

## DAFTAR PUSTAKA

- Abdullah, T., & Tantri, F. 2017. *Bank dan Lembaga Keuangan (Edisi Pertama)*. Jakarta : Rajawali Pers.
- Bank Indonesia. 2012. *Kodifikasi Peraturan Bank Indonesia : Penilaian Tingkat Kesehatan Bank*. Jakarta : Pusat Riset dan Edukasi Bank Sentral (PRES).
- Bank Indonesia. 30 Mei 2007. Surat Edaran No. 9/12/DPNP. Tentang *Pelaksanaan Good Corporate Governance bagi Bank Umum*.
- Bank Indonesia. Peraturan Bank Indonesia Nomor : 13/1/PBI/2011. Tentang *Penilaian Tingkat Kesehatan Bank Umum*.
- Bank Indonesia. 29 April 2013. Surat Edaran No. 15/15/DPNP. Perihal *Pelaksanaan Good Corporate Governance Bagi Bank Umum*.
- Bank Indonesia. 25 Oktober 2011. Surat Edaran No. 13/24/DPNP. Tentang *Penilaian Tingkat Kesehatan Bank Umum*.
- Bi.go.id. 2021. *Tinjauan Kebijakan Moneter Agustus 2021*, (Diakses pada 4 Oktober 2022, dari <https://www.bi.go.id/id/publikasi/laporan/pages/tinjauan-kebijakan-moneter-agustus-2021.aspx>).
- Gaspar, J.J.J., Mangantar, M., & Sumarauw, J.S.B. 2022. Analisis Tingkat Kesehatan Bank dengan Menggunakan Metode RGEC pada Bank Umum BUMN yang Terdaftar di BEI Periode 2015-2019. *Jurnal EMBA*, (Online), Vol. 10, No. 1, ([ejournal.unsrat.ac.id](http://ejournal.unsrat.ac.id), diakses pada 19 Oktober 2022).
- Handayani, S., & Mahmudah, H. 2020. Analisis Tingkat Kesehatan Bank dengan Metode RGEC: Studi Kasus Bank Milik Pemerintah Terdaftar di BEI Periode 2014-2018. *Jurnal Sains Sosio Humaniora*, (Online), Vol. 4, No. 2, ([online-journal.unja.ac.id](http://online-journal.unja.ac.id), diakses pada 15 Oktober 2022).
- Hertog, J. 2010. *Review of Economic Theories of Regulation*. Netherlands: Tjalling C. Koopmans Research Institute.
- Idx.co.id. 2022. Perusahaan Tercatat, Laporan Keuangan dan Laporan Tahunan, (Diakses pada 12 Oktober 2022, dari <https://www.idx.co.id/id/perusahaan-tercatat/laporan-keuangan-dan-tahunan/>).
- Ikhsan, M. H., Indrianasari, N. T., & Ifa, K. 2021. Analisis Tingkat Kesehatan Bank Syariah yang Terdaftar di BEI dengan Menggunakan Metode RGEC pada Tahun 2015-2019. *Counting: Journal Of Accounting*, (Online), Vol. 4, No. 1, ([jkm.itbwigalumajang.ac.id](http://jkm.itbwigalumajang.ac.id), diakses pada 20 Agustus 2022).

- Ikatan Akuntan Indonesia. 2009. *Standar Akuntansi Keuangan*. Jakarta : Salemba Empat.
- Kartikasari, D., & Kusumawati, E.D. 2022. Pengaruh Metode RGEC Terhadap Penilaian Tingkat Kesehatan Bank pada Perusahaan Perbankan (Studi Empiris pada Perusahaan yang Terdaftar di BEI Tahun 2018-2020). *Media Akuntansi*, (Online), Vol. 34, No. 01, ([jurnal.stiepignatelli.ac.id](http://jurnal.stiepignatelli.ac.id), diakses pada 02 September 2022).
- Kasmir. 2014. *Analisis Laporan Keuangan (Edisi Pertama)*. Cetakan Ketujuh. Jakarta: PT. Rajagrafindo Persada.
- Kasmir. 2018. *Dasar-dasar Perbankan (Edisi Revisi)*. Cetakan Ke Lima Belas. Depok : Rajawali Pers.
- Kasmir. 2017. *Manajemen Perbankan (Edisi Revisi)*. cetakan Ke Empat Belas. Jakarta : Rajawali Pers.
- Kontan.co.id. 2020. *Gara-gara Corona Kontribusi Perbankan Terhadap PDB Ikut Melorot*, (Diakses pada 3 Oktober 2022, dari <https://keuangan.kontan.co.id/news/gara-gara-corona-kontribusi-perbankan-terhadap-pdb-ikut-melorot>).
- Kontan.co.id. 2020. *Begini Peran Kredit Perbankan Terhadap Pertumbuhan PDB Indonesia*, (Diakses pada 3 Oktober 2022, dari <https://keuangan.kontan.co.id/news/begini-peran-kredit-perbankan-terhadap-pertumbuhan-pdb-indonesia>).
- Kuncoro, M. & Suhardjono. 2011. *Manajemen Perbankan Teori dan Aplikasi*. Yogyakarta: BPFE.
- Lestari, S. D., & Pandin, M.Y.R. 2021. Analisis Tingkat Kesehatan Bank dengan Metode RGEC pada Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia Periode 2017-2019. *Universitas 17 Agustus 1945 Surabaya*, (Online), ([repository.untag-sby.ac.id](http://repository.untag-sby.ac.id), diakses pada 12 Oktober 2022).
- Maramis, P.A. 2019. Analisis Tingkat Kesehatan Bank dengan Metode RGEC (*Risk Profile, Good Corporate Governance, Earnings, Capital*) pada PT. Bank Mandiri (Persero) Periode 2015-2018. *Jurnal Pembangunan Ekonomi dan Keuangan Daerah*, (Online), Vol. 20, No. 4 ([ejournal.unsrat.ac.id](http://ejournal.unsrat.ac.id), diakses pada 20 Oktober 2022).
- Otoritas Jasa Keuangan. 17 Maret 2017. Surat Edaran Nomor 14/SEOJK.03/2017. Tentang *Penilaian Tingkat Kesehatan Bank Umum*
- Ping, H.W. 2014. *Banking Regulation in China*. New York: Palgrave Macmillan.

- Rahardjo, B. 2009. *Laporan Keuangan Perusahaan (Edisi Kedua)*. Cetakan Pertama. Yogyakarta : Gadjah Mada University Press.
- Rahman, T.A., Sudjana, N., & ZA, Z. 2016. Analisis Kinerja Perbankan dengan Pendekatan RGEC (*Risk Profile, Good Corporate Governance, Earnings, and Capital*) untuk Mengetahui Tingkat Kesehatan Bank (Studi pada Bank BUMN dan Bank Pembangunan Daerah). *Jurnal Administrasi Bisnis (JAB)*, (Online), Vol. 35, No. 1 ([administrasibisnis.studentjournal.ub.ac.id](http://administrasibisnis.studentjournal.ub.ac.id), diakses pada 19 Oktober 2022).
- Seto, A.A., & Septiani, D. 2021. Dampak Pandemi Covid 19 Terhadap Kinerja Keuangan Sektor Perbankan di Indonesia. *Jurnal Ekonomi dan Bisnis*, (Online), Vol. 8, No. 2, ([stiemuttaqien.ac.id](http://stiemuttaqien.ac.id), diakses pada 30 Januari 2023).
- Suganda, T. R. 2018. *Teori dan Pembahasan Reaksi Pasar Modal Indonesia*. Malang: CV. Seribu Bintang.
- Sugiyono. 2017. *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung : Alfabeta.
- Suhartono, D. A., ZA, Z., & Azizah, D. F. 2017. Analisis Tingkat Kesehatan Bank dengan Menggunakan Metode Risk Based Bank Rating (Studi pada Bank Milik Pemerintah Pusat yang Terdaftar di Bursa Efek Indonesia Tahun 2012-2015). *Jurnal Administrasi Bisnis*, (Online), Vol. 46, No. 1, ([download.garuda.kemdikbud.go.id](http://download.garuda.kemdikbud.go.id), diakses pada 28 September 2022).
- Susilo, S. Y., Triandaru, S., & Santoso, A.T.B. 2000. *Bank dan Lembaga Keuangan Lainnya*. Jakarta : Salemba Empat.
- Taswan. 2008. *Akuntansi Perbankan : Transaksi dalam Valuta Rupiah*. Yogyakarta : UPP STIM YKPN.
- Undang-undang Republik Indonesia Nomor 10 Tahun 1998 tentang Perubahan atas Undang-undang Nomor 7 Tahun 1992 tentang Perbankan*. 1998. Jakarta: Lembaran Negara Republik Indonesia.

