,000,943	0.002548365	678,824	19,394,962	0.035	19,394,962	21,557,374	0.89969038
Sep-24	80,585	29,316,062	0.002748834	778,624	19,563,406	0.040	19,563,406	20,847,696	0.93839655
Dec-24	117,859	31,045,989	0.003796271	672,307	20,559,860	0.033	20,559,860	23,332,111	0.881183019
tot	305,694	118,385,157	0	2,858,491	78,545,275	0.146	78,545,275	87,439,003	4
RATA-RATA	76,424	29,596,289	0.00	714,623	19,636,319	0.036	19,636,319	21,859,751	0.90
ABI	ROA			NPL			LDR		
	LABA BERSIH	TOT.ASET	Hasil	Kredit bermasalah	tot.kredit	hasil	tot.kredit	DPK	hasil
Mar-21	8,862	3,981,142	0.002225994	26,170	1,010,412	0.026	1,010,412	1,992,668	0.5070649
Jun-21	22,929	4,222,206	0.005430573	15,651	889,285	0.018	889,285	1,868,347	0.475974217
Sep-21	85,732	6,898,588	0.012427471	45,023	2,065,267	0.022	2,065,267	2,210,496	0.934300266
Dec-21	192,475	4,649,357	0.041398198	11,431	2,198,243	0.005	2,198,243	2,124,024	1.034942637
tot	309,998	19,751,293	0	98,275	6,163,207	0.071	6,163,207	8,195,535	3
rata-rata	77,500	4,937,823	0.02	24,569	1,540,802	0.018	1,540,802	2,048,884	0.74
Mar-22	75,007	9,416,588	0.007965412	11,554	4,814,254	0.002	4,814,254	2,787,136	1.727312194
Jun-22	150,625	9,772,945	0.015412447	0	6,713,749	0.000	6,713,749	3,190,472	2.104312152
Sep-22	209,027	10,598,944	0.019721493	0	7,158,814	0.000	7,158,814	4,077,888	1.755520014
Dec-22	270,029	11,058,956	0.024417223	721	7,205,558	0.000	7,205,558	4,415,491	1.631881483
tot	704,688	40,847,433	0	12,275	25,892,375	0.003	25,892,375	14,470,987	7
RATA-RATA	176,172	10,211,858	0.02	3,069	6,473,094	0.001	6,473,094	3,617,747	1.80
Mar-23	90,497	12,071,988	0.007496445	3,585	7,169,497	0.001	7,169,497	5,121,638	1.399844542
Jun-23	216,257	12,867,237	0.016806794	3,718	7,435,244	0.001	7,435,244	4,844,363	1.534823877
Sep-23	338,818	11,989,837	0.028258766	4,394	7,322,899	0.001	7,322,899	4,891,179	1.497164385
Dec-23	444,566	12,750,435	0.034866732	5,909	7,385,708	0.001	7,385,708	4,898,665	1.507698118
tot	1,090,138	49,679,497	0	17,605	29,313,348	0.002	29,313,348	19,755,845	6
RATA-RATA	272,535	12,419,874	0.02	4,401	7,328,337	0.001	7,328,337	4,938,961	1.48
Mar-24	111,487	12,741,995	0.008749572	26,652	6,833,765	0.004	6,833,765	5,311,431	1.286614662
Jun-24	200,594	13,641,593	0.014704588	33,720	8,028,634	0.004	8,028,634	4,586,482	1.750499402
Sep-24	302,587	14,061,098	0.021519443	40,348	7,336,068	0.006	7,336,068	4,928,425	1.488521789
Dec-24	467,106	13,984,014	0.033402856	60,572	7,478,035	0.008	7,478,035	6,095,118	1.226889291
tot	1,081,774	54,428,700	0	161,292	29,676,502	0.022	29,676,502	20,921,456	6
RATA-RATA	270,444	13,607,175	0.02	40,323	7,419,126	0.005	7,419,126	5,230,364	1.44

