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LAMPIRAN

LAMPIRAN 1

BIODATA

Identitas Diri

Nama : Winda Natania Winarta
Tempat, Tanggal Lahir : Makassar, 16 November 2000
Jenis Kelamin : Perempuan
Alamat Rumah : Jl. Dg. Tata 1 Blok 2 No. A6, Makassar,
Sulawesi Selatan
Telepon Rumah dan HP : 6281243313292
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Riwayat Pendidikan

Pendidikan Formal:

- Tahun 2006-2011 : SD Kristen Gamaliel Makassar
- Tahun 2012-2014 : SMP Kristen Gamaliel Makassar
- Tahun 2015-2018 : SMA Katolik Cenderawasih Makassar
- Tahun 2018-2022: Universitas Hasanuddin

Riwayat Prestasi :

- Prestasi Akademik:
 - o Juara 3 *Unscramble Me Competition* Sun English Education (2018)
- Prestasi Non Akademik:
 - o Penerima Beasiswa Unggulan Bank Indonesia (2021)
 - o Asisten Mata Kuliah Akuntansi Dasar (2020)
 - o Juara 1 Futsal Putri Katto Cup II (2015)

Pengalaman :

- Organisasi:
 - Koordinator *Design and Creative* Kampus Merdeka Bank Indonesia Angkatan V (2022)
 - Bendahara Generasi Baru Indonesia Komisariat Universitas Hasanuddin (2021)
 - Anggota Departemen Keakuntansian Ikatan Mahasiswa Akuntansi FEB-UH (2021)
 - Anggota Divisi Minat dan Bakat Persekutuan Mahasiswa Kristen Oikumene FEB-UH (2019/2020)
- Kerja:
 - Peserta Magang Merdeka Bank Indonesia (Agu – Des 2022)
 - Peserta Magang Merdeka Bank Mandiri Regional Sulawesi dan Maluku (Feb - Jul 2022)
 - Peserta Magang Koperasi Pegawai Bank Indonesia KPw Sulawesi Selatan (Des 2021 - Jan 2022)

Demikian biodata ini dibuat dengan sebenarnya.

Makassar, 13 November 2022

Winda Natania Winarta

LAMPIRAN 2

**DATA MODAL DAN ASET TERTIMBANG MENURUT RISIKO (ATMR) PERUSAHAAN METODE CAMELS (DALAM JUTAAN
RUPIAH)**

Nama Perusahaan	Modal			Aset Tertimbang Menurut Risiko (ATMR)		
	2018	2019	2020	2018	2019	2020
Bank Rakyat Indonesia Agroniaga	4.416.738,38	4.580.127,43	4.305.030,50	14.712.482,66	17.775.552,37	16.411.922,33
Bank IBK Indonesia	508.973,00	1.303.633,00	1.909.496,00	3.066.400,00	4.674.360,00	5.983.201,00
Bank Amar Indonesia	478.327,00	1.052.804,00	1.047.384,00	996.514,00	1.606.202,00	1.680.690,00
Bank Jago	106.426,00	664.829,00	1.079.849,00	525.739,00	386.437,00	1.135.643,00
Bank MNC Internasional	1.164.753,00	1.267.964,00	1.270.983,00	6.304.050,00	7.349.784,00	6.968.633,00
Bank Capital Indonesia	1.919.882,00	1.561.147,00	1.602.755,00	10.122.704,00	11.233.913,00	8.629.192,00
Bank Central Asia	148.193.541,00	167.281.590,00	174.351.119,00	542.302.092,00	603.941.813,00	565.262.431,00
Allo Bank Indonesia	309.364,00	252.452,00	307.664,00	1.633.529,00	1.349.880,00	1.326.941,00
Bank KB Bukopin	8.724.112,00	8.234.148,00	6.957.636,00	58.008.003,00	58.537.215,00	51.973.799,00
Bank Mestika Dharma	3.080.709,00	3.575.268,00	4.186.264,00	7.459.975,00	7.769.587,00	7.341.544,00
Bank Negara Indonesia	104.254.000,00	118.095.000,00	103.145.000,00	494.956.000,00	522.252.000,00	532.176.000,00

Bank Rakyat Indonesia	173.618.421,00	195.986.650,00	183.337.537,00	670.398.392,00	702.806.076,00	707.024.762,00
Bank Bisnis Internasional	390.644,00	461.621,00	1.013.061,00	694.906,00	710.196,00	977.782,00
Bank Tabungan Negara Tbk	23.328.446,00	23.350.625,00	24.995.226,00	110.514.532,00	113.880.918,00	107.047.247,00
Bank Neo Commerce	573.113,00	939.806,00	1.116.305,00	2.410.936,00	2.670.918,00	2.893.891,00
Bank Jtrust Indonesia	1.786.384,00	1.833.335,00	1.450.711,00	11.804.874,00	11.554.150,00	11.682.446,00
Bank Danamon Indonesia	29.720.000,00	33.445.000,00	32.236.000,00	130.387.000,00	135.997.000,00	125.974.000,00
Bank Pembangunan Daerah Banten	370.281,00	206.080,00	808.016,00	3.135.686,00	1.925.577,00	1.972.624,00
Bank Ganesha	1.107.590,00	1.131.125,00	1.069.953,00	3.142.762,00	3.020.872,00	2.543.652,00
Bank Ina Perdana	1.193.350,00	1.175.257,00	1.221.295,00	1.962.330,00	2.890.971,00	2.756.398,00
Bank Pembangunan Daerah Jawa Barat dan Banten	11.039.180,00	11.391.189,00	12.796.321,00	47.499.224,00	51.369.971,00	60.712.299,00
Bank Pembangunan Daerah Jawa Timur	7.748.250,00	8.202.293,00	8.825.829,00	25.025.663,00	30.132.472,00	32.797.532,00

Bank QNB Indonesia	4.122.177,00	3.659.131,00	3.313.684,00	14.196.445,00	16.074.467,00	12.507.357,00
Bank Maspion Indonesia	1.207.295,00	1.233.965,00	1.304.695,00	5.193.115,00	5.592.824,00	7.368.194,00
Bank Mandiri	167.557.982,00	188.828.259,00	164.657.355,00	684.167.258,00	759.613.633,00	698.744.714,00
Bank Bumi Arta	1.492.596,00	1.527.094,00	1.539.559,00	5.190.057,00	5.781.231,00	5.285.278,00
Bank Cimb Niaga	40.888.460,00	44.722.747,00	41.041.181,00	180.207.308,00	179.336.190,00	157.034.797,00
Bank Maybank Indonesia	26.065.274,00	26.770.455,00	27.146.750,00	118.527.148,00	106.221.777,00	91.821.737,00
Bank Permata	21.737.488,00	23.136.836,00	42.860.774,00	96.911.221,00	102.188.894,00	106.315.636,00
Bank Sinarmas	4.675.623,00	5.702.574,00	5.864.688,00	22.257.024,00	27.637.740,00	28.635.202,00
Bank of India Indonesia	1.065.041,00	1.086.862,00	1.055.045,00	2.377.452,00	2.063.413,00	2.010.759,00
Bank BTPN	3.876.872,00	5.226.123,00	5.618.766,00	5.838.095,00	6.988.540,00	5.370.171,00
Bank Victoria International	3.278.692,28	3.628.067,72	3.117.612,17	18.460.733,35	19.159.771,14	17.357.874,43
Bank Oke Indonesia	1.505.452,00	1.411.668,00	2.418.605,00	2.790.629,00	3.237.000,00	4.061.323,00
Bank Artha Graha Internasional	4.090.422,00	3.548.548,00	3.034.832,00	18.458.690,00	19.009.006,00	16.340.620,00
Bank Multiarta Sentosa	1.572.713,40	1.728.125,61	2.015.249,84	9.069.007,72	9.855.130,03	9.335.125,49

Bank Mayapada Internasional	11.410.840,00	12.690.303,00	13.983.851,00	66.798.968,00	72.710.423,00	85.295.285,00
Bank China Construction Bank Indonesia	2.263.756,00	2.852.953,00	5.973.602,00	13.505.428,00	15.353.355,00	15.699.397,00
Bank Mega	12.619.668,00	14.684.721,00	18.037.950,00	45.296.788,00	51.648.101,00	47.391.702,00
Bank OBC NISP	25.042.934,00	28.194.846,00	30.235.729,00	129.506.722,00	133.382.723,00	122.474.981,00
Bank Nationalnobu	1.376.713,00	1.393.506,00	1.489.155,00	5.344.225,00	5.703.623,00	5.865.678,00
Bank Pan Indonesia	41.488.579,00	44.104.733,00	48.410.745,00	158.345.216,00	168.132.958,00	143.084.426,00
Bank Woori Saudara Indonesia 1906	4.549.180,00	4.939.254,00	5.517.300,00	17.671.268,00	22.236.607,00	24.988.657,00