# LAMPIRAN

**LAMPIRAN 1****BIODATA****Identitas Diri**

Nama : Kristina Pina  
Tempat, Tanggal Lahir : Ratteao', 19 September 2001  
Jenis Kelamin : Perempuan  
Alamat Rumah : Ratteao', Sangpeparikan, Mappak, Tana  
Toraja, Sulawesi Selatan  
Telepon Rumah dan HP : 085394035236  
Alamat *E-Mail* : Kristinapina2d@gmail.com

**Riwayat Pendidikan**

## Pendidikan Formal

- Tahun 2007-2013 : SDN 333 Inpres Leppangan
- Tahun 2013-2016 : SMPN SATAP 8 Simbuang
- Tahun 2016-2019 : SMAN 1 Tana Toraja

## Pendidikan Nonformal

- Tahun 2019:
  1. Pelatihan *Basic Learning Skills, Character & Creativity* (BALANCE) Universitas Hasanuddin.
  2. Latihan Dasar Kepemimpinan (LDK) Kerukunan Mahasiswa Katolik Fakultas Ekonomi dan Bisnis Universitas Hasanuddin (KMK FEB-UH)
- Tahun 2020:

1. Bina Kader Mahasiswa Akuntansi (BKMA) Ikatan Mahasiswa Akuntansi Universitas Hasanuddin
2. Latihan Dasar Kepemimpinan (LDK) Persekutuan Mahasiswa Kristen Oikumene Fakultas Ekonomi dan Bisnis Universitas Hasanuddin

## **Pengalaman**

### Organisasi

- Anggota Ikatan Mahasiswa Akuntansi Fakultas Ekonomi dan Bisnis Universitas Hasanuddin (2019)
- Anggota Divisi Kerohanian PMKO FEB-UH (Persekutuan Mahasiswa Kristen Oikumene Fakultas Ekonomi dan Bisnis Universitas Hasanuddin) Periode 2020-2021 dan Periode 2021-2022
- Anggota Divisi Kerohanian KMK FEB-UH (Kerukunan Mahasiswa Katolik Fakultas Ekonomi dan Bisnis Universitas Hasanuddin) Periode 2020-2021 dan Periode 2021-2022
- Sekretaris Panitia Kegiatan Bina Akrab KMK FEB-UH Tahun 2020
- Anggota PMKRI (Persekutuan Mahasiswa Katolik Republik Indonesia) Cab. Makassar (2020)
- Anggota GMKI (Gerakan Mahasiswa Kristen Indonesia) Cab. Makassar (2022)

### Kerja

- Peserta Magang Kantor Imigrasi Kelas I TPI Makassar (Juni-Juli 2022)

Demikian biodata ini dibuat dengan sebenarnya.

Makassar, 29 Maret 2023

A handwritten signature in black ink, appearing to read 'Kristina Pina', written over two horizontal lines.

Kristina Pina

## LAMPIRAN 2

## DATA KREDIT BERMASALAH

Nama Perusahaan	Kredit Bermasalah		
	2019	2020	2021
Bank Rakyat Indonesia Agroniaga	1.482.506.840	968.070.358	461.589.3548
Bank Jago Indonesia	5.818.938.804	-	31.030
Bank Capital Indonesia	339.437	7	-
Bank Central Asia	7.876.926	10.326.712	13.411.713
Allo Bank Internasional	168.784.301.482	35.266.098.040	11.362.393.468
Bank KB Bukopin	4.061.538	5.455.797	6.490.965
Bank Mestika Dharma	176.072.575.604	121.349.880.554	93.511.470.302
Bank Negara Indonesia	12.961.816	24.629.844	21.527.805
Bank Rakyat Indonesia	25.292.571	28.021.597	31.138.375
Bank Tabungan Negara	12.230.234	11.355.333	10.179.042
Bank Neo Commerce	165.382.511.917	148.441.975.404	74.991.322.485
Bank JTrust Indonesia	92.799	365.208	390.222
Bank Danamon Indonesia	3.550.307	3.127.350	2.924.285
Bank Pembangunan Daerah Banten	267.134	843.833	434.390
Bank Ganesha	68.184	144.867	129.600
Bank Ina Perdana	119.872	41.886	97.193
Bank Pembangunan Daerah Jawa Barat dan Banten	1.331.970	1.289.764	1.267.847
Bank Pembangunan Daerah Jawa Timur	1.060.739	1.659.125	1.916.372
Bank QNB Indonesia	791.366	555.636	7.379
Bank Maspion Indonesia	127.825.903	133.069.381	137.595.288
Bank Mandiri	20.808.393	27.130.717	28.140.052
Bank Bumi Arta	78.802.519.264	120.430.519.015	120.767.146.574
Bank CIMB Niaga	5.313.169	6.168.503	6.169.587
Bank Maybank Indonesia	3.836.526	3.845.832	3.575.285
Bank Permata	2.362.626	3.695.028	4.013.624
Bank Nationalnobu	148.946	15.537	56.829
Bank Sinarmas	1.800.769	993.379	849.551



Bank of India Indonesia	87.086.615.788	96.166.036.908	163.915.728.330
Bank BTPN	1.152.605	1.642.200	2.283.279
Bank Oke Indonesia	85.277.608.702	140.257.890.497	190.341.429.694
Bank Mayapada Internasional	2.769.272	2.304.873	2.777.790
Bank China Construction Bank Indonesia	362.981	433.162	604.728
Bank Mega	1.305.069	676.299	678.199
Bank OCBC NISP	2.037.302	2.209.268	2.843.219
Bank Pan Indonesia	4.314.134	3.633.048	4.247.890
Bank Woori Saudara Indonesia 1906	437.920	332.446	315.461
Bank MNC International	436.386	405.168	375.445
Bank Artha Graha Internasional	784.499	569.394	389.730

## LAMPIRAN 3

## DATA KREDIT

Nama Perusahaan	Kredit		
	2019	2020	2021
Bank Rakyat Indonesia Agroniaga	19.366.245.488	19.491.933.792	11.608.327.398
Bank Jago Indonesia	284.795.294.435	907.956	5.368.954
Bank Capital Indonesia	9.753.072	6.438.078	2.311.789
Bank Central Asia	587.734.831	575.337.362	622.831.537
Allo Bank Internasional	1.660.864.130.755	1.275.826.693.710	2.198.242.600.699
Bank KB Bukopin	69.545.545	60.968.574	58.512.087
Bank Mestika Dharma	7.791.537.196.845	7.195.564.828.075	7.948.978.719.259
Bank Negara Indonesia	556.770.947	586.206.787	582.436.230
Bank Rakyat Indonesia	903.197.389	938.373.880	1.042.867.454
Bank Tabungan Negara	255.825.159	260.114.163	274.835.291
Bank Neo Commerce	3.828.785.570.671	3.665.338.771.925	4.275.499.868.741
Bank JTrust Indonesia	6.245.991	7.350.650	10.015.617
Bank Danamon Indonesia	109.971.338	109.391.995	106.092.424
Bank Pembangunan Daerah Banten	5.337.723	3.789.819	3.084.002
Bank Ganesha	2.990.042	2.637.823	2.527.795
Bank Ina Perdana	2.519.213	2.931.448	3.709.335
Bank Pembangunan Daerah Jawa Barat dan Banten	81.887.246	89.450.934	95.813.046
Bank Pembangunan Daerah Jawa Timur	38.352.300	41.480.766	42.749.559
Bank QNB Indonesia	14.050.161	11.924.410	9.758.760
Bank Maspion Indonesia	5.466.906.639	6.907.691.712	8.232.238.930
Bank Mandiri	885.835.237	870.145.465	1.026.224.827
Bank Bumi Arta	5.165.685.915.268	4.576.091.498.751	3.970.764.105.463
Bank CIMB Niaga	190.983.118	171.670.391	177.157.862
Bank Maybank Indonesia	111.611.893	97.038.850	93.807.773

Bank Permata	109.039.100	118.801.130	126.068.158
Bank Nationalnobu	7.140.003	7.428.576	9.812.089
Bank Sinarmas	22.497.252	20.477.292	17.931.776
Bank of India Indonesia	2.065.583.544.585	1.944.371.844.259	1.805.123.769.959
Bank BTPN	141.760.183	136.212.619	135.598.774
Bank Oke Indonesia	3.276.729.828.197	4.299.852.756.761	5.519.188.109.389
Bank Mayapada Internasional	71.882.087	56.294.265	70.912.355
Bank China Construction Bank Indonesia	13.858.412	14.729.081	13.772.663
Bank Mega	53.022.795	48.594.122	60.740.894
Bank OCBC NISP	118.651.323	114.549.272	120.500.106
Bank Pan Indonesia	140.682.830	121.633.509	118.961.550
Bank Woori Saudara Indonesia 1906	26.674.450	30.011.903	33.817.250
Bank MNC International	7.554.481	7.122.033	8.503.664
Bank Artha Graha Internasional	13.736.897	12.442.514	11.479.972