Lampiran 2 Daftar *FinTech*

Bank	2021_Interne	2021_SMS	2021_Phone	2021_Mobile	2022_Interne	2022_SMS	2022_Phone	2022_Mobile	2023_Interne	2023_SMS	2023_Phone	2023_Mobile	2024_Internet	2024_SMS	2024_Phone	2024_Mobile
BNI	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
BCA	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
BRI	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Bank Mandiri	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Bank nobu	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	1
Allo Bank	0	0	0	0	0	0	0	1	0	0	0	1	0	0	0	1
Bank Mega	1	1	0	1	1	1	0	1	1	1	1	0	1	1	1	0
Bank Sinamas	1	1	0	1	1	1	0	1	1	1	1	0	1	1	1	0
OCBC NISP	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
HSBC Indonesia	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Bank Danamon	1	1	1	1	1	1	1	1	1	1	1	1	1	0	1	1
Bank Mayapada	1	1	1	1	1	1	1	1	1	1	1	1	1	0	1	1
Maybank Indonesia	1	0	1	1	1	0	1	1	1	0	1	1	1	0	1	1
KEB Hab Bank Indonesia	1	0	1	1	1	0	1	1	1	0	1	1	1	0	1	1
Index Selindo	1	0	1	1	1	0	1	1	1	0	1	1	1	0	1	1
Shinhan Bank Indonesia	1	0	1	1	1	0	1	1	1	0	1	1	1	0	1	1
Bank Bukopin	1	1	1	1	1	1	1	1	0	0	1	1	0	0	1	1
Bank Jago	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	1
JTrust Bank Indonesia	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	1
Bank Resnora Perdana	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	1
Commonwealth Bank Indonesi	1	1	0	1	1	1	0	1	1	1	0	1	1	1	0	1
Parin Bank	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	1
Bank Sahabat Sampoerna	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	1
Reso0 Bank Indonesia	1	0	0	1	1	0	0	0	1	0	0	0	1	0	0	0
Bank BTN	1	1	0	1	1	1	0	1	1	1	0	1	1	1	0	1
Bank Permata	1	1	0	1	1	1	0	1	1	1	0	1	1	1	0	1
CIMB Niaga	1	1	1	1	1	1	1	1	1	0	1	1	1	0	1	1
Bank SMBC Indonesia	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	1
Chi0 Construction Bank	1	0	1	1	1	0	1	1	1	0	1	1	1	0	1	1
UOB Indonesia	1	0	1	1	1	1	0	1	1	0	1	1	1	0	1	1
Bank Victoria InterOsio0l	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	1
Bank MNC InterOsio0l	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	1
ICBC Indonesia	1	1	0	1	1	1	0	1	1	1	0	1	1	1	0	1
ANZ Indonesia	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
DBS Indonesia	1	0	1	1	1	0	1	1	1	0	1	1	1	0	1	1
Standard Chartered Indonesia	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Bank Hibank Indonesia	1	0	1	1	1	0	1	1	1	0	1	1	1	0	1	1
Bank NEO Commerce	0	0	0	1	0	0	0	1	1	0	0	1	1	0	0	1
Bank Ganesha	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	1
Bank Bisnis InterOsio0l	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Raya Indonesia	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	1
Bank Woori Bersaudara	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	1
Bank OKE Indonesia	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	1
Bank Multiarta Sentosa	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	1
Bank Mestika Dharma	1	1	0	1	1	1	0	1	1	1	0	1	1	1	0	1
Bank Capital Indonesia	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	1
Bank Artha Graha InterOsio0l	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Mizuho Bank Indonesia	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	1
QNB Indonesia	1	0	1	1	1	0	1	1	1	0	1	1	1	0	1	1
Bank Muamalat Indonesia	1	0	1	1	1	0	1	1	1	0	1	1	1	0	1	1
Bank BNP Paribas Indonesia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of India Indonesia	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Bank Amar Indonesia	1	0	1	1	1	0	1	1	1	0	1	1	1	0	1	1
Bank Bumi Arta	1	0	1	1	1	0	1	1	1	0	1	1	1	0	1	1
Bank Mandiri Taspen	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	1
Sea bank Indonesia	0	1	0	0	0	0	0	1	0	0	0	1	0	0	0	1
Maspion Bank	1	0	1	1	1	0	1	1	1	0	1	1	1	0	1	1
Bank SBI Indonesia	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Bank Jasa Jakarta	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	1