LAMPIRAN 3

DATA MODAL DAN ASET TERTIMBANG MENURUT RISIKO (ATMR) PERUSAHAAN METODE RGEC (DALAM JUTAAN RUPIAH)

Nama Perusahaan	Modal			Aset Tertimbang Menurut Risiko (ATMR)		
	2018	2019	2020	2018	2019	2020
Bank Rakyat Indonesia Agroniaga	4.416.738,38	4.580.127,43	4.305.030,50	15.582.815,44	18.863.096,37	17.693.804,33
Bank IBK Indonesia	508.973,00	1.303.633,00	1.909.496,00	3.300.379,00	4.918.999,00	6.261.982,00
Bank Amar Indonesia	478.327,00	1.052.804,00	1.047.384,00	1.127.387,00	1.892.006,00	2.309.850,00
Bank Jago	106.426,00	664.829,00	1.079.849,00	589.155,00	448.363,00	1.181.667,00
Bank MNC Internasional	1.164.753,00	1.267.964,00	1.270.983,00	7.157.428,00	8.365.359,00	8.070.167,00
Bank Capital Indonesia	1.919.882,00	1.561.147,00	1.602.755,00	10.289.393,00	12.324.170,00	8.848.391,00
Bank Central Asia	148.193.541,00	167.281.590,00	174.351.119,00	633.633.831,00	702.925.299,00	674.968.017,00
Allo Bank Indonesia	309.364,00	252.452,00	307.664,00	1.836.236,00	1.558.682,00	1.568.943,00
Bank KB Bukopin	8.724.112,00	8.234.148,00	6.957.636,00	65.074.593,00	65.398.248,00	57.594.345,00
Bank Mestika Dharma	3.080.709,00	3.575.268,00	4.186.264,00	8.907.645,00	9.261.988,00	8.851.764,00
Bank Negara Indonesia	104.254.000,00	118.095.000,00	103.145.000,00	563.440.000,00	598.484.000,00	614.633.000,00

Bank Rakyat Indonesia	173.618.421,00	195.986.650,00	183.337.537,00	818.608.240,00	869.020.388,00	889.596.695,00
Bank Bisnis Internasional	390.644,00	461.621,00	1.013.061,00	765.774,00	795.784,00	1.070.553,00
Bank Tabungan Negara Tbk	23.328.446,00	23.350.625,00	24.995.226,00	128.137.749,00	134.844.273,00	129.249.781,00
Bank Neo Commerce	573.113,00	939.806,00	1.116.305,00	2.943.492,00	3.201.954,00	3.405.834,00
Bank Jtrust Indonesia	1.786.384,00	1.833.335,00	1.450.711,00	12.731.574,00	12.617.667,00	12.514.357,00
Bank Danamon Indonesia	29.720.000,00	33.445.000,00	32.236.000,00	130.387.000,00	135.997.000,00	125.974.000,00
Bank Pembangunan Daerah Banten	370.281,00	206.080,00	808.016,00	3.687.523,00	2.287.838,00	2.325.307,00
Bank Ganesha	1.107.590,00	1.131.125,00	1.069.953,00	3.477.227,00	3.444.517,00	2.997.161,00
Bank Ina Perdana	1.193.350,00	1.175.257,00	1.221.295,00	2.168.663,00	3.141.569,00	3.046.829,00
Bank Pembangunan Daerah Jawa Barat dan Banten	11.039.180,00	11.391.189,00	12.796.321,00	59.243.425,00	64.308.062,00	73.923.122,00
Bank Pembangunan Daerah Jawa Timur	7.748.250,00	8.202.293,00	8.825.829,00	32.009.836,00	37.675.759,00	40.776.010,00

Bank QNB Indonesia	4.122.177,00	3.659.131,00	3.313.684,00	15.558.242,00	17.357.969,00	13.508.074,00
Bank Maspion Indonesia	1.207.295,00	1.233.965,00	1.304.695,00	5.674.328,00	6.112.714,00	7.893.465,00
Bank Mandiri	167.557.982,00	188.828.259,00	164.657.355,00	799.235.097,00	882.905.621,00	827.461.178,00
Bank Bumi Arta	1.492.596,00	1.527.094,00	1.539.559,00	5.849.736,00	6.485.320,00	5.965.973,00
Bank Cimb Niaga	40.888.460,00	44.722.747,00	41.041.181,00	207.960.418,00	208.347.385,00	187.244.284,00
Bank Maybank Indonesia	26.065.274,00	26.770.455,00	27.146.750,00	136.887.884,00	125.233.908,00	111.661.320,00
Bank Permata	21.737.488,00	23.136.836,00	42.860.774,00	111.834.512,00	116.351.407,00	120.137.222,00
Bank Sinarmas	4.675.623,00	5.702.574,00	5.864.688,00	26.572.276,00	32.918.774,00	34.303.404,00
Bank of India Indonesia	1.065.041,00	1.086.862,00	1.055.045,00	2.698.931,00	2.370.337,00	2.319.100,00
Bank BTPN	3.876.872,00	5.226.123,00	5.618.766,00	9.473.822,00	11.725.986,00	11.365.650,00
Bank Victoria International	3.278.692,28	3.628.067,72	3.117.612,17	19.571.435,09	20.454.656,04	18.661.505,51
Bank Oke Indonesia	1.505.452,00	1.411.668,00	2.418.605,00	2.935.679,00	3.420.182,00	4.480.268,00
Bank Artha Graha Internasional	4.090.422,00	3.548.548,00	3.034.832,00	20.656.242,00	19.128.219,00	18.535.402,00
Bank Multiarta Sentosa	1.572.713,40	1.728.125,61	2.015.249,84	9.557.525,72	10.503.164,84	10.127.078,76

Bank Mayapada Internasional	11.410.840,00	12.690.303,00	13.983.851,00	72.115.041,00	78.396.553,00	89.482.997,00
Bank China Construction Bank Indonesia	2.263.756,00	2.852.953,00	5.973.602,00	14.431.686,00	16.412.377,00	16.929.677,00
Bank Mega	12.619.668,00	14.684.721,00	18.037.950,00	55.385.687,00	62.022.060,00	58.115.367,00
Bank OBC NISP	25.042.934,00	28.194.846,00	30.235.729,00	142.059.934,00	147.586.674,00	137.572.646,00
Bank Nationalnobu	1.376.713,00	1.393.506,00	1.489.155,00	5.915.531,00	6.462.020,00	6.763.441,00
Bank Pan Indonesia	41.488.579,00	44.104.733,00	48.410.745,00	177.856.566,00	188.423.308,00	163.644.601,00
Bank Woori Saudara Indonesia 1906	4.549.180,00	4.939.254,00	5.517.300,00	19.743.210,00	24.670.377,00	27.604.205,00

LAMPIRAN 4

DATA ASET PRODUKTIF DAN ASET PRODUKTIF BERMASALAH (DALAM JUTAAN RUPIAH)

Nama Perusahaan	Aset Produktif			Aset Produktif Bermasalah		
	2018	2019	2020	2018	2019	2020
Bank Rakyat Indonesia Agroniaga	22.043.546,72	24.016.956,00	28.535.760,00	493.775,45	1.395.385,14	1.052.969,54
Bank IBK Indonesia	4.005.728,00	6.027.368,00	15.870.969,52	191.988,00	485.417,00	509.458,12
Bank Amar Indonesia	1.650.391,00	3.144.839,00	3.830.521,00	67.603,10	92.534,26	118.165,12
Bank Jago	492.858,00	1.182.582,00	1.677.038,00	24.184,99	5.818,94	-
Bank MNC Internasional	9.386.275,00	8.771.544,00	9.494.755,00	429.378,00	436.386,00	405.168,00
Bank Capital Indonesia	12.917.820,00	15.268.006,000	9.343.039,00	236.708,00	339.437,00	7,00
Bank Central Asia	734.401.000,00	818.694.000,00	1.005.423.000,00	8.078.411,00	8.186.940,00	10.326.712,00
Allo Bank Indonesia	1.905.830,00	2.246.634,00	2.251.346,00	63.127,00	168.784,00	35.266,00
Bank KB Bukopin	86.613.733,00	88.543.581,00	74.110.845,00	4.607.850,60	4.365.198,54	5.532.275,00
Bank Mestika Dharma	10.858.407	11.550.481,00	13.046.970,00	169.186,00	176.071,00	121.349,88
Bank Negara Indonesia	766.776.000,00	810.000.000,00	900.700.000,00	16.102.296,00	17.820.000,00	26.120.300,00
Bank Rakyat Indonesia	1.178.512.000,00	1.354.846.478,69	4.005.000.000,00	11.150.129,00	13.302.001,00	13.648.749,00