**LAMPIRAN 4****DATA DANA PIHAK KETIGA**

Nama Perusahaan	Dana Pihak Ketiga		
	2019	2020	2021
Bank Rakyat Indonesia Agroniaga	21.144.601.332	22.995.278.746	13.496.291.728
Bank Jago Indonesia	599.084.251.451	803.946	3.567.211
Bank Capital Indonesia	16.107.028	16.368.567	18.713.805
Bank Central Asia	700.015.594	835.435.495	968.606.744
Allo Bank Internasional	1.970.198.344.821	1.468.313.113.827	2.124.024.215.739
Bank KB Bukopin	80.813.460	44.042.838	55.822.776
Bank Mestika Dharma	8.871.009.275.656	9.895.218.981.306	11.171.473.843.411
Bank Negara Indonesia	582.540.625	647.751.744	729.168.611
Bank Rakyat Indonesia	996.377.825	1.087.555.173	1.138.743.215
Bank Tabungan Negara	225.383.231	278.990.918	295.952.200
Bank Neo Commerce	4.066.490.479.185	3.943.471.372.342	8.124.416.988.140
Bank JTrust Indonesia	12.806.232	13.064.987	15.945.444
Bank Danamon Indonesia	109.791.910	123.733.204	121.069.317
Bank Pembangunan Daerah Banten	5.584.175	2.582.207	4.639.454
Bank Ganesha	3.613.089	4.121.760	6.317.788
Bank Ina Perdana	4.002.762	7.104.540	12.502.036
Bank Pembangunan Daerah Jawa Barat dan Banten	83.989.804	100.278.570	114.379.626
Bank Pembangunan	60.545.872	68.468.280	83.201.867

Daerah Jawa Timur			
Bank QNB Indonesia	15.909.399	11.965.297	12.015.196
Bank Maspion Indonesia	5.807.722.699	8.205.394.897	12.004.244.727
Bank Mandiri	850.108.345	963.593.762	1.115.278.713
Bank Bumi Arta	5.932.337.771.204	5.976.432.134.617	6.317.072.871.740
Bank CIMB Niaga	195.600.300	207.529.424	241.348.510
Bank Maybank Indonesia	110.601.006	115.003.047	114.898.775
Bank Permata	123.184.575	145.753.072	179.992.316
Bank Nationalnobu	9.026.742	9.735.259	16.012.192
Bank Sinarmas	24.652.197	30.763.916	37.961.555
Bank of India Indonesia	2.528.560.155.263	2.433.727.130.350	2.054.170.905.845
Bank BTPN	86.939.479	100.788.906	109.380.130
Bank Oke Indonesia	2.337.168.922.808	3.164.050.064.286	3.963.989.455.037
Bank Mayapada Internasional	77.009.109	72.357.421	98.720.992
Bank China Construction Bank Indonesia	12.861.778	18.452.403	19.274.009
Bank Mega	72.790.174	79.186.302	98.907.011
Bank OCBC NISP	126.121.299	159.036.404	168.050.732
Bank Pan Indonesia	131.402.909	143.029.190	134.068.318
Bank Woori Saudara Indonesia 1906	19.065.370	18.492.074	23.848.020
Bank MNC International	8.431.272	9.206.851	11.242.321
Bank Artha Graha Internasional	20.249.792	25.500.329	21.005.956

**LAMPIRAN 5****DATA RATE SENSITIVE ASSET**

Nama Perusahaan	<i>Rate Sensitive Asset</i>		
	2019	2020	2021
Bank Rakyat Indonesia Agroniaga	27.592.825.117	28.642.304.483	18.062.130.269
Bank Jago Indonesia	1.246.020	1.830.711	11.569.490
Bank Capital Indonesia	17.399.868	11.181.511	12.807.192
Bank Central Asia	852.451.925	1.009.603.073	1.162.747.445
Allo Bank Internasional	116.119.982.581	51.616.264.591	43.157.112.189
Bank KB Bukopin	81.911.627	69.095.861	77.447.767
Bank Mestika Dharma	12.085.119	13.410.430	15.255.026
Bank Negara Indonesia	689.814.773	794.826.682	803.237.042
Bank Rakyat Indonesia	1.405.738.997	1.539.009.320	1.683.153.441
Bank Tabungan Negara	310.212.722	363.705.467	376.525.798
Bank Neo Commerce	4.715.946.539.168	4.849.902.216.446	10.016.308.977.111
Bank JTrust Indonesia	11.452.116	11.112.869	16.507.357
Bank Danamon Indonesia	177.478.693	182.483.769	174.491.295
Bank Pembangunan Daerah Banten	6.851.777	4.083.536	6.624.322
Bank Ganesha	4.571.348	5.077.357	8.361.402
Bank Ina Perdana	5.013.807	8.214.053	14.796.372
Bank Pembangunan Daerah Jawa Barat dan Banten	119.215.512	136.922.304	154.010.696
Bank Pembangunan	75.851.992	82.701.389	100.532.938

Daerah Jawa Timur			
Bank QNB Indonesia	19.480.321	15.220.818	14.899.631
Bank Maspion Indonesia	7.004.132.550	9.332.393.513	13.261.416.314
Bank Mandiri	1.259.810.761	1.398.800.235	1.693.449.699
Bank Bumi Arta	6.263.822.535.825	6.476.436.855.539	7.278.375.430.913
Bank CIMB Niaga	251.358.752	262.392.843	296.383.773
Bank Maybank Indonesia	146.874.682	153.341.369	148.978.892
Bank Permata	149.588.025	189.891.284	223.487.360
Bank Natinalnobu	12.617.473	13.058.604	19.742.535
Bank Sinarmas	15.623.647	15.178.204	13.395.575
Bank of India Indonesia	3.628.548	3.420.216	4.919.705
Bank BTPN	177.280.090	180.561.912	190.241.753
Bank Oke Indonesia	4.746.436.909.520	5.912.350.964.005	7.382.821.909.555
Bank Mayapada Internasional	89.970.225	69.024.795	100.714.798
Bank China Construction Bank Indonesia	17.679.123	23.899.866	24.887.961
Bank Mega	83.420.800	98.243.462	115.344.387
Bank OCBC NISP	175.697.359	200.956.724	208.507.824
Bank Pan Indonesia	186.025.216	201.527.51	183.756.265
Bank Woori Saudara Indonesia 1906	34.570.042	35.765.992	41.614.840
Bank MNC International	9.398.349	10.387.973	12.785.513
Bank Artha Graha Internasional	17.567.659	23.831.050	19.714.995

## LAMPIRAN 6

## DATA RATE SENSITIVE LIABILITIES

Nama Perusahaan	Rate Sensitive Liabilities		
	2019	2020	2021
Bank Rakyat Indonesia Agroniaga	22.477.294.976	23.543.676.515	14.179.204.347
Bank Jago Indonesia	629.372	887.014	3.857.252
Bank Capital Indonesia	16.204.516	17.329.129	19.309.955
Bank Central Asia	719.674.122	860.633.373	997.252.131
Allo Bank Internasional	16.007.354.122	9.538.659.860	33.726.046.222
Bank KB Bukopin	83.977.162	66.426.039	69.349.154
Bank Mestika Dharma	9.263.027	9.901.936	11.471.129
Bank Negara Indonesia	656.528.856	706.284.368	796.583.420
Bank Rakyat Indonesia	1.185.340.592	1.285.415.489	1.334.928.838
Bank Tabungan Negara	268.111.616	318.419.497	324.733.262
Bank Neo Commerce	4.150.189.137.460	4.264.205.372.890	8.171.611.474.117
Bank JTrust Indonesia	15.052.220	14.532.430	18.470.923
Bank Danamon Indonesia	138.094.815	143.579.930	134.404.684
Bank Pembangunan Daerah Banten	6.623.328	3.257.689	6.784.296
Bank Ganesha	3.616.981	4.130.480	6.320.270
Bank Ina Perdana	4.024.241	7.135.811	12.631.291
Bank Pembangunan Daerah Jawa Barat dan Banten	104.300.503	120.371.012	134.610.557
Bank Pembangunan Daerah Jawa Timur	66.428.778	73.168.335	89.647.315
Bank QNB Indonesia	17.818.432	12.518.083	13.122.856
Bank Maspion Indonesia	6.264.675.195	8.733.010.142	12.825.525.427



