

Lampiran 1 : Data NIM Seluruh Bank Umum Konvensional Indonesia tahun 2020 hingga tahun 2021

Periode	2020	2021	Periode	2020	2021
Januari	4,96%	4,66%	Juli	4,44%	4,64%
Februari	4,81%	4,55%	Agustus	4,43%	4,63%
Maret	4,31%	4,62%	September	4,41%	4,62%
April	4,57%	4,64%	Oktober	4,41%	4,63%
Mei	4,50%	4,66%	November	4,41%	4,62%
Juni	4,46%	4,66%	Desember	4,45%	4,63%

Sumber : Statistik Perbankan Indonesia, 2021

Lampiran 2 : Tabel Penelitian Terdahulu

No.	Penelitian	Judul Penelitian	Variabel Penelitian	Hasil Penelitian Terhadap Profitabilitas Bank		
				Risiko Kredit	Risiko Likuiditas	Permodalan Bank
1	Saleh dan Afifa (2020)	<i>The Effect Of Credit Risk, Liquidity Risk And Bank Capital On Bank Profitability: Evidence From An Emerging Market</i>	Profitabilitas (ROA, ROE, NIM), Risiko Kredit (NPL), Risiko Likuiditas (<i>Likuid Assets/Total Assets Rasio</i>), Permodalan (<i>Equity/Total Aset</i>), Ukuran Bank (<i>Log Total Assets</i>), Pertumbuhan Kredit (%pertumbuhan kredit), Efisiensi (<i>Cost to Income Ratio</i>)	(-) Signifikan NIM (-) Signifikan ROA (-) Tidak Signifikan ROE	(-) Tidak Signifikan NIM (-) Signifikan ROA (-) Signifikan ROE	(+) Signifikan NIM (+) Signifikan ROA (+) Signifikan ROE
2	Pintor <i>et al</i> (2022)	<i>The Effect Of Financial Risk, Capital Structure, Banking Liquidity On Profitability: Operational</i>	Profitabilitas (ROA), Risiko Kredit (NPL), Permodalan Bank (CAR), Risiko Likuiditas (LDR), Efisiensi Operasional (BOPO).	(-) Signifikan ROA	(+) Signifikan ROA	(+) Signifikan ROA

No.	Penelitian	Judul Penelitian	Variabel Penelitian	Hasil Penelitian Terhadap Profitabilitas Bank		
				Risiko Kredit	Risiko Likuiditas	Permodalan Bank
		<i>Efficiency As Intervening Variables In Persero Bank And Private Commercial Banks</i>				
3	Abbas <i>et al</i> (2019)	<i>The Impact Of Bank Capital, Bank Liquidity And Credit Risk On Profitability In Postcrisis Period: A Comparative Study Of US And Asia</i>	Profitabilitas (ROA, ROE, NIM), Likuiditas (<i>Liquid Aset/Total Assets</i>), Permodalan (CAR), Risiko Kredit (<i>Loan Loss Provision/Loans Rasio</i>), Pertumbuhan Kredit, Ukuran Bank	(-) Signifikan USA (-) Tidak Signifikan Asia	(-) Signifikan USA (+) Signifikan Asia	(+) signifikan USA & Asia
4	Rossi <i>et al</i> (2018)	<i>Determinants Of Bank Profitability In The Euro Area: What Has Changed During The Recent Financial Crisis?</i>	Profitabilitas (ROA, ROE, NIM), <i>Net Loans/Total Assets</i> , Pertumbuhan Kredit, NPL , Total Aset (<i>Log Total Aset</i>), <i>Cost Income Ratio</i> , Pertumbuhan GDP	(+) Signifikan NIM (-) Tidak Signifikan ROA (-) Tidak Signifikan ROE		
5	Katuiisme (2021)	<i>COVID 19 And Bank Profitability In Low Income Countries: The Case Of Uganda</i>	ROA, ROE, NIM), Risiko kredit (NPL), Risiko Likuiditas (<i>Liquid Aset/Total Assets</i>)	(+) Signifikan NIM (-) Signifikan ROA (-) Signifikan ROE	(-) Signifikan ROA tapi hanya jangka pendek, jangka panjang tidak signifikan (-) Signifikan ROE tapi hanya jangka pendek, jangka panjang tidak	