Bank Bisnis Internasional	714.687,02	764.488,18	1.246.826,08	12.292,62	8.791,61	8.124,34
Bank Tabungan Negara Tbk	280.920.943,00	323.647.293,00	410.639.312,00	7.444.404,99	14.305.210,35	18.588.048,00
Bank Neo Commerce	4.616.029,00	4.298.097,00	4.559.479,00	727.947,77	186.107,60	167.332,88
Bank Jtrust Indonesia	14.704.818,00	11.828.655,00	11.258.456,00	1.048.453,52	99.360,70	417.688,72
Bank Danamon Indonesia	162.366.711,00	173.374.075,00	182.815.855,00	3.054.435,00	3.550.307,00	3.127.350,00
Bank Pembangunan Daerah Banten	7.885.794,00	6.323.774,00	3.892.845,00	325.590,00	267.161,00	843.833,00
Bank Ganesha	3.845.237,00	4.325.947,00	4.902.954,00	123.871,00	68.184,00	144.867,00
Bank Ina Perdana	3.486.632,00	4.691.821,00	8.006.610,00	42.825,00	119.872,00	41.886,00
Bank Pembangunan Daerah Jawa Barat dan Banten	108.682.267,00	102.883.159,00	138.202.703,71	1.434.605,92	1.378.634,33	1.478.768,93
Bank Pembangunan Daerah Jawa Timur	61.768.546,00	72.037.394,00	80.375.747,00	1.272.132,00	1.060.739,00	1.659.125,00
Bank QNB Indonesia	18.517.055,00	21.025.631,00	16.126.174,00	164.640,00	625.930,00	144.178,00
Bank Maspion Indonesia	5.334.782,00	6.411.245,00	9.021.657,00	106.728,00	127.826,00	133.069,00

Bank Mandiri	1.031.553.590,50	1.134.232.057,62	1.285.865.915,47	24.963.596,89	24.385.989,24	30.346.435,61
Bank Bumi Arta	7.610.931,00	8.244.774,00	8.516.743,00	85.242,43	97.288,33	152.449,70
Bank Cimb Niaga	319.622.974,00	338.955.548,00	336.406.803,00	8.438.046,51	8.202.724,26	9.486.671,84
Bank Maybank Indonesia	159.087.921,00	151.812.571,00	158.618.651,00	3.356.755,13	3.977.489,36	4.092.361,20
Bank Permata	132.020.690,00	141.641.383,00	181.347.839,00	4.666.611,00	3.034.815,00	3.339.099,00
Bank Sinarmas	25.664.786,00	29.619.592,00	37.608.020,00	1.095.886,36	1.871.958,21	1.391.496,74
Bank of India Indonesia	3.379.478,00	3.423.085,00	3.303.967,00	118.205,00	87.087,00	96.165,00
Bank BTPN	94.345.608,00	173.854.020,00	176.915.917,00	943.456,08	1.216.978,14	1.769.159,17
Bank Victoria International	28.076.949,00	28.226.162,00	25.295.100,00	589.615,93	1.247.596,36	1.239.459,90
Bank Oke Indonesia	4.053.686,00	4.721.537,00	5.811.968,00	61.210,66	85.459,82	137.743,64
Bank Artha Graha Internasional	20.145.013,00	18.982.826,00	23.515.033,00	946.815,61	844.735,76	569.394,00
Bank Multiarta Sentosa	10.906.324,82	14.130.306,29	21.175.166,85	74.160,79	326.691,39	273.868,92
Bank Mayapada Internasional	81.273.165,00	87.836.454,00	69.244.617,00	3.635.056,00	2.769.272,00	2.304.873,00
Bank China Construction Bank Indonesia	13.431.364,00	16.257.504,00	23.823.521,00	293.660,00	362.981,00	433.162,00
Bank Mega	70.698.053,00	86.927.208,00	100.270.000,00	675.939,00	1.305.069,00	676.299,00

Bank OBC NISP	160.473.383,00	168.616.528,00	200.361.914,00	2.030.989,00	2.037.302,00	2.209.268,00
Bank Nationalnobu	10.741.446,00	11.983.400,00	12.736.619,00	63.480,00	148.946,00	15.906,00
Bank Pan Indonesia	182.900.816,00	185.967.119,00	198.357.974,00	4.554.230,32	4.519.000,99	3.828.308,90
Bank Woori Saudara Indonesia 1906	24.815.351,00	31.728.367,00	33.655.199,00	82.524,00	437.920,00	332.446,00

LAMPIRAN 5

DATA LABA BERSIH SETELAH PAJAK DAN LABA OPERASIONAL (DALAM JUTAAN RUPIAH)

Nama Perusahaan	Laba Bersih Setelah Pajak			Laba Operasional		
	2018	2019	2020	2018	2019	2020
Bank Rakyat Indonesia Agroniaga	204.212,62	51.061,42	31.260,68	291.694,00	71.493,00	57.650,00
Bank IBK Indonesia	(31.122,00)	(259.525,00)	(176.863,00)	(67.474,00)	(281.127,00)	(179.583,00)
Bank Amar Indonesia	16.290,61	61.426,52	8.586,13	24.159,00	84.628,00	29.282,00
Bank Jago	(23.288,43)	(121.965,82)	(189.567,00)	(18.341,16)	(91.723,00)	(185.731,00)
Bank MNC Internasional	57.021,00	20.433,00	10.414,00	80.197,00	63.781,00	22.696,00
Bank Capital Indonesia	106.500,00	15.884,00	61.414,00	157.538,00	32.754,00	81.752,00
Bank Central Asia	25.851.660,00	28.569.974,00	27.147.109,00	32.706.064,00	36.288.998,00	33.568.507,00
Allo Bank Indonesia	(123.143,31)	(36.549,66)	37.011,39	(117.141,00)	(48.867,00)	44.352,00
Bank KB Bukopin	189.970,00	216.749,00	(3.258.109,00)	144.887,00	95.698,00	(3.950.872,00)
Bank Mestika Dharma	265.862,56	247.573,73	325.932,12	359.886,25	331.700,62	415.773,90
Bank Negara Indonesia	15.091.763,00	15.508.583,00	3.321.442,00	19.599.399,00	19.486.623,00	5.231.444,00
Bank Rakyat Indonesia	32.418.486,00	34.413.825,00	18.660.393,00	41.725.877,00	43.431.933,00	26.774.164,00

Bank Bisnis Internasional	25.643,70	22.261,80	35.175,59	34.178,58	29.306,60	45.198,92
Bank Tabungan Negara Tbk	2.807.923,00	209.263,00	1.602.358,00	3.593.800,00	521.773,00	2.330.285,00
Bank Neo Commerce	(136.988,45)	16.002,80	15.871,50	(138.528,88)	19.732,68	17.131,72
Bank Jtrust Indonesia	(401.101,00)	49.495,00	(484.441,00)	(305.175,00)	37.741,00	(584.870,00)
Bank Danamon Indonesia	4.107.068,00	4.240.671,00	1.088.942,00	5.158.037,00	3.273.520,00	2.271.140,00
Bank Pembangunan Daerah Banten	(100.131,00)	(137.559,00)	(308.158,00)	(134.922,00)	(180.078,00)	(258.358,00)
Bank Ganesha	5.600,00	11.841,00	3.198,00	10.958,00	16.936,00	7.688,00
Bank Ina Perdana	11.395,00	7.115,00	19.376,00	16.935,00	9.940,00	28.621,00
Bank Pembangunan Daerah Jawa Barat dan Banten	1.552.396,00	1.564.492,00	1.689.996,00	2.058.397,00	2.059.493,00	2.212.126,00
Bank Pembangunan Daerah Jawa Timur	1.260.308,00	1.376.505,00	1.488.963,00	1.705.921,00	1.796.579,00	1.516.277,00
Bank QNB Indonesia	14.568,00	5.277,00	(422.168,00)	25.712,00	4.147,00	(279.380,00)
Bank Maspion Indonesia	71.014,00	59.747,00	66.987,00	69.971,00	83.267,00	86.707,00