Bank Mandiri	975.718.376	1.086.095.821	1.253.216.852
Bank Bumi Arta	5.935.197.703.847	6.011.691.850.101	6.348.971.712.783
Bank CIMB Niaga	219.406.923	226.810.844	253.238.870
Bank Maybank Indonesia	135.551.449	138.580.194	133.356.920
Bank Permata	133.732.673	149.287.604	183.593.308
Bank Natinalnobu	11.495.317	11.977.547	18.678.514
Bank Sinarmas	15.408.155	18.445.106	27.818.939
Bank of India Indonesia	2.806.983	2.623.844	2.196.752
Bank BTPN	141.125.187	140.098.319	145.454.913
Bank Oke Indonesia	3.052.610.637.822	3.690.526.777.963	4.607.774.862.788
Bank Mayapada Internasional	79.750.243	78.391.563	104.004.293
Bank China Construction Bank Indonesia	15.920.299	18.982.143	19.853.553
Bank Mega	82.885.767	92.132.728	111.663.778
Bank OCBC NISP	152.028.538	174.653.902	180.756.211
Bank Pan Indonesia	163.577.859	167.378.950	148.017.254
Bank Woori Saudara Indonesia 1906	29.826.855	30.640.246	34.400.807
Bank MNC International	8.824.987	9.741.288	11.372.996
Bank Artha Graha Internasional	20.259.201	25.821.942	21.224.073

## LAMPIRAN 7

## DATA LABA SEBELUM PAJAK

Nama Perusahaan	Laba Sebelum Pajak		
	2019	2020	2021
Bank Rakyat Indonesia Agroniaga	74.197.988	64.071.757	(3.303.131.340)
Bank Jago Indonesia	(118.794.857.111)	(189.567)	9.134
Bank Capital Indonesia	23.949	78.959	48.694
Bank Central Asia	36.288.998	33.568.507	38.841.174
Allo Bank Internasional	(46.419.710.889)	45.826.728.419	219.999.042.348
Bank KB Bukopin	133.794	(3.922.869)	(3.144.025)
Bank Mestika Dharma	330.773.591.197	419.976.181.196	665.573.085.996
Bank Negara Indonesia	19.369.106	5.112.153	12.550.987
Bank Rakyat Indonesia	43.364.053	29.993.406	40.992.065
Bank Tabungan Negara	411.062	2.270.857	2.993.320
Bank Neo Commerce	17.858.408.759	15.827.358.645	(990.420.522.259)
Bank JTrust Indonesia	49.299	(581.431)	(584.472)
Bank Danamon Indonesia	5.487.790	2.067.076	2.279.920
Bank Pembangunan Daerah Banten	(180.700)	(260.720)	(204.268)
Bank Ganesha	14.526	5.002	14.651
Bank Ina Perdana	9.940	28.621	50.177
Bank Pembangunan Daerah Jawa Barat dan Banten	1.977.962	2.168.028	2.587.582
Bank Pembangunan Daerah Jawa Timur	1.864.133	1.507.369	1.937.974
Bank QNB Indonesia	4.147	(279.380)	(1.483.995)
Bank Maspion Indonesia	80.440.261	89.554.695	101.542.031
Bank Mandiri	36.441.440	23.298.041	38.358.421
Bank Bumi Arta	70.829.124.380	53.471.358.172	59.072.747.958
Bank CIMB Niaga	4.953.897	2.947.420	5.191.098
Bank Maybank Indonesia	2.599.094	1.818.645	2.175.516

Bank Permata	2.010.735	1.615.349	1.565.521
Bank Nationalnobu	64.005	71.279	85.994
Bank Sinarmas	81.893	116.600	159.518
Bank of India Indonesia	23.098.021.370	18.881.094.573	(42.448.831.605)
Bank BTPN	4,018,922	2,633,076	4.007.172
Bank Oke Indonesia	(12.045.274.357)	18.421.693.878	25.828.366.659
Bank Mayapada Internasional	714.688	104.448	72.211
Bank China Construction Bank Indonesia	112.336	63.703	104.014
Bank Mega	2.508.411	3.715.053	4.952.616
Bank OCBC NISP	3.891.439	2.784.855	3.203.792
Bank Pan Indonesia	4.595.617	4.071.792	2.514.336
Bank Woori Saudara Indonesia 1906	672,866	692,054	820,650
Bank MNC International	30.339	15.954	22.547
Bank Artha Graha Internasional	(76.339)	30.423	(203.460)

**LAMPIRAN 8****DATA RATA-RATA TOTAL ASET**

<b>Nama Perusahaan</b>	<b>Rata-rata Total Aset</b>		
	<b>2019</b>	<b>2020</b>	<b>2021</b>
Bank Rakyat Indonesia Agroniaga	25.190.797.882	27.541.707.587	22.441.007.450,5
Bank Jago Indonesia	992.865.336.458	1.750.465	246.147,5
Bank Capital Indonesia	18.489.618	19.591.590	21.274.570,5
Bank Central Asia	871.888.628	997.279.784	1.151.957.468
Allo Bank Internasional	2.395.672.866.144	2.556.918.328.380	3.618.010.318.362
Bank KB Bukopin	97.954.085,5	90.103.413	84.577.126
Bank Mestika Dharma	12.496.649.072.098,5	13.529.987.003.898	15.071.453.766.886,5
Bank Negara Indonesia	827.088.609,5	868.471.316,5	928.087.558,5
Bank Rakyat Indonesia	1.356.828.566	1.464.281.734	1.644.081.539
Bank Tabungan Negara	309.106.511	173.942.617	366.538.358,5
Bank Neo Commerce	4.828.731.897.869,5	5.272.529.523.777,5	8.379.566.541.410,5
Bank JTrust Indonesia	17.567.633	16.758.252,5	18.761.241,5
Bank Danamon Indonesia	190.148.079,5	197.212.019	196.564.883
Bank Pembangunan Daerah Banten	8.789.729	6.717.304,5	7.093.446
Bank Ganesha	4.653.432,5	5.087.599,5	6.970.703
Bank Ina Perdana	4.558.301,5	6.850.057	11.746.767,5
Bank Pembangunan Daerah Jawa Barat dan Banten	121.863.930,5	132.235.238	149.645.049,5

Bank Pembangunan Daerah Jawa Timur	69.702.204	80.187.882,5	92.171.391
Bank QNB Indonesia	21.754.355,5	20.659.742,5	17.999.613,5
Bank Maspion Indonesia	7.131.801.907,5	8.840.049.914,5	12.172.439.137,5
Bank Mandiri	1.306.748.068	1.476.604.304,5	1.633.787.857,5
Bank Bumi Arta	7.452.463.591.318	7.622.589.020.615	8.152.025.077.227
Bank CIMB Niaga	270.624.362,5	277.705.416	295.865.282,5
Bank Maybank Indonesia	173.307.844	171.153.621	170.991.444
Bank Permata	157.172.062,5	179.588.678	216.052.569,5
Bank Nationalnobu	12.470.742	13.442.718,5	17.240.288,5
Bank Sinarmas	33.654.149	40.585.850,5	48.642.013
Bank of India Indonesia	3.952.086.524.508,5	3.864.388.008.162	3.988.428.508.051
Bank BTPN	141.486.304,5	182.398.681,5	187.541.886
Bank Oke Indonesia	4.822.359.044.740	5.692.015.196.428	6.998.263.286.273,5
Bank Mayapada Internasional	90.190.362	92.963.428	105.811.105
Bank China Construction Bank Indonesia	17.443.079,5	22.064.628,5	25.715.060,5
Bank Mega	92.282.888,5	106.503.242	122.541.021,5
Bank OCBC NISP	177.144.940,5	193.502.093,5	210.346.404
Bank Pan Indonesia	209.245.894	214.677.230,5	211.264.816,5
Bank Woori Saudara Indonesia 1906	33.283.977,5	32.497.187,5	40.927.755
Bank MNC International	10.731.367	11.130.391,5	12.834.132
Bank Artha Graha Internasional	25.778.614,5	28.029.503	28.327.392,5

**LAMPIRAN 9****DATA PENDAPATAN BUNGA BERSIH**

Nama Perusahaan	Pendapatan Bunga Bersih		
	2019	2020	2021
Bank Rakyat Indonesia Agroniaga	693.210.566	624.635.592	873.568.551
Bank Jago Indonesia	11.500.455.935	64.644	589.738
Bank Capital Indonesia	347.224	47.355	(515.695)
Bank Central Asia	50.477.448	54.161.270	56.135.575
Allo Bank Internasional	86.383.920.743	47.590.382.288	195.317.996.979
Bank KB Bukopin	2.014.539	552.056	829.517
Bank Mestika Dharma	700.450.171.033	795.586.121.047	914.973.503.707
Bank Negara Indonesia	36.602.374	37.151.966	38.246.731
Bank Rakyat Indonesia	81.707.305	79.209.917	114.094.429
Bank Tabungan Negara	8.961.801	8.913.843	12.991.303
Bank Neo Commerce	216.098.626.449	158.230.923.413	315.089.543.350
Bank JTrust Indonesia	50.256	26.137	102.580
Bank Danamon Indonesia	14.579.398	13.723.663	13.747.222
Bank Pembangunan Daerah Banten	72.847	33.744	58.868
Bank Ganesha	185.213	163.587	171.274
Bank Ina Perdana	149.946	168.703	211.587
Bank Pembangunan Daerah Jawa Barat dan Banten	6.082.506	6.497.264	7.900.527
Bank Pembangunan Daerah Jawa Timur	3.999.601	4.057.270	4.677.681
Bank QNB Indonesia	421.576	262.112	337.477
Bank Maspion Indonesia	240.961.267	229.134.099	276.848.959
Bank Mandiri	59.440.188	56.508.129	73.062.494
Bank Bumi Arta	307.999.061.210	287.003.882.175	288.652.773.053
Bank CIMB Niaga	12.568.018	12.470.518	13.088.860