No.	Penelitian	Judul Penelitian	Variabel Penelitian	Hasil Penelitian Terhadap Profitabilitas Bank		
				Risiko Kredit	Risiko Likuiditas	Permodalan Bank
					signifikan (+) Tidak Signifikan NIM	
6	Le Ngo (2020)	<i>The Determinants Of Bank Profitability: A Cross-Country Analysis</i>	Profitabilitas (NIM & ROA), Log jumlah kartu yang diterbitkan, Log jumlah POS terminal, Efisiensi (Biaya overhead/total aset), Permodalan bank (CAR), Risiko kredit (NPL), Kapitalisasi pasar modal/GDP, Pertumbuhan GDP	(+) Signifikan NIM (+) Signifikan ROA		(-) Signifikan NIM (-) Signifikan ROA
7	Madugu et al (2020)	<i>Differential Effects Of Credit Risk And Capital Adequacy Ratio On Profitability Of The Domestic Banking Sector In Ghana</i>	Profitabilitas, Risiko Kredit, Permodalan Bank	(+) Signifikan Bank Asing & Lokal		(-) Signifikan Bank Asing Tidak Signifikan Bank Lokal
8	Al-Ardah & Al-Okdeh (2022)	<i>The Effect Of Liquidity Risk On The Performance Of Banks: Evidence From Jordan</i>	Profitabilitas (ROA), Likuiditas (<i>Current Ratio</i>), <i>Net Working Capital</i> (<i>Current Assets - Current Liabilities</i>), (<i>Cash+Investment</i>)/ <i>Total Deposit Ratio</i>			

No.	Penelitian	Judul Penelitian	Variabel Penelitian	Hasil Penelitian Terhadap Profitabilitas Bank		
				Risiko Kredit	Risiko Likuiditas	Permodalan Bank
9	Karim <i>et al</i> (2021)	<i>COVID-19, Liquidity And Financial Health: Empirical Evidence From South Asian Economy</i>	<i>Cash Ratio, Current Ratio, Operating Cash Flow Ratio, Opening Cash and Cash Equivalents Ratio, Closing Cash and Cash Equivalents Ratio, Credit to Deposit Ratio (LDR), Debt to Assets Ratio and Debt to Equity Ratio</i>			
10	Rahmi & Sumirat (2021)	<i>A Study Of The Impact Of Alma To Profitability During The Covid-19 Pandemic</i>	ROA, CAR, BOPO, LDR, NIM		(+) Signifikan ROA	(-) Signifikan ROA
11	Abdelaziz (2020)	<i>The Interactional Relationships Between Credit Risk, Liquidity Risk And Bank Profitability In MENA Region</i>	Profitabilitas (ROA & ROE), Risiko Kredit (NPL) Risiko Likuiditas (LDR) , Ukuran Bank (Log Total Aset), Permodalan bank (CAR), GDP (pertumbuhan GDP), Tingkat Inflasi	(-) Signifikan ROA (-) Signifikan ROE	(-) Signifikan ROA (-) Signifikan ROE	(-) Signifikan ROA (-) Signifikan ROE

No.	Penelitian	Judul Penelitian	Variabel Penelitian	Hasil Penelitian Terhadap Profitabilitas Bank		
				Risiko Kredit	Risiko Likuiditas	Permodalan Bank
12	Adelopo <i>et al</i> (2018)	<i>Determinants Of Bank Profitability Before, During, And After The Financial Crisis</i>	<i>Current Liquidity Ratio, Net Working Capital, Cash+Investment/Total Deposit Ratio, ROA, Ukuran Bank (log total aset)</i>		(-) Signifikan ROA (sebelum, saat & setelah krisis) (+) Signifikan NIM sebelum krisis, (-) Signifikan NIM saat krisis, tidak signifikan setelah krisis.	
13	Khalid & Hossain (2019)	<i>The Impact Of Liquidity Risk On Banking Performance : Evidence From Emerging Market</i>	<i>Profitabilitas (ROA, ROE), Cash to Deposit Ratio, LDR, Equity/Total Asset Ratio</i>		(-) Tidak signifikan ROA (-) Tidak signifikan ROE	
14	Altarawneh & Shafie (2016)	<i>Risks And Bank Performance In Jordan</i>	<i>Profitabilitas (ROA), Risiko Operasional (Total Expenses/Total Revenue), Risiko kredit (Total Debt/Total Asset) & Risiko likuiditas (Net Loan/Deposits), Ukuran Bank (Log Total Aset), Usia bank, perubahan manajemen.</i>	Tidak signifikan ROA	(+) signifikan ROA	
15	Pinasti <i>et al</i> (2018)	<i>Pengaruh CAR, BOPO, NPL, NIM dan LDR Terhadap Profitabilitas Bank Umum Periode 2011-2015</i>	<i>CAR, BOPO, NPL, NIM, LDR, ROA</i>	Tidak signifikan ROA	Tidak signifikan ROA	Tidak signifikan ROA