Bank Mandiri	25.851.937,00	28.455.592,00	17.645.624,00	33.905.797,00	36.451.514,00	23.176.303,00
Bank Bumi Arta	92.898,00	51.168,00	35.053,00	125.987,00	70.834,00	52.332,00
Bank Cimb Niaga	3.482.428,00	3.642.935,00	2.011.254,00	4.794.343,00	4.933.747,00	2.853.855,00
Bank Maybank Indonesia	2.262.245,00	1.924.180,00	1.284.392,00	3.032.936,00	2.576.866,00	1.850.909,00
Bank Permata	901.252,00	1.500.420,00	721.587,00	1.219.227,00	2.010.735,00	1.615.349,00
Bank Sinarmas	50.472,00	6.752,00	118.522,00	75.863,00	81.893,00	116.600,00
Bank of India Indonesia	9.880,00	30.952,00	(70.582,00)	15.319,00	19.432,00	17.236,00
Bank BTPN	2.128.064,00	2.992.418,00	2.005.677,00	2.947.756,00	4.032.519,00	2.630.514,00
Bank Victoria International	79.081,92	(13.764,50)	(252.193,69)	97.168,24	(17.053,60)	(247.689,32)
Bank Oke Indonesia	26.027,55	(16.922,04)	7.875,06	8.078,95	(9.101,85)	19.825,40
Bank Artha Graha Internasional	86.114,00	(72.015,00)	42.877,00	53.621,00	(58.345,00)	21.772,00
Bank Multiarta Sentosa	146.199,25	117.911,14	108.191,66	195.616,55	158.577,92	168.895,69
Bank Mayapada Internasional	437.412,00	528.114,00	64.164,00	600.236,00	714.070,00	106.356,00
Bank China Construction Bank Indonesia	89.860,00	78.967,00	49.979,00	128.567,00	114.488,00	57.056,00
Bank Mega	1.599.347,00	2.022.733,00	3.008.311,00	1.952.933,00	2.549.112,00	3.735.257,00

Bank OBC NISP	2.638.064,00	2.939.243,00	2.101.671,00	3.486.447,00	3.887.741,00	2.780.469,00
Bank Nationalnobu	44.748,00	45.794,00	53.607,00	43.715,00	62.591,00	71.754,00
Bank Pan Indonesia	3.187.157,00	3.498.299,00	3.124.205,00	4.375.093,00	4.416.192,00	3.498.299,00
Bank Woori Saudara Indonesia 1906	537.971,00	499.791,00	536.001,00	729.736,00	671.927,00	691.042,00

LAMPIRAN 6

DATA LABA SEBELUM PAJAK DAN RATA-RATA TOTAL ASET (DALAM JUTAAN RUPIAH)

Nama Perusahaan	Laba Bersih Sebelum Pajak			Rata-rata Total Aset		
	2018	2019	2020	2018	2019	2020
Bank Rakyat Indonesia Agroniaga	291.694,14	71.492,59	64.071,76	19.818.132,00	25.190.796,96	27.541.707,59
Bank IBK Indonesia	(29.860,00)	(259.120,00)	(172.586,00)	4.021.833,50	5.286.497,50	8.137.939,50
Bank Amar Indonesia	22.260,26	81.506,86	26.105,92	1.351.335,00	2.654.519,00	3.755.251,81
Bank Jago	(18.352,11)	(118.794,86)	(189.567,00)	750.898,50	992.865,00	1.750.465,00
Bank MNC Internasional	79.400,00	30.339,00	15.954,00	10.780.474,50	10.731.367,00	11.130.391,50
Bank Capital Indonesia	142.073,00	23.949,00	78.959,00	17.184.543,50	18.489.618,00	19.591.590,00
Bank Central Asia	32.706.064,00	36.288.998,00	33.568.507,00	787.553.972,00	871.888.628,00	997.279.784,00
Allo Bank Indonesia	(120.795,28)	(46.419,71)	45.826,73	2.361.498,50	2.395.673,00	2.556.918,00
Bank KB Bukopin	216.335,00	133.794,00	(3.922.869,00)	101.043.461,00	97.954.085,50	90.101.413,00
Bank Mestika Dharma	355.549,00	330.774,00	419.976,00	11.955.461,50	12.496.649,00	13.529.987,00
Bank Negara Indonesia	19.820.715,00	19.369.106,00	5.112.153,00	759.041.000,00	827.178.500,00	868.471.000,00
Bank Rakyat Indonesia	41.753.694,00	43.463.053,00	26.724.864,00	1.212.172.890,50	1.356.828.566,00	1.464.281.734,00

Bank Bisnis Internasional	34.240,49	29.696,11	45.116,03	827.479,54	910.041,68	1.197.485,88
Bank Tabungan Negara Tbk	3.610.275,00	411.062,00	2.270.857,00	283.900.730,50	309.106.511,00	336.492.617,00
Bank Neo Commerce	(138.324,96)	17.858,41	15.827,36	4.334.246,58	4.828.731,90	5.272.529,53
Bank Jtrust Indonesia	(403.581,00)	49.299,00	(581.431,00)	17.497.425,00	17.567.633,00	16.758.252,50
Bank Danamon Indonesia	4.925.686,00	5.487.790,00	2.067.076,00	182.509.594,50	190.148.079,50	197.212.019,00
Bank Pembangunan Daerah Banten	(131.076,00)	(180.700,00)	(260.720,00)	8.570.527,00	8.789.729,00	6.717.304,50
Bank Ganesha	7.413,00	14.526,00	5.002,00	4.539.527,00	4.653.432,50	5.087.599,50
Bank Ina Perdana	16.935,00	9.940,00	28.621,00	3.488.759,50	4.558.301,50	6.850.057,00
Bank Pembangunan Daerah Jawa Barat dan Banten	1.937.044,00	1.977.962,00	2.168.028,00	117.585.777,50	121.863.930,50	132.235.238,00
Bank Pembangunan Daerah Jawa Timur	1.753.698,00	1.864.133,00	1.507.639,00	57.103.899,50	69.722.715,50	80.187.882,50
Bank QNB Indonesia	25.712,00	4.147,00	(279.380,00)	22.561.079,50	21.754.355,50	20.659.742,50
Bank Maspion Indonesia	95.214,00	80.440,00	89.555,00	6.374.434,50	7.131.802,00	8.840.050,00
Bank Mandiri	33.943.369,00	36.441.440,00	23.298.041,00	1.163.476.470,50	1.260.249.214,50	1.373.790.409,50

Bank Bumi Arta	126.523,00	70.829,00	53.471,00	7.155.975,50	7.452.464,00	7.622.588,50
Bank Cimb Niaga	4.850.818,00	4.953.897,00	2.947.420,00	266.548.471,50	270.629.362,50	277.705.416,00
Bank Maybank Indonesia	3.035.577,00	2.599.094,00	1.818.645,00	175.393.174,50	173.307.844,00	171.153.621,00
Bank Permata	1.219.227,00	2.010.735,00	1.615.349,00	150.610.618,00	157.172.062,50	179.588.678,00
Bank Sinarmas	75.863,00	81.893,00	116.600,00	30.576.410,00	33.654.149,00	40.585.800,50
Bank of India Indonesia	10.620,00	23.098,00	18.881,00	4.192.044,50	3.952.086,50	3.864.388,00
Bank BTPN	2.919.428,00	4.018.922,00	2.633.076,00	98.191.408,50	141.486.304,50	182.398.681,50
Bank Victoria International	93.359,92	(24.725,33)	(298.232,50)	29.498.962,00	30.314.387,00	28.338.933,00
Bank Oke Indonesia	29.384,11	(12.045,27)	18.421,69	4.589.630,03	4.822.359,05	5.692.015,20
Bank Artha Graha Internasional	74.336,00	(76.339,00)	30.423,00	26.876.098,00	25.778.614,50	28.029.503,00
Bank Multiarta Sentosa	196.039,38	158.880,25	159.218,34	10.896.035,50	12.771.551,50	17.975.406,00
Bank Mayapada Internasional	600.930,00	714.688,00	104.448,00	80.858.731,50	90.190.362,00	92.963.428,00
Bank China Construction Bank Indonesia	135.618,00	112.336,00	63.703,00	15.890.606,50	17.443.079,50	22.064.628,50
Bank Mega	2.002.021,00	2.508.411,00	3.715.053,00	83.029.478,00	92.282.888,50	106.503.242,00