Bank Maybank Indonesia	8.167.975	7.259.810	7.117.279
Bank Permata	5.720.968	6.541.790	7.649.653
Bank Nationalnobu	436.209	431.380	525.677
Bank Sinarmas	2.210.503	2.188.204	2.415.797
Bank of India Indonesia	142.182.098.844	87.988.063.634	92.111.816.645
Bank BTPN	10.991.695	10.624.428	11.143.040
Bank Oke Indonesia	208.966.913.261	248.964.106.947	321.169.394.394
Bank Mayapada Internasional	2.919.822	170.632	405.803
Bank China Construction Bank Indonesia	559.891	562.357	720.832
Bank Mega	3.583.527	3.913.443	4.841.076
Bank OCBC NISP	6.438.932	6.826.556	7.643.485
Bank Pan Indonesia	8.968.876	8.806.989	9.555.208
Bank Woori Saudara Indonesia 1906	1.113.085	1.247.061	1.513.182
Bank MNC International	403.503	368.535	407.513
Bank Artha Graha Internasional	926.921	631.787	767.757

## LAMPIRAN 10

## DATA RATA-RATA ASET PRODUKTIF

Nama Perusahaan	Rata-rata Aset Produktif		
	2019	2020	2021
Bank Rakyat Indonesia Agroniaga	25.423.573.828	28.015.299.701	23.248.312.028,5
Bank Jago Indonesia	874.895.573.190	1.925.242	6.611.223
Bank Capital Indonesia	17.822.057	14.347.312	12.497.844
Bank Central Asia	677.257.871	763.920.874	887.710.179
Allo Bank Internasional	2.144.967.084.014	2.287.876.184.102	3.275.127.537.683
Bank KB Bukopin	87.578.657	81.327.213	77.578.750
Bank Mestika Dharma	11.777.355.716.348	12.795.762.414.223	14.370.417.055.493
Bank Negara Indonesia	788.597.077,5	839.899.330	914.403.913
Bank Rakyat Indonesia	1.282.764.831,5	1.387.890.085	1.515.569.777
Bank Tabungan Negara	301.110.219	329.831.210	359.948.655
Bank Neo Commerce	4.604.264.842.272	4.782.924.377.807	7.432.269.300.338
Bank JTrust Indonesia	13.806.087	11.589.985	13.991.955
Bank Danamon Indonesia	167.870.393	178.094.965	165.514.169,5
Bank Pembangunan Daerah Banten	7.104.784	5.108.309,5	5.899.336,5
Bank Ganesha	4.085.592	4.614.450,5	6.757.533
Bank Ina Perdana	4.089.226,5	6.349.215,5	11.509.051,5
Bank Pembangunan Daerah Jawa Barat dan Banten	105.782.713	118.302.606	134.706.575
Bank Pembangunan Daerah Jawa	66.902.970	76.206.570,5	69.670.907,5



Timur			
Bank QNB Indonesia	19.771.343	18.575.902,5	16.320.730
Bank Maspion Indonesia	6.434.787.777	8.052.244.746,5	11.181.890.038,5
Bank Mandiri	1.171.827.140	1.253.837.946,5	1.468.269.716
Bank Bumi Arta	6.547.862.599.640	6.706.499.955.176,5	7.209.633.678.540
Bank CIMB Niaga	329.289.261	337.681.175,5	280.567.420
Bank Maybank Indonesia	155.450.246	155.215.611	129.255.596,5
Bank Permata	136.831.036,5	161.494.611	273.557.871
Bank Nationalnobu	11.362.423	12.360.009,5	16.400.286,5
Bank Sinarmas	27.642.189	33.613.806	44.839.650,5
Bank of India Indonesia	3.701.287.982.773,5	3.631.277.421.881,5	3.887.296.122.172,5
Bank BTPN	134.099.814	175.384.968,5	182.942.560,5
Bank Oke Indonesia	4.442.072.253.368	5.313.674.976.189,5	6.658.449.381.298,5
Bank Mayapada Internasional	84.554.809,5	78.540.535,5	86.755.755,5
Bank China Construction Bank Indonesia	14.844.434	20.040.512,5	23.905.273
Bank Mega	78.812.630,5	93.598.604	112.965.060
Bank OCBC NISP	164.544.955,5	184.489.221	152.950.511
Bank Pan Indonesia	184.433.967,5	192.162.546,5	192.264.842,5
Bank Woori Saudara Indonesia 1906	28.271.859	32.691.783	38.104.017
Bank MNC International	9.078.909,5	9.133.149,5	11.588.874,5
Bank Artha Graha Internasional	19.563.919,5	21.248.929,5	23.204.430,5

## LAMPIRAN 11

## DATA MODAL

Nama Perusahaan	Modal		
	2019	2020	2021
Bank Rakyat Indonesia Agroniaga	4.580.127.430	4.305.030.498	2.158.071.045
Bank Jago Indonesia	664.829.143.734	1.079.849	7.716.780
Bank Capital Indonesia	1.561.147	1.602.755	2.146.837
Bank Central Asia	167.281.590	174.351.119	188.505.072
Allo Bank Internasional	252.632	307.664	1.296.015
Bank KB Bukopin	8.234.148	6.957.636	11.404.895
Bank Mestika Dharma	3.575.268	4.186.264	4.450.177
Bank Negara Indonesia	118.005.752	103.145.466	125.616.033
Bank Rakyat Indonesia	195.986.650	183.337.537	241.660.763
Bank Tabungan Negara	23.350.625	24.995.226	25.706.310
Bank Neo Commerce	939.806	1.116.305	2.793.651
Bank JTrust Indonesia	1.833.335	1.450.711	2.324.237
Bank Danamon Indonesia	41.298.702	39.277.601	40.275.907
Bank Pembangunan Daerah Banten	206.080	808.016	1.524.790
Bank Ganesha	1.131.125	1.069.953	2.106.168
Bank Ina Perdana	1.175.257	1.221.295	2.362.381
Bank Pembangunan Daerah Jawa Barat dan Banten	11.391.189	12.796.321	14.786.544
Bank Pembangunan Daerah Jawa Timur	8.202.293	8.825.829	9.712.263
Bank QNB Indonesia	3.659.131	3.313.684	3.413.268
Bank Maspion Indonesia	1.233.964.298	1.304.694.816	1.341.030.904
Bank Mandiri	188.828.259	164.657.355	175.256.894
Bank Bumi Arta	1.527.093.928.292	1.539.559.020.116	2.270.439.702.734

Bank CIMB Niaga	42.809.769	38.950.113	40.877.509
Bank Maybank Indonesia	23.594.673	23.769.480	24.362.926
Bank Permata	23.136.836	42.860.774	45.207.861
Bank Nationalnobu	1.393.506	1.489.154	1.719.197
Bank Sinarmas	5.702.574	5.864.688	6.848.594
Bank of India Indonesia	1.086.862	1.055.045	2.025.070
Bank BTPN	34.803.067	36.347.312	36.347.511
Bank Oke Indonesia	1.411.668	2.418.605	2.933.223
Bank Mayapada Internasional	12.690.303	13.983.851	13.637.746
Bank China Construction Bank Indonesia	2.852.953	5.973.602	5.915.204
Bank Mega	14.684.721	18.037.950	19.026.087
Bank OCBC NISP	28.297.214	30.339.061	32.664.182
Bank Pan Indonesia	44.104.733	48.410.745	47.331.453
Bank Woori Saudara Indonesia 1906	4.939.254	5.517.300	7.581.850
Bank MNC International	1.267.964	1.270.983	2.110.179
Bank Artha Graha Internasional	3.548.548	3.034.832	3.753.582