Lampiran 3 Daftar Riwayat Hidup**DAFTAR RIWAYAT HIDUP**

Nama : Kornia Ainiyah

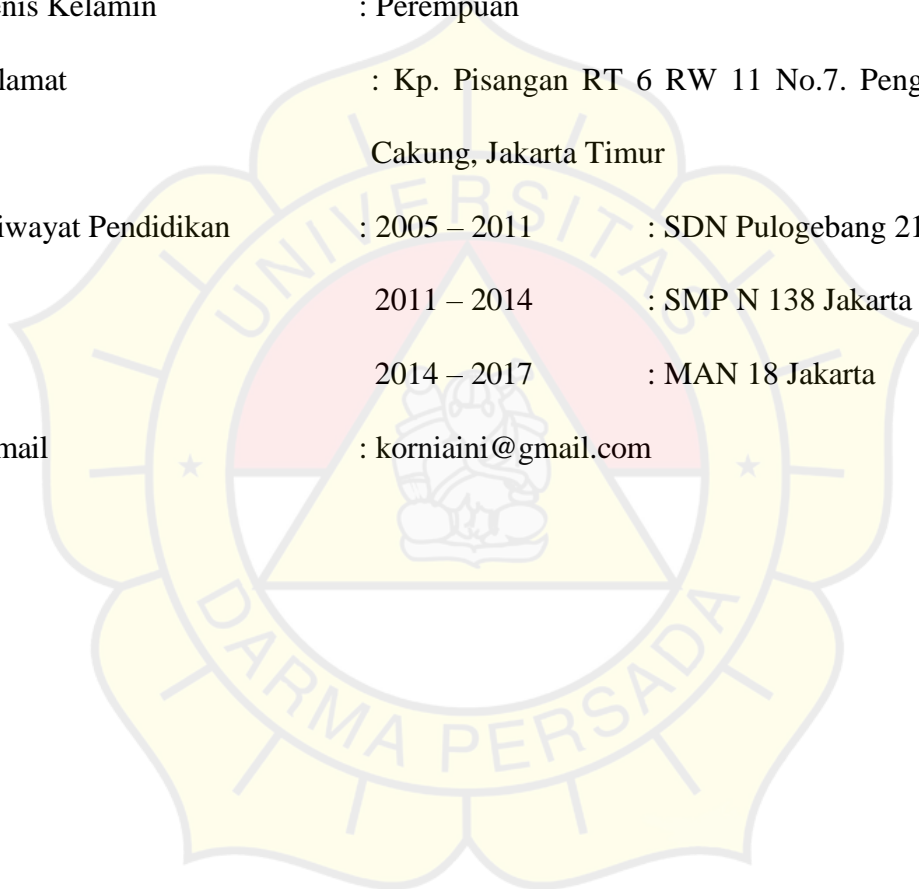
Tempat, Tanggal Lahir : Jakarta, 27 Oktober 1999

Jenis Kelamin : Perempuan

Alamat : Kp. Pisangan RT 6 RW 11 No.7. Penggilingan
Cakung, Jakarta Timur

Riwayat Pendidikan : 2005 – 2011 : SDN Pulogebang 21
2011 – 2014 : SMP N 138 Jakarta
2014 – 2017 : MAN 18 Jakarta

Email : korniaini@gmail.com



Lampiran 4 Catatan Konsultasi Proposal Skripsi dan Skripsi

Nama : Kornia Ainiyah

NIM : 2018420127

Judul : PENGARUH *FINANCIAL TECHNOLOGY (FINTECH)*
 TERHADAP KINERJA BANK KONVENSIONAL
 PERIODE TAHUN 2021-2024 (Studi Kasus Bank
 Konvensional di Indonesia yang Terdaftar pada OJK)

Dosen Pembimbing : Dr. Atik Isnawati, SE, AK, M.Si

Hari/Tanggal	Pokok Bahasan	Paraf Pembimbing
Rabu, 3 July 2025	Menentukan judul skripsi	
Sabtu, 6 July 2025	Menentukan Skema pembahasan skripsi	
Rabu, 10 July 2025	Pembuatan pendahuluan pada Bab 1	
Jum'at, 12 July 2025	Menentukan Variabel X dan Y	
Sabtu, 26 July 2025	Struktur penulisan skripsi	
Selasa, 29 July 2025	Mapping Landasan Teori pada Bab 2	
Jum'at, 1 Agustus 2025	Penyusunan Kerangka Penelitian dan Hipotesis pada Bab 2 dan Bab 3	

Hari/Tanggal	Pokok Bahasan	Paraf Pembimbing
Selasa, 5 Agustus 2025	Mengubah Jenis Variabel pada Bab 4	
Kamis, 7 Agustus 2025	Pembuatan kesimpulan dan saran pada bab 5	
Sabtu, 9 Agustus 2025	Penentuan data lampiran	