Bank OBC NISP	3.485.834,00	3.891.439,00	2.784.855,00	163.678.425,50	177.144.940,50	193.502.093,50
Bank Nationalnobu	43.444,00	64.005,00	71.729,00	11.406.231,00	12.470.742,00	13.442.718,50
Bank Pan Indonesia	4.572.779,00	4.595.617,00	4.071.792,00	210.378.107,50	209.250.894,00	214.677.230,50
Bank Woori Saudara Indonesia 1906	734.723,00	672.866,00	692.054,00	28.359.098,50	33.286.064,50	37.497.187,50

LAMPIRAN 7

DATA BEBAN OPERASIONAL DAN PENDAPATAN OPERASIONAL (DALAM JUTAAN RUPIAH)

Nama Perusahaan	Beban Operasional			Pendapatan Operasional		
	2018	2019	2020	2018	2019	2020
Bank Rakyat Indonesia Agroniaga	435.459,58	695.583,49	638.333,06	727.153,68	767.076,57	695.983,30
Bank IBK Indonesia	210.015,00	444.835,00	387.087,00	142.541,00	174.638,00	207.504,00
Bank Amar Indonesia	260.080,46	549.220,40	607.138,24	284.238,94	633.848,37	636.419,82
Bank Jago	49.764,00	108.578,00	275.501,00	62.844,72	33.710,46	179.540,00
Bank MNC Internasional	307.274,00	339.722,00	345.839,00	625.268,00	620.627,00	576.062,00
Bank Capital Indonesia	424.010,00	537.255,00	362.592,00	581.548,00	570.027,00	444.344,00
Bank Central Asia	30.328.156,00	35.333.551,00	41.596.791,00	63.034.220,00	71.622.549,00	75.165.298,00
Allo Bank Indonesia	225.396,30	203.208,67	86.706,00	108.254,23	154.341,13	131.058,00
Bank KB Bukopin	2.759.809,00	2.801.776,00	2.758.323,00	3.376.736,00	2.798.419,00	1.582.805,00
Bank Mestika Dharma	453.679,56	507.152,59	704.075,01	788.687,90	805.118,89	950.821,23
Bank Negara Indonesia	29.171.372,00	32.525.077,00	46.804.191,00	48.770.771,00	52.011.700,00	50.564.547,00
Bank Rakyat Indonesia	60.311.047,00	67.725.230,00	82.781.243,00	102.036.924,00	111.157.163,00	109.555.407,00
Bank Bisnis Internasional	19.626,00	20.887,05	20.439,56	53.804,58	50.193,65	65.638,48

Bank Tabungan Negara Tbk	8.566.971,00	10.549.880,00	9.094.381,00	12.160.771,00	11.071.653,00	11.428.450,00
Bank Neo Commerce	438.306,96	378.992,07	227.881,31	299.778,07	398.724,75	245.013,03
Bank Jtrust Indonesia	788.059,00	565.244,00	633.588,00	483.294,00	576.802,00	48.718,00
Bank Danamon Indonesia	12.779.304,00	15.092.762,00	15.644.897,00	17.937.341,00	18.366.282,00	17.916.037,00
Bank Pembangunan Daerah Banten	300.037,00	309.425,00	317.839,00	165.115,00	129.347,00	59.481,00
Bank Ganessa	237.654,00	205.588,00	203.569,00	248.612,00	222.524,00	211.257,00
Bank Ina Perdana	134.197,00	160.171,00	213.290,00	151.132,00	170.111,00	241.911,00
Bank Pembangunan Daerah Jawa Barat dan Banten	5.375.098,00	5.037.716,00	5.743.287,00	7.433.495,00	7.097.209,00	7.955.413,00
Bank Pembangunan Daerah Jawa Timur	2.395.507,00	2.677.002,00	2.958.864,00	4.101.428,00	4.473.581,00	4.475.141,00
Bank QNB Indonesia	2.149.585,00	594.032,00	663.981,00	2.175.297,00	598.179,00	384.601,00
Bank Maspion Indonesia	196.096,00	195.369,00	209.895,00	266.067,00	278.636,00	296.602,00
Bank Mandiri	51.096.033,00	51.286.575,00	62.531.423,00	85.001.830,00	87.738.089,00	85.707.726,00
Bank Bumi Arta	250.805,00	259.955,00	252.544,00	376.792,00	330.789,00	304.877,00
Bank Cimb Niaga	10.296.654,00	10.762.274,00	11.558.249,00	14.926.381,00	15.860.637,00	14.412.104,00
Bank Maybank Indonesia	7.333.658,00	8.178.275,00	7.793.430,00	10.366.594,00	10.755.141,00	9.644.339,00

Bank Permata	6.142.254,00	5.823.738,00	7.235.070,00	7.361.481,00	7.834.473,00	8.850.419,00
Bank Sinarmas	2.754.486,00	4.154.890,00	3.759.333,00	4.996.291,00	6.447.286,00	6.064.137,00
Bank of India Indonesia	144.332,00	188.259,00	81.847,00	159.651,00	207.691,00	175.976,00
Bank BTPN	7.252.791,00	8.575.754,00	9.682.751,00	10.200.547,00	12.628.273,00	12.313.265,00
Bank Victoria International	741.051,70	648.356,65	928.353,05	838.219,94	631.303,05	680.663,74
Bank Oke Indonesia	225.566,99	224.017,51	257.775,06	233.645,94	214.915,67	277.600,46
Bank Artha Graha Internasional	1.185.646,00	1.105.713,00	704.783,00	1.271.760,00	1.033.698,00	747.660,00
Bank Multiarta Sentosa	228.441,26	323.346,25	306.103,44	422.277,37	481.924,17	474.999,12
Bank Mayapada Internasional	2.435.272,00	2.276.048,00	1.542.453,00	3.035.508,00	2.990.118,00	1.648.809,00
Bank China Construction Bank Indonesia	536.280,00	515.595,00	569.629,00	664.847,00	630.083,00	626.685,00
Bank Mega	3.577.807,00	3.424.033,00	3.115.528,00	5.930.346,00	5.972.145,00	6.433.179,00
Bank OBC NISP	4.302.282,00	4.463.767,00	6.295.404,00	7.788.729,00	8.351.508,00	9.075.873,00
Bank Nationalnobu	476.024,00	468.109,00	462.416,00	519.739,00	530.700,00	527.686,00
Bank Pan Indonesia	6.996.596,00	6.464.428,00	8.158.337,00	11.371.689,00	10.880.620,00	12.084.206,00
Bank Woori Saudara Indonesia 1906	817.755,00	772.982,00	812.041,00	1.547.491,00	1.444.909,00	1.503.443,00

LAMPIRAN 8

DATA DANA PIHAK KETIGA DAN KREDIT (DALAM JUTAAN RUPIAH)

Nama Perusahaan	Dana Pihak Ketiga			Kredit		
	2018	2019	2020	2018	2019	2020
Bank Rakyat Indonesia Agri Niaga	18.064.536,00	21.144.601,00	22.995.279,00	15.670.832,41	19.366.245,49	19.491.933,79
Bank IBK Indonesia	3.488.468,00	4.868.738,00	4.870.579,00	2.982.477,00	4.156.766,00	5.105.932,00
Bank Amar Indonesia	1.096.323,95	1.831.162,12	2.294.835,44	1.362.029,43	2.051.558,72	1.715.508,59
Bank Jago	511.937,00	599.084,00	803.946,00	383.760,68	251.670,97	826.203,00
Bank MNC Internasional	8.469.956,00	8.431.272,00	9.206.851,00	7.511.633,00	7.554.481,00	7.122.033,00
Bank Capital Indonesia	15.422.541,00	16.107.029,00	16.368.567,00	8.013.297,00	9.753.072,00	6.438.078,00
Bank Central Asia	629.812.000,00	698.980.000,00	834.284.000,00	538.100.000,00	586.940.000,00	574.590.000,00
Allo Bank Indonesia	1.644.927,00	1.970.198,00	1.468.314,00	1.561.125,00	1.660.864,00	1.275.827,00
Bank KB Bukopin	76.149.550,00	80.813.460,00	44.042.838,00	64.365.307,00	67.835.773,00	56.266.216,00
Bank Mestika Dharma	8.368.784,49	8.871.009,28	9.895.218,98	7.118.535,00	7.648.330,00	7.041.997,00
Bank Negara Indonesia	552.172.202,00	582.540.625,00	647.571.744,00	512.778.497,00	556.770.947,00	586.206.787,00
Bank Rakyat Indonesia	923.309.860,00	996.377.825,00	1.087.555.173,00	814.552.767,00	877.431.193,00	899.458.207,00