**LAMPIRAN 12****DATA ASET TERTIMBANG MENURUT RISIKO (ATMR)**

Nama Perusahaan	Aset Tertimbang Menurut Risiko (ATMR)		
	2019	2020	2021
Bank Rakyat Indonesia Agroniaga	18.863.096.365	17.693.804.333	10.664.557.742
Bank Jago Indonesia	448.362.852.341	1.181.667	4.541.466
Bank Capital Indonesia	12.324.170	8.848.391	5.298.469
Bank Central Asia	702.925.299	674.968.017	734.522.161
Allo Bank Internasional	1.558.682	1.568.943	2.654.443
Bank KB Bukopin	65.398.248	57.594.345	56.302.852
Bank Mestika Dharma	9.261.988	8.851.764	9.248.363
Bank Negara Indonesia	598.483.879	614.633.183	636.201.737
Bank Rakyat Indonesia	869.020.388	889.596.695	955.756.191
Bank Tabungan Negara	134.844.273	129.249.781	134.340.567
Bank Neo Commerce	3.201.954	3.405.834	5.034.354
Bank JTrust Indonesia	12.617.667	12.514.357	14.693.760
Bank Danamon Indonesia	170.789.224	157.250.615	150.731.797
Bank Pembangunan Daerah Banten	2.287.838	2.325.307	3.658.011
Bank Ganesha	3.444.517	2.997.161	3.136.280
Bank Ina Perdana	3.141.569	3.046.829	4.445.747
Bank Pembangunan Daerah Jawa Barat dan Banten	64.308.062	73.923.122	82.558.110
Bank Pembangunan Daerah Jawa Timur	37.676.659	40.776.010	41.286.928
Bank QNB Indonesia	17.357.969	13.508.074	11.407.687
Bank Maspion Indonesia	6.112.714.153	7.893.465.443	9.795.133.297
Bank Mandiri	882.905.621	827.461.178	894.029.247
Bank Bumi Arta	6.485.320.612.107	5.966.972.932.277	5.440.959.552.117

Bank CIMB Niaga	204.658.467	183.389.425	183.355.999
Bank Maybank Indonesia	110.159.653	98.007.689	92.345.276
Bank Permata	116.351.407	120.137.222	129.404.263
Bank Nationalnobu	6.462.020	6.763.441	8.220.433
Bank Sinarmas	32.918.774	34.303.404	23.521.960
Bank of India Indonesia	2.370.337	2.319.100	2.065.003
Bank BTPN	143.582.952	142.253.917	138.893.556
Bank Oke Indonesia	3.420.182	4.480.268	5.765.391
Bank Mayapada Internasional	78.396.553	90.482.997	94.929.537
Bank China Construction Bank Indonesia	16.412.377	16.929.677	15.582.937
Bank Mega	62.022.061	58.115.367	69.694.444
Bank OCBC NISP	147.586.674	137.632.604	141.726.981
Bank Pan Indonesia	188.423.308	163.644.601	158.503.275
Bank Woori Saudara Indonesia 1906	24.670.377	27.601.205	30.975.174
Bank MNC International	8.365.359	8.070.167	8.679.871
Bank Artha Graha Internasional	19.128.219	18.535.402	17.238.998

## LAMPIRAN 13

## PERHITUNGAN PERINGKAT KOMPOSIT SETIAP SAMPEL

Sampel	Indikator	Rasio	2019					2020					2021					
			Peringkat					Peringkat					Peringkat					
			1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	
Bank Rakyat Indonesia Agroniaga	Risk Profile	NPL			✓				✓					✓				
		LDR			✓				✓						✓			
		IRR	✓					✓					✓					
	Good Corporate Governance	GCG		✓					✓					✓				
	Earnings	ROA				✓					✓						✓	
		NIM	✓						✓				✓					
	Capital	CAR	✓					✓					✓					
	Nilai Komposit			15	4	6	2		10	16		2		15	8	3		1
	Peringkat Komposit			$(27/35) \times 100\% = 77,14\%$ (PK-2) Sehat					$(28/35) \times 100\% = 80,00\%$ (PK-2) Sehat					$(27/35) \times 100\% = 77,14\%$ (PK-2) Sehat				
Bank Jago Indonesia	Risk Profile	NPL		✓				✓					✓					
		LDR	✓								✓						✓	
		IRR	✓					✓					✓					
	Good Corporate Governance	GCG		✓					✓					✓				
	Earnings	ROA					✓					✓				✓		

		NIM				✓		✓				✓					
	<i>Capital</i>	CAR	✓					✓				✓					
	<b>Nilai Komposit</b>		<b>15</b>	<b>8</b>		<b>2</b>	<b>1</b>	<b>20</b>	<b>4</b>		<b>2</b>	<b>1</b>	<b>20</b>	<b>4</b>		<b>2</b>	<b>1</b>
	<b>Peringkat Komposit</b>		<b>(26/35)x100%= 74,29% (PK-2) Sehat</b>				<b>(27/35)x100%= 77,14% (PK-2) Sehat</b>				<b>(27/35)x100%= 77,14% (PK-2) Sehat</b>						
Bank Capital Indonesia	<i>Risk Profile</i>	NPL		✓				✓					✓				
		LDR	✓					✓					✓				
		IRR	✓						✓					✓			
	<i>Good Corporate Governance</i>	GCG		✓						✓					✓		
	<i>Earnings</i>	ROA				✓						✓				✓	
		NIM			✓								✓				✓
	<i>Capital</i>	CAR	✓					✓					✓				
	<b>Nilai Komposit</b>		<b>15</b>	<b>8</b>	<b>3</b>	<b>2</b>			<b>20</b>		<b>3</b>	<b>2</b>	<b>1</b>	<b>20</b>		<b>3</b>	<b>2</b>
<b>Peringkat Komposit</b>		<b>(28/35)x100%= 80,00% (PK-2) Sehat</b>				<b>(26/35)x100%= 74,29% (PK-2) Sehat</b>				<b>(26/35)x100%= 74,29% (PK-2) Sehat</b>							
Bank Central Asia	<i>Risk Profile</i>	NPL	✓					✓						✓			
		LDR		✓				✓					✓				
		IRR	✓					✓					✓				
	<i>Good Corporate Governance</i>	GCG		✓				✓					✓				
	<i>Earnings</i>	ROA	✓					✓					✓				

		NIM	✓					✓					✓					
	<i>Capital</i>	CAR	✓					✓					✓					
	<b>Nilai Komposit</b>		<b>25</b>	<b>8</b>				<b>35</b>					<b>30</b>	<b>4</b>				
	<b>Peringkat Komposit</b>		<b>(33/35)x100%= 94,29% (PK-1) Sangat sehat</b>					<b>(35/35)x100%= 100% (PK-1) Sangat Sehat</b>					<b>(34/35)x100%= 97,14% (PK-1) Sangat Sehat</b>					
Allo Bank Internasional	<i>Risk Profile</i>	NPL				✓			✓				✓					
		LDR		✓						✓						✓		
		IRR	✓					✓					✓					
	<i>Good Corporate Governance</i>	GCG			✓						✓			✓				
	<i>Earnings</i>	ROA					✓	✓						✓				
		NIM	✓						✓					✓				
	<i>Capital</i>	CAR	✓					✓					✓					
	<b>Nilai Komposit</b>		<b>15</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>15</b>	<b>8</b>	<b>6</b>			<b>25</b>	<b>4</b>			<b>2</b>	
	<b>Peringkat Komposit</b>		<b>(25/35)x100%= 71,43% (PK-1) Sehat</b>					<b>(29/35)x100%= 82,86% (PK-2) Sehat</b>					<b>(31/35)x100%= 88,57% (PK-1) Sangat Sehat</b>					
Bank KB Bukopin	<i>Risk Profile</i>	NPL			✓						✓						✓	
		LDR			✓						✓				✓			
		IRR	✓					✓					✓					
	<i>Good Corporate Governance</i>	GCG		✓						✓			✓					
	<i>Earnings</i>	ROA				✓					✓			✓				



		NIM		✓								✓				✓	
	<i>Capital</i>	CAR	✓					✓					✓				
	<b>Nilai Komposit</b>		<b>10</b>	<b>4</b>	<b>6</b>	<b>2</b>		<b>10</b>		<b>3</b>	<b>2</b>	<b>3</b>	<b>10</b>	<b>4</b>	<b>3</b>	<b>4</b>	<b>1</b>
	<b>Peringkat Komposit</b>		<b>(22/35)x100%= 62,86% (PK-3) Cukup Sehat</b>					<b>(18/35)x100%= 51,43% (PK-4) Kurang Sehat</b>					<b>(22/35)x100%= 62,86% (PK-3) Cukup Sehat</b>				
Bank Mestika Dharma	<i>Risk Profile</i>	NPL		✓				✓					✓				
		LDR			✓			✓					✓				
		IRR	✓					✓					✓				
	<i>Good Corporate Governance</i>	GCG		✓					✓					✓			
	<i>Earnings</i>	ROA	✓					✓					✓				
		NIM	✓					✓					✓				
	<i>Capital</i>	CAR	✓					✓					✓				
	<b>Nilai Komposit</b>		<b>20</b>	<b>8</b>	<b>3</b>			<b>30</b>	<b>4</b>				<b>30</b>	<b>4</b>			
	<b>Peringkat Komposit</b>		<b>(31/35)x100%= 88,57% (PK-1) Sangat Sehat</b>					<b>(34/35)x100%= 97,14% (PK-1) Sangat Sehat</b>					<b>(34/35)x100%= 97,14% (PK-1) Sangat Sehat</b>				
Bank Negara Indonesia	<i>Risk Profile</i>	NPL		✓					✓					✓			
		LDR			✓					✓				✓			
		IRR	✓					✓					✓				
	<i>Good Corporate Governance</i>	GCG		✓					✓					✓			
	<i>Earnings</i>	ROA	✓							✓				✓			

		NIM	✓					✓					✓				
	<i>Capital</i>	CAR	✓					✓					✓				
	<b>Nilai Komposit</b>		<b>20</b>	<b>8</b>	<b>3</b>			<b>15</b>	<b>8</b>	<b>6</b>			<b>15</b>	<b>16</b>			
	<b>Peringkat Komposit</b>		<b>(31/35)x100%= 88,57% (PK-1) Sangat Sehat</b>					<b>(29/35)x100%= 82,86% (PK-2) Sehat</b>					<b>(31/35)x100%= 88,57% (PK-1) Sangat Sehat</b>				
Bank Rakyat Indonesia	<i>Risk Profile</i>	NPL		✓					✓					✓			
		LDR			✓					✓					✓		
		IRR	✓						✓					✓			
	<i>Good Corporate Governance</i>	GCG		✓					✓					✓			
	<i>Earnings</i>	ROA	✓						✓					✓			
		NIM	✓						✓					✓			
	<i>Capital</i>	CAR	✓					✓					✓				
	<b>Nilai Komposit</b>		<b>20</b>	<b>8</b>	<b>3</b>				<b>20</b>	<b>8</b>	<b>3</b>			<b>20</b>	<b>8</b>	<b>3</b>	
	<b>Peringkat Komposit</b>		<b>(31/35)x100%= 88,57% (PK-1) Sangat Sehat</b>					<b>(31/35)x100%= 88,57% (PK-1) Sangat Sehat</b>					<b>(31/35)x100%= 88,57% (PK-1) Sangat Sehat</b>				
Bank Tabungan Negara	<i>Risk Profile</i>	NPL		✓					✓					✓			
		LDR			✓					✓				✓			
		IRR	✓						✓					✓			
	<i>Good Corporate Governance</i>	GCG		✓					✓					✓			
	<i>Earnings</i>	ROA			✓				✓					✓			

		NIM		✓					✓				✓					
	<i>Capital</i>	CAR	✓					✓					✓					
	<b>Nilai Komposit</b>		<b>10</b>	<b>12</b>		<b>4</b>		<b>10</b>	<b>16</b>	<b>3</b>			<b>15</b>	<b>8</b>	<b>6</b>			
	<b>Peringkat Komposit</b>		<b>(26/35)x100%= 74,29% (PK-2) Sehat</b>				<b>(29/35)x100%= 82,86% (PK-2) Sehat</b>				<b>(29/35)x100%= 82,86% (PK-2) Sehat</b>							
Bank Neo Commerce	<i>Risk Profile</i>	NPL		✓					✓				✓					
		LDR			✓					✓			✓					
		IRR	✓					✓					✓					
	<i>Good Corporate Governance</i>	GCG			✓					✓					✓			
	<i>Earnings</i>	ROA				✓					✓							✓
		NIM	✓					✓					✓					
	<i>Capital</i>	CAR	✓					✓					✓					
	<b>Nilai Komposit</b>		<b>15</b>	<b>4</b>	<b>6</b>	<b>2</b>		<b>15</b>	<b>4</b>	<b>6</b>	<b>2</b>		<b>25</b>		<b>3</b>		<b>1</b>	
	<b>Peringkat Komposit</b>		<b>(27/35)x100%= 77,14% (PK-2) Sehat</b>				<b>(27/35)x100%= 77,14% (PK-2) Sehat</b>				<b>(29/35)x100%= 82,86% (PK-2) Sehat</b>							
Bank JTrust Indonesia	<i>Risk Profile</i>	NPL	✓						✓					✓				
		LDR	✓					✓					✓					
		IRR	✓					✓					✓					
	<i>Good Corporate Governance</i>	GCG			✓					✓				✓				
	<i>Earnings</i>	ROA				✓						✓					✓	

		NIM					✓					✓					✓	
	<i>Capital</i>	CAR	✓						✓				✓					
	<b>Nilai Komposit</b>		<b>20</b>		<b>3</b>	<b>2</b>	<b>1</b>	<b>10</b>	<b>8</b>	<b>3</b>		<b>2</b>	<b>15</b>	<b>8</b>			<b>2</b>	
	<b>Peringkat Komposit</b>		<b>(26/35)x100%= 74,29% (PK-2) Sehat</b>					<b>(23/35)x100%= 65,71% (PK-3) Cukup Sehat</b>					<b>(25/35)x100%= 71,43% (PK-2) Sehat</b>					
Bank Danamon Indonesia	<i>Risk Profile</i>	NPL		✓						✓				✓				
		LDR				✓					✓					✓		
		IRR	✓						✓					✓				
	<i>Good Corporate Governance</i>	GCG		✓						✓				✓				
	<i>Earnings</i>	ROA	✓								✓					✓		
		NIM	✓						✓					✓				
	<i>Capital</i>	CAR	✓					✓					✓					
	<b>Nilai Komposit</b>		<b>20</b>	<b>8</b>		<b>2</b>			<b>15</b>	<b>8</b>	<b>6</b>			<b>15</b>	<b>8</b>	<b>6</b>		
	<b>Peringkat Komposit</b>		<b>(30/35)x100%= 85,71% (PK-2) Sehat</b>					<b>(29/35)x100%= 82,86% (PK-2) Sehat</b>					<b>(29/35)x100%= 82,86% (PK-2) Sehat</b>					
Bank Pembang- unan Daerah Banten	<i>Risk Profile</i>	NPL			✓							✓					✓	
		LDR			✓							✓	✓					
		IRR	✓						✓				✓					
	<i>Good Corporate Governance</i>	GCG			✓						✓				✓			
	<i>Earnings</i>	ROA					✓					✓					✓	

		NIM				✓						✓					✓	
	<i>Capital</i>	CAR		✓				✓					✓					
	<b>Nilai Komposit</b>		<b>5</b>	<b>4</b>	<b>9</b>	<b>2</b>	<b>1</b>	<b>10</b>			<b>2</b>	<b>4</b>	<b>15</b>		<b>3</b>		<b>3</b>	
	<b>Peringkat Komposit</b>		<b>(21/35)x100%= 60,00% (PK-4) Kurang Sehat</b>					<b>(16/35)x100%= 45,71% (PK-4) Kurang Sehat</b>					<b>(21/35)x100%= 60,00% (PK-4) Kurang Sehat</b>					
Bank Ganesha	<i>Risk Profile</i>	NPL		✓							✓				✓			
		LDR		✓				✓					✓					
		IRR	✓					✓					✓					
	<i>Good Corporate Governance</i>	GCG		✓					✓					✓				
	<i>Earnings</i>	ROA				✓					✓					✓		
		NIM	✓					✓						✓				
	<i>Capital</i>	CAR	✓					✓					✓					
	<b>Nilai Komposit</b>		<b>15</b>	<b>12</b>		<b>2</b>			<b>20</b>	<b>4</b>	<b>3</b>	<b>2</b>		<b>15</b>	<b>8</b>	<b>3</b>	<b>2</b>	
	<b>Peringkat Komposit</b>		<b>(29/35)x100%= 82,86% (PK-2) Sehat</b>					<b>(29/35)x100%= 82,86% (PK-2) Sehat</b>					<b>(28/35)x100%= 80,00% (PK-2) Sehat</b>					
Bank Ina Perdana	<i>Risk Profile</i>	NPL		✓				✓						✓				
		LDR	✓					✓					✓					
		IRR	✓					✓					✓					
	<i>Good Corporate Governance</i>	GCG		✓					✓					✓				
	<i>Earnings</i>	ROA				✓					✓					✓		