Bank Bisnis Internasional	442.839,44	433.411,30	451.590,85	543.139,64	592.159,67	903.611,30
Bank Tabungan Negara Tbk	211.034.488,00	206.905.692,00	259.149.814,00	216.256.305,00	232.212.539,00	235.052.116,00
Bank Neo Commerce	3.661.401,66	4.066.490,48	3.943.471,38	3.941.860,87	3.828.785,75	3.665.338,77
Bank Jtrust Indonesia	13.248.605,00	12.806.232,00	13.064.987,00	10.259.055,00	6.245.991,00	7.350.650,00
Bank Danamon Indonesia	107.695.796,00	109.791.910,00	123.733.204,00	104.571.750,00	109.971.338,00	109.391.995,00
Bank Pembangunan Daerah Banten	6.656.770,00	5.584.175,00	2.582.207,00	5.515.795,00	5.337.723,00	3.789.819,00
Bank Ganesha	3.316.467,00	3.613.089,00	4.121.760,00	2.913.152,00	2.990.042,00	2.637.823,00
Bank Ina Perdana	2.539.232,00	4.002.762,00	7.104.540,00	1.759.096,00	2.519.213,00	2.931.448,00
Bank Pembangunan Daerah Jawa Barat dan Banten	82.197.729,00	83.989.804,00	100.278.570,00	75.349.849,00	81.887.246,00	89.450.934,00
Bank Pembangunan Daerah Jawa Timur	50.915.931,00	60.545.872,00	68.468.280,00	33.893.237,00	38.352.300,00	41.480.766,00
Bank QNB Indonesia	15.455.089,00	15.909.399,00	11.965.297,00	11.218.751,00	14.050.161,00	11.924.410,00
Bank Maspion Indonesia	4.933.458,00	5.807.723,00	8.205.395,00	4.976.591,00	5.466.907,00	6.907.692,00
Bank Mandiri	766.008.893,00	850.108.345,00	963.593.762,00	799.557.188,00	885.835.237,00	870.145.465,00

Bank Bumi Arta	5.656.864,00	5.932.338,00	5.976.432,00	4.776.725,00	5.165.686,00	4.576.092,00
Bank Cimb Niaga	190.750.218,00	195.600.300,00	207.529.424,00	186.262.631,00	190.983.118,00	171.670.391,00
Bank Maybank Indonesia	116.812.388,00	110.601.006,00	115.003.047,00	121.972.870,00	111.611.893,00	97.038.850,00
Bank Permata	118.135.189,00	123.184.575,00	145.753.072,00	107.411.295,00	109.039.100,00	118.801.130,00
Bank Sinarmas	21.989.429,00	24.652.197,00	30.763.916,00	19.844.642,00	22.497.252,00	20.477.292,00
Bank of India Indonesia	2.425.671,00	2.528.560,00	2.433.727,00	2.413.111,00	2.065.584,00	1.944.372,00
Bank BTPN	70.844.712,00	86.939.479,00	100.788.906,00	68.136.780,00	141.760.183,00	136.212.619,00
Bank Victoria International	20.636.380,39	21.791.637,06	18.331.429,12	16.393.596,31	17.440.119,53	14.843.976,03
Bank Oke Indonesia	1.926.645,06	2.337.168,92	3.164.050,06	2.923.759,36	3.276.729,83	4.299.852,76
Bank Artha Graha Internasional	20.455.053,00	20.249.792,00	25.500.329,00	15.664.638,00	13.736.897,00	12.442.514,00
Bank Multiarta Sentosa	9.442.829,09	12.533.262,15	19.316.045,58	7.237.193,00	7.865.653,00	7.486.879,00
Bank Mayapada Internasional	71.510.536,00	77.009.109,00	72.357.421,00	56.294.265,00	71.882.087,00	65.669.810,00
Bank China Construction Bank Indonesia	13.073.223,00	12.861.778,00	18.452.403,00	11.550.654,00	13.858.412,00	14.729.081,00
Bank Mega	60.735.000,00	72.790.000,00	79.186.000,00	42.263.704,00	53.022.795,00	48.594.122,00

Bank OBC NISP	125.560.448,00	126.121.499,00	159.036.404,00	117.834.798,00	119.046.393,00	114.903.280,00
Bank Nationalnobu	11.793.981,00	9.026.742,00	9.734.959,00	6.548.959,00	7.140.003,00	7.428.576,00
Bank Pan Indonesia	137.694.263,00	131.402.909,00	143.029.190,00	141.232.323,00	140.682.830,00	121.633.509,00
Bank Woori Saudara Indonesia 1906	15.391.187,00	19.065.370,00	18.492.074,00	22.528.964,00	26.674.450,00	30.011.903,00

LAMPIRAN 9

DATA RATE SENSITIVE ASSETS DAN RATE SENSITIVE LIABILITIES (DALAM JUTAAN RUPIAH)

Nama Perusahaan	Rate Sensitive Assets			Rate Sensitive Liabilities		
	2018	2019	2020	2018	2019	2020
Bank Rakyat Indonesia Agri Niaga	23.445.688,26	27.592.825,12	28.642.304,84	18.782.027,17	22.477.294,98	23.543.676,52
Bank IBK Indonesia	3.833.931,00	6.221.660,00	9.488.584,00	3.530.444,00	5.162.036,00	7.839.394,00
Bank Amar Indonesia	1.831.915,77	3.606.809,56	4.044.339,19	1.352.306,25	2.298.182,75	1.087.046,75
Bank Jago	453.557,75	1.246.020,00	1.830.711,00	538.309,83	629.372,00	887.014,00
Bank MNC Internasional	9.996.322,00	9.398.349,00	10.387.973,00	9.210.048,00	8.824.987,00	9.741.288,00
Bank Capital Indonesia	17.258.781,00	17.399.868,00	11.181.511,00	15.818.163,00	16.204.516,00	17.329.129,00
Bank Central Asia	766.708.460,00	852.451.925,00	1.009.603.073,00	651.278.591,00	719.674.110,00	860.633.373,00
Allo Bank Indonesia	111.310,28	116.119,98	51.616,26	10.915,94	16.007,35	9.538,66
Bank KB Bukopin	77.840.894,00	81.911.627,00	69.095.861,00	80.654.002,00	83.977.162,00	66.426.039,00
Bank Mestika Dharma	11.349.774,00	12.085.119,00	13.410.430,00	8.848.898,00	9.623.027,00	9.901.936,00
Bank Negara Indonesia	696.001.972,00	689.814.773,00	794.826.682,00	642.582.996,00	656.528.856,00	706.284.368,00
Bank Rakyat Indonesia	1.285.422.797,00	1.405.738.997,00	1.539.009.320,00	1.087.663.727,00	1.185.340.592,00	1.285.415.489,00