		NIM	✓					✓						✓	
	<i>Capital</i>	CAR	✓					✓					✓		
	<b>Nilai Komposit</b>		<b>20</b>	<b>8</b>		<b>2</b>		<b>20</b>	<b>8</b>		<b>2</b>		<b>15</b>	<b>8</b>	<b>4</b>
	<b>Peringkat Komposit</b>		<b>(30/35)x100%= 85,71% (PK-2) Sehat</b>				<b>(30/35)x100%= 85,71% (PK-2) Sehat</b>				<b>(27/35)x100%= 77,14% (PK-2) Sehat</b>				
Bank Pembang- unan Daerah Jawa Barat dan Banten	<i>Risk Profile</i>	NPL	✓					✓					✓		
		LDR			✓					✓				✓	
		IRR	✓					✓						✓	
	<i>Good Corporate Governance</i>	GCG		✓					✓					✓	
	<i>Earnings</i>	ROA	✓					✓						✓	
		NIM	✓					✓						✓	
	<i>Capital</i>	CAR	✓					✓					✓		
	<b>Nilai Komposit</b>		<b>25</b>	<b>4</b>	<b>3</b>				<b>25</b>	<b>4</b>	<b>3</b>			<b>25</b>	<b>8</b>
<b>Peringkat Komposit</b>		<b>(32/35)x100%= 91,43% (PK-1) Sangat Sehat</b>				<b>(32/35)x100%= 91,43% (PK-1) Sangat Sehat</b>				<b>(33/35)x100%= 94,29% (PK-1) Sangat Sehat</b>					
Bank Pembang- unan Daerah Jawa Timur	<i>Risk Profile</i>	NPL		✓					✓					✓	
		LDR	✓					✓					✓		
		IRR	✓					✓					✓		
	<i>Good Corporate Governance</i>	GCG			✓					✓				✓	
	<i>Earnings</i>	ROA	✓					✓					✓		

		NIM	✓					✓					✓					
	<i>Capital</i>	CAR	✓					✓					✓					
	<b>Nilai Komposit</b>		<b>25</b>	<b>4</b>	<b>3</b>			<b>25</b>	<b>4</b>	<b>3</b>			<b>25</b>	<b>8</b>				
	<b>Peringkat Komposit</b>		<b>(32/35)x100%= 91,43% (PK-1) Sangat Sehat</b>					<b>(32/35)x100%= 91,43% (PK-1) Sangat Sehat</b>					<b>(33/35)x100%= 94,29% (PK-1) Sangat Sehat</b>					
Bank QNB Indonesia	<i>Risk Profile</i>	NPL			✓				✓				✓					
		LDR			✓					✓				✓				
		IRR	✓						✓					✓				
	<i>Good Corporate Governance</i>	GCG		✓					✓					✓				
	<i>Earnings</i>	ROA				✓							✓					✓
		NIM		✓							✓				✓			
	<i>Capital</i>	CAR	✓						✓					✓				
	<b>Nilai Komposit</b>		<b>10</b>	<b>8</b>	<b>6</b>	<b>2</b>			<b>10</b>	<b>8</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>15</b>	<b>12</b>			<b>1</b>
<b>Peringkat Komposit</b>		<b>(26/35)x100%= 74,29% (PK-2) Sehat</b>					<b>(24/35)x100%= 68,57% (PK-3) Cukup Sehat</b>					<b>(28/35)x100%= 80,00% (PK-2) Sehat</b>						
Bank Maspion Indonesia	<i>Risk Profile</i>	NPL		✓				✓					✓					
		LDR			✓				✓				✓					
		IRR	✓						✓					✓				
	<i>Good Corporate Governance</i>	GCG		✓					✓					✓				
	<i>Earnings</i>	ROA			✓					✓					✓			

		NIM	✓					✓					✓			
	<i>Capital</i>	CAR	✓					✓					✓			
	<b>Nilai Komposit</b>		<b>15</b>	<b>8</b>	<b>6</b>			<b>15</b>	<b>12</b>	<b>3</b>			<b>20</b>	<b>8</b>	<b>3</b>	
	<b>Peringkat Komposit</b>		<b>(29/35)x100%= 82,86% (PK-2) Sehat</b>				<b>(30/35)x100%= 85,71% (PK-2) Sehat</b>				<b>(31/35)x100%= 88,57% (PK-1) Sangat Sehat</b>					
Bank Mandiri	<i>Risk Profile</i>	NPL		✓					✓					✓		
		LDR				✓				✓					✓	
		IRR	✓					✓					✓			
	<i>Good Corporate Governance</i>	GCG	✓					✓					✓			
	<i>Earnings</i>	ROA	✓					✓					✓			
		NIM	✓					✓					✓			
	<i>Capital</i>	CAR	✓					✓					✓			
	<b>Nilai Komposit</b>		<b>25</b>	<b>4</b>		<b>2</b>		<b>25</b>	<b>4</b>	<b>3</b>			<b>25</b>	<b>4</b>	<b>3</b>	
	<b>Peringkat Komposit</b>		<b>(31/35)x100%= 88,57% (PK-1) Sangat Sehat</b>				<b>(32/35)x100%= 91,43% (PK-1) Sangat Sehat</b>				<b>(32/35)x100%= 91,43% (PK-1) Sangat Sehat</b>					
Bank Bumi Arta	<i>Risk Profile</i>	NPL	✓						✓					✓		
		LDR			✓				✓				✓			
		IRR	✓					✓					✓			
	<i>Good Corporate Governance</i>	GCG		✓					✓					✓		
	<i>Earnings</i>	ROA			✓					✓					✓	



		NIM	✓					✓					✓					
	<i>Capital</i>	CAR	✓					✓					✓					
	<b>Nilai Komposit</b>		<b>20</b>	<b>4</b>	<b>6</b>			<b>15</b>	<b>12</b>	<b>3</b>			<b>20</b>	<b>8</b>	<b>3</b>			
	<b>Peringkat Komposit</b>		<b>(30/35)x100%= 85,71% (PK-2) Sehat</b>					<b>(30/35)x100%= 85,71% (PK-2) Sehat</b>					<b>(31/35)x100%= 88,57% (PK-1) Sangat Sehat</b>					
Bank CIMB Niaga	<i>Risk Profile</i>	NPL		✓					✓					✓				
		LDR			✓				✓				✓					
		IRR	✓						✓				✓					
	<i>Good Corporate Governance</i>	GCG		✓					✓					✓				
	<i>Earnings</i>	ROA	✓								✓			✓				
		NIM	✓						✓					✓				
	<i>Capital</i>	CAR	✓					✓					✓					
	<b>Nilai Komposit</b>		<b>20</b>	<b>8</b>	<b>3</b>				<b>15</b>	<b>12</b>	<b>3</b>			<b>25</b>	<b>8</b>			
	<b>Peringkat Komposit</b>		<b>(31/35)x100%= 88,57% (PK-1) Sangat Sehat</b>					<b>(30/35)x100%= 85,71% (PK-2) Sehat</b>					<b>(33/35)x100%= 94,29% (PK-1) Sangat Sehat</b>					
Bank Maybank Indonesia	<i>Risk Profile</i>	NPL		✓					✓					✓				
		LDR				✓			✓					✓				
		IRR	✓						✓				✓					
	<i>Good Corporate Governance</i>	GCG		✓					✓					✓				
	<i>Earnings</i>	ROA	✓							✓				✓				

		NIM	✓					✓					✓					
	<i>Capital</i>	CAR	✓					✓					✓					
	<b>Nilai Komposit</b>		<b>20</b>	<b>8</b>		<b>2</b>		<b>15</b>	<b>12</b>	<b>3</b>			<b>15</b>	<b>16</b>				
	<b>Peringkat Komposit</b>		<b>(30/35)x100%= 85,71% (PK-2) Sehat</b>					<b>(30/35)x100%= 85,71% (PK-2) Sehat</b>					<b>(31/35)x100%= 88,57% (PK-1) Sangat Sehat</b>					
Bank Permata	<i>Risk Profile</i>	NPL		✓					✓					✓				
		LDR			✓				✓					✓				
		IRR	✓						✓					✓				
	<i>Good Corporate Governance</i>	GCG		✓					✓					✓				
	<i>Earnings</i>	ROA		✓							✓					✓		
		NIM	✓						✓						✓			
	<i>Capital</i>	CAR	✓					✓					✓					
	<b>Nilai Komposit</b>		<b>15</b>	<b>12</b>	<b>3</b>				<b>15</b>	<b>12</b>	<b>3</b>			<b>15</b>	<b>12</b>	<b>3</b>		
	<b>Peringkat Komposit</b>		<b>(30/35)x100%= 85,71% (PK-2) Sehat</b>					<b>(30/35)x100%= 85,71% (PK-2) Sehat</b>					<b>(30/35)x100%= 85,71% (PK-2) Sehat</b>					
Bank National- nobu	<i>Risk Profile</i>	NPL		✓				✓					✓					
		LDR		✓					✓				✓					
		IRR	✓						✓					✓				
	<i>Good Corporate Governance</i>	GCG		✓					✓					✓				
	<i>Earnings</i>	ROA			✓					✓						✓		