Bank Bisnis Internasional	682.217,87	730.572,57	1.048.654,32	449.452,24	438.412,78	419.963,81
Bank Tabungan Negara Tbk	266.124.502,00	270.045.884,00	273.634.728,00	218.422.431,00	215.466.167,00	264.890.742,00
Bank Neo Commerce	4.492.584,14	4.715.946,54	4.848.902,22	5.893.422,25	4.163.846,52	4.279.882,84
Bank Jtrust Indonesia	14.722.028,00	11.452.116,00	11.112.869,00	15.304.009,00	15.052.220,00	14.532.430,00
Bank Danamon Indonesia	167.469.978,00	177.478.693,00	182.483.769,00	132.589.361,00	138.094.815,00	143.579.930,00
Bank Pembangunan Daerah Banten	8.392.866,00	6.851.777,00	4.083.536,00	8.380.763,00	6.623.328,00	3.257.689,00
Bank Ganesha	4.243.407,00	4.571.348,00	5.077.357,00	3.323.024,00	3.616.981,00	4.130.480,00
Bank Ina Perdana	3.661.599,00	5.013.767,00	8.214.053,00	2.627.029,00	4.024.241,00	7.135.811,00
Bank Pembangunan Daerah Jawa Barat dan Banten	116.249.543,00	119.215.512,00	136.922.304,00	102.591.789,00	104.300.503,00	120.371.012,00
Bank Pembangunan Daerah Jawa Timur	62.096.223,00	75.851.992,00	82.701.389,00	53.501.042,00	66.428.778,00	73.168.335,00
Bank QNB Indonesia	16.743.975,00	19.480.321,00	15.220.818,00	15.464.986,00	17.818.432,00	12.518.083,00
Bank Maspion Indonesia	6.096.941,00	7.004.133,00	9.332.394,00	5.418.213,00	6.264.675,00	8.733.010,00
Bank Mandiri	1.151.411.703,00	1.259.810.761,00	1.398.800.235,00	896.549.879,00	975.718.376,00	1.086.095.821,00

Bank Bumi Arta	5.955.269,00	6.263.823,00	6.476.437,00	5.660.108,00	5.935.198,00	6.011.692,00
Bank Cimb Niaga	244.340.727,00	251.358.752,00	262.392.843,00	214.827.901,00	219.406.923,00	226.810.844,00
Bank Maybank Indonesia	154.973.366,00	146.874.682,00	153.341.369,00	144.688.177,00	135.551.449,00	138.580.194,00
Bank Permata	138.600.768,00	149.588.025,00	189.891.284,00	127.235.122,00	133.732.673,00	149.287.604,00
Bank Sinarmas	12.658.613,00	15.623.647,00	15.538.204,00	13.140.414,00	15.408.155,00	18.445.106,00
Bank of India Indonesia	3.589.447,00	3.628.548,00	3.420.216,00	2.734.382,00	2.806.983,00	2.623.844,00
Bank BTPN	96.933.970,00	177.280.090,00	180.561.912,00	75.121.976,00	141.125.187,00	140.098.319,00
Bank Victoria International	26.684.834,00	26.783.689,53	23.585.261,03	25.360.566,39	25.481.083,06	21.936.428,12
Bank Oke Indonesia	4.184.032,25	4.746.436,91	5.912.350,96	2.904.224,69	3.052.610,64	3.690.526,78
Bank Artha Graha Internasional	20.697.482,00	17.567.659,00	23.831.050,00	20.854.070,00	20.259.201,00	25.821.942,00
Bank Multiarta Sentosa	10.984.255,54	14.153.879,94	21.289.910,14	9.528.138,00	12.648.869,45	19.500.141,44
Bank Mayapada Internasional	84.202.562,00	89.970.225,00	69.024.795,00	74.961.493,00	79.750.243,00	78.391.563,00
Bank China Construction Bank Indonesia	14.892.442,00	17.679.123,00	23.899.866,00	13.299.258,00	15.920.299,00	18.892.143,00
Bank Mega	65.573.880,00	83.420.800,00	98.243.462,00	68.125.944,00	82.885.767,00	92.132.728,00
Bank OBC NISP	168.448.466,00	175.697.359,00	200.956.724,00	148.319.372,00	152.028.538,00	174.653.902,00

Bank Nationalhobu	11.349.623,00	12.617.473,00	13.058.604,00	10.219.265,00	11.945.317,00	11.977.547,00
Bank Pan Indonesia	181.389.961,00	186.025.516,00	201.527.515,00	161.619.761,00	158.667.394,00	167.378.950,00
Bank Woori Saudara Indonesia 1906	27.215.663,00	34.570.042,00	35.765.992,00	22.954.583,00	29.826.855,00	30.640.246,00

LAMPIRAN 10

DATA PENDAPATAN BUNGA BERSIH DAN RATA-RATA ASET PRODUKTIF (DALAM JUTAAN RUPIAH)

Nama Perusahaan	Pendapatan Bunga Bersih			Rata-rata Aset Produktif		
	2018	2019	2020	2018	2019	2020
Bank Rakyat Indonesia Agroniaga	675.929,58	693.210,57	624.635,59	19.312.273,74	23.030.251,36	26.276.358,00
Bank IBK Indonesia	133.934,00	166.231,00	169.710,00	3.897.517,50	5.016.548,00	10.949.032,26
Bank Amar Indonesia	234.891,51	506.152,81	462.947,92	1.174.485,00	2.622.553,41	3.487.680,00
Bank Jago	27.501,72	11.500,46	64.644,00	579.166,52	837.720,00	1.429.810,00
Bank MNC Internasional	387.471,00	403.503,00	368.535,00	9.291.598,00	9.078.909,50	9.133.149,50
Bank Capital Indonesia	430.955,00	347.224,00	47.355,00	12.941.606,00	14.092.913,00	12.305.522,50
Bank Central Asia	45.290.545,00	50.477.448,00	54.161.270,00	703.318.000,00	776.547.500,00	912.058.500,00
Allo Bank Indonesia	101.714,93	86.383,92	43.630,00	2.001.076,00	2.076.232,00	2.248.990,00
Bank KB Bukopin	2.593.143,00	2.014.539,00	552.056,00	90.081.973,00	87.578.657,00	81.327.213,00
Bank Mestika Dharma	686.969,55	700.450,17	795.586,12	10.737.957,50	11.204.444,00	12.298.725,50
Bank Negara Indonesia	35.446.315,00	36.602.374,00	37.151.966,00	716.528.711,50	788.388.000,00	855.350.000,00
Bank Rakyat Indonesia	77.665.772,00	81.707.305,00	79.209.917,00	1.152.980.000,00	1.266.679.239,35	2.679.923.239,35
Bank Bisnis Internasional	50.885,97	47.685,90	62.368,47	676.843,51	739.587,60	1.005.657,13

Bank Tabungan Negara Tbk	10.089.177,00	8.961.801,00	8.913.843,00	259.110.533,50	302.284.118,00	367.143.302,50
Bank Neo Commerce	286.341,09	216.098,63	158.230,92	4.169.709,00	4.457.063,00	4.428.788,00
Bank Jtrust Indonesia	391.541,00	50.256,00	26.137,00	15.255.321,00	13.266.736,50	11.543.555,50
Bank Danamon Indonesia	14.241.084,00	14.579.398,00	13.723.663,00	159.854.860,50	167.870.393,00	178.094.965,00
Bank Pembangunan Daerah Banten	135.410,00	72.847,00	33.744,00	7.073.056,00	7.104.784,00	5.108.309,50
Bank Ganessa	208.522,00	185.213,00	163.587,00	3.943.701,00	4.085.592,00	4.614.450,50
Bank Ina Perdana	142.583,00	149.946,00	168.703,00	3.185.501,00	4.089.226,50	6.349.215,50
Bank Pembangunan Daerah Jawa Barat dan Banten	6.499.031,00	6.082.506,00	6.497.264,00	102.025.604,40	105.782.713,00	120.542.931,36
Bank Pembangunan Daerah Jawa Timur	3.688.107,00	3.999.601,00	4.057.270,00	56.538.645,50	66.902.970,00	76.206.570,50
Bank QNB Indonesia	302.843,00	421.576,00	262.112,00	20.491.345,50	19.771.343,00	18.575.902,50
Bank Maspion Indonesia	234.923,00	240.961,00	229.134,00	5.194.134,50	5.873.013,50	7.716.451,00
Bank Mandiri	57.329.765,00	61.247.691,00	58.021.844,00	1.007.651.529,29	1.082.892.824,06	1.210.048.986,55
Bank Bumi Arta	345.118,00	307.999,00	287.004,00	7.287.368,00	7.927.852,50	8.380.758,50
Bank Cimb Niaga	12.011.731,00	12.568.018,00	12.470.518,00	314.010.944,00	329.289.261,00	337.681.175,50
Bank Maybank	8.099.878,00	8.167.975,00	7.259.810,00	157.189.712,50	155.450.246,00	155.215.611,00

Bank Permata	5.400.185,00	5.720.968,00	6.541.790,00	129.022.172,50	136.831.036,50	161.494.611,00
Bank Sinarmas	2.165.942,00	2.210.503,00	2.188.204,00	25.623.545,00	27.642.189,00	33.613.806,00
Bank of India Indonesia	138.388,00	142.182,00	87.988,00	3.640.455,50	3.401.281,50	3.363.526,00
Bank BTPN	9.600.408,00	11.067.764,00	10.624.428,00	91.304.409,50	134.099.814,00	175.384.968,50
Bank Victoria International	459.330,57	269.148,22	189.658,45	27.268.219,50	28.151.555,50	26.760.631,00
Bank Oke Indonesia	227.766,22	208.966,91	248.964,11	4.174.668,50	4.387.611,50	5.266.752,50
Bank Artha Graha Internasional	1.197.930,00	926.921,00	631.787,00	20.963.204,00	19.563.919,50	21.248.929,50
Bank Multiarta Sentosa	396.684,05	460.933,07	451.356,81	10.670.503,55	12.518.315,56	17.652.736,57
Bank Mayapada Internasional	2.969.576,00	2.919.822,00	170.632,00	75.186.215,50	84.554.809,50	78.540.535,50
Bank China Construction Bank Indonesia	587.366,00	559.891,00	562.357,00	13.350.730,00	14.844.434,00	20.040.512,50
Bank Mega	3.913.443,00	3.582.527,00	3.513.837,00	69.771.653,50	78.812.630,50	93.598.604,00
Bank OBC NISP	6.377.935,00	6.438.932,00	6.826.556,00	151.617.641,00	164.544.955,50	184.489.221,00
Bank Nationalnobu	431.740,00	436.209,00	431.380,00	10.312.016,50	11.362.423,00	12.360.009,50
Bank Pan Indonesia	8.964.494,00	8.968.876,00	8.806.989,00	186.019.704,00	184.433.967,50	192.162.546,50
Bank Woori Saudara Indonesia 1906	1.289.827,00	1.113.085,00	1.247.061,00	23.466.767,00	28.271.859,00	32.691.783,00

LAMPIRAN 11

DATA KREDIT BERMASALAH DAN KREDIT (DALAM JUTAAN RUPIAH)

Nama Perusahaan	Kredit Bermasalah			Kredit		
	2018	2019	2020	2018	2019	2020
Bank Rakyat Indonesia Agri Niaga	447.654,02	1.482.506,84	968.070,36	15.670.732,41	19.366.245,49	19.491.933,79
Bank IBK Indonesia	191.988,00	485.417,00	262.349,00	2.982.477,00	4.156.766,00	5.105.932,00
Bank Amar Indonesia	67.603,10	92.534,26	118.165,12	1.362.029,43	2.051.558,72	1.715.508,59
Bank Jago	24.184,99	5.818,94	-	383.760,68	251.670,97	826.203,00
Bank MNC Internasional	429.378,00	436.386,00	405.168,00	7.511.633,00	7.554.481,00	7.122.033,00
Bank Capital Indonesia	236.708,00	339.437,00	7,00	8.013.297,00	9.753.072,00	6.438.078,00
Bank Central Asia	7.593.637,00	7.876.926,00	10.326.712,00	538.100.000,00	586.940.000,00	574.590.000,00
Allo Bank Indonesia	63.127,00	168.784,00	35.266,00	1.561.125,00	1.660.864,00	1.275.827,00
Bank KB Bukopin	1.728.150,00	1.770.315,00	2.741.444,00	64.365.307,00	67.835.773,00	56.266.216,00
Bank Mestika Dharma	169.186,00	176.071,00	121.349,88	7.118.535,00	7.648.330,00	7.041.997,00
Bank Negara Indonesia	10.038.302,00	12.961.816,00	24.629.844,00	512.778.497,00	556.770.947,00	586.206.787,00
Bank Rakyat Indonesia	9.631.449,00	11.500.490,00	11.535.391,00	814.552.767,00	877.431.193,00	899.458.207,00

Bank Bisnis Internasional	11.837,42	8.598,31	8.124,34	543.139,64	592.159,67	903.611,30
Bank Tabungan Negara Tbk	6.076.802,17	11.099.759,36	10.271.777,47	216.256.305,00	232.212.539,00	235.052.116,00
Bank Neo Commerce	620.940,72	165.382,51	148.411,97	3.941.860,87	3.828.785,75	3.665.338,77
Bank Jtrust Indonesia	437.373,00	92.799,00	365.218,00	10.259.055,00	6.245.991,00	7.350.650,00
Bank Danamon Indonesia	3.054.435,00	3.550.307,00	3.127.350,00	104.571.750,00	109.971.338,00	109.391.995,00
Bank Pembangunan Daerah Banten	325.590,00	267.161,00	843.833,00	5.515.795,00	5.337.723,00	3.789.819,00
Bank Ganesha	123.871,00	68.184,00	144.867,00	2.913.152,00	2.990.042,00	2.637.823,00
Bank Ina Perdana	42.825,00	119.872,00	41.886,00	1.759.096,00	2.519.213,00	2.931.448,00
Bank Pembangunan Daerah Jawa Barat dan Banten	1.268.332,00	1.331.972,00	1.289.764,00	75.349.849,00	81.887.246,00	89.450.934,00
Bank Pembangunan Daerah Jawa Timur	1.272.132,00	1.060.739,00	1.659.125,00	33.893.237,00	38.352.300,00	41.480.766,00
Bank QNB Indonesia	164.640,00	625.930,00	144.178,00	11.218.751,00	14.050.161,00	11.924.410,00
Bank Maspion Indonesia	106.728,00	127.826,00	133.069,00	4.976.591,00	5.466.907,00	6.907.692,00
Bank Mandiri	22.307.645,55	21.171.462,16	28.627.785,80	799.557.188,00	885.835.237,00	870.145.465,00

Bank Bumi Arta	71.946,00	78.803,00	120.431,00	4.776.725,00	5.165.686,00	4.576.092,00
Bank Cimb Niaga	5.708.365,00	5.313.169,00	6.168.503,00	186.262.631,00	190.983.118,00	171.670.391,00
Bank Maybank Indonesia	3.086.893,00	3.836.526,00	3.845.832,00	121.972.870,00	111.611.893,00	97.038.850,00
Bank Permata	4.666.611,00	2.985.825,00	3.336.299,00	107.411.295,00	109.039.100,00	118.801.130,00
Bank Sinarmas	957.987,00	1.800.769,00	993.379,00	19.844.642,00	22.497.252,00	20.477.292,00
Bank of India Indonesia	118.205,00	87.087,00	96.165,00	2.413.111,00	2.065.584,00	1.944.372,00
Bank BTPN	844.556,00	1.152.605,00	1.642.200,00	68.136.780,00	141.760.183,00	136.212.619,00
Bank Victoria International	577.245,99	1.145.235,69	1.091.648,06	16.393.596,31	17.440.119,53	14.843.976,03
Bank Oke Indonesia	59.829,81	85.277,61	140.257,00	2.923.759,36	3.276.729,83	4.299.852,76
Bank Artha Graha Internasional	938.277,00	732.093,00	569.394,00	15.664.638,00	13.736.897,00	12.442.514,00
Bank Multiarta Sentosa	74.160,79	326.691,39	273.868,92	7.237.193,00	7.865.653,00	7.486.879,00
Bank Mayapada Internasional	3.635.056,00	2.769.272,00	2.304.873,00	56.294.265,00	71.882.087,00	65.669.810,00
Bank China Construction Bank Indonesia	293.660,00	362.981,00	433.162,00	11.550.654,00	13.858.412,00	14.729.081,00
Bank Mega	675.939,00	1.305.069,00	676.299,00	42.263.704,00	53.022.795,00	48.594.122,00

Bank OBC NISP	2.030.989,00	2.037.302,00	2.209.268,00	117.834.798,00	119.046.393,00	114.903.280,00
Bank Nationalnobu	63.480,00	148.946,00	15.906,00	6.548.959,00	7.140.003,00	7.428.576,00
Bank Pan Indonesia	4.194.599,99	4.248.621,47	3.661.168,62	141.232.323,00	140.682.830,00	121.633.509,00
Bank Woori Saudara Indonesia 1906	82.524,00	437.920,00	332.446,00	22.528.964,00	26.674.450,00	30.011.903,00