Sumber : Jurnal penelitian terdahulu yang diolah peneliti, 2022

Lampiran 3 : Daftar Bank Umum Konvensional Indonesia Yang Memenuhi Kriteria

No	Bank Umum Indonesia	No	Bank Umum Indonesia
1	Bank Artha Graha Internasional	20	Bank MNC Internasional
2	Bank Bisnis Internasional	21	Bank Multiarta Sentosa
3	Bank BTPN	22	Bank Nationalnobu
4	Bank Bumi Arta	23	Bank Negara Indonesia
5	Bank Central Asia	24	Bank OCBC NISP
6	Bank China Construction Bank Indonesia	25	Bank Pembangunan Daerah Jawa Barat dan Banten
7	Bank CIMB Niaga	26	Bank Oke Indonesia
8	Bank Danamon	27	Bank Pan Indonesia
9	Bank Ganesha	28	Bank Pembangunan Daerah Banten (BEKS)
10	Bank IBK Indonesia	29	Bank of India Indonesia
11	Bank Ina Perdana	30	Bank Pembangunan Daerah Jawa Timur
12	Bank Jtrust Indonesia	31	Bank Permata
13	Bank KB Bukopin	32	Bank QNB Indonesia
14	Bank Mandiri	33	Bank Rakyat Indonesia
15	Bank Maspion Indonesia	34	Bank Raya Indonesia
16	Bank Mayapada Internasional	35	Bank Sinarmas
17	Bank Maybank Indonesia	36	Bank Tabungan Negara
18	Bank Mega	37	Bank Victoria Internasional
19	Bank Mestika Dharma	38	Bank Woori Saudara Indonesia 1907

Sumber : <http://www.ojk.go.id> yang diakses tgl. 06-06-2022

Lampiran 4 : Daftar Bank Umum Konvensional Malaysia Yang Memenuhi Kriteria

No	Bank Umum Malaysia	No	Bank Umum Malaysia
1	Affin Bank	5	Hong Leong Bank
2	Alliance Bank Malaysia	6	Malayan Banking
3	AMMB Holdings	7	Public Bank
4	CIMB Group Holdings	8	RHB Bank

Lampiran 5 : Output Eviews – Statistik Deskriptif Perbankan Indonesia

Date: 12/15/22 Time: 09:11

Sample: 2020Q1 2021Q4

	NIM_INDO	NPL_INDO	LDR_INDO	CAR_INDO
Mean	3.886513	3.917566	84.41174	26.76737
Median	3.985000	3.370000	80.99000	22.51000
Maximum	7.770000	22.27000	241.9700	201.5700
Minimum	-0.950000	0.080000	29.67000	8.020000
Std. Dev.	1.677864	2.969238	30.07372	17.24225
Skewness	-0.230054	2.839688	1.812521	4.914255
Kurtosis	2.781222	15.63885	8.706243	40.96223
Jarque-Bera Probability	3.287812 0.193224	2431.948 0.000000	578.8938 0.000000	19477.92 0.000000

Sum	1181.500	1190.940	25661.17	8137.280
Sum Sq. Dev.	853.0135	2671.362	274042.0	90080.42
Observations	304	304	304	304

Lampiran 6 : *Output Eviews* – Statistik Deskriptif Perbankan Malaysia

Date: 12/15/22 Time: 09:22
Sample: 2020Q1 2021Q4

	NIM_MALAY	NPL_MALAY	LDR_MALAY	CAR_MALAY
Mean	2.131406	1.891094	90.57547	18.30719
Median	2.145000	1.885000	90.65000	17.78000
Maximum	2.660000	3.600000	101.3000	23.64000
Minimum	1.440000	0.260000	83.50000	14.50000
Std. Dev.	0.242853	1.051595	4.086854	2.320585
Skewness	-0.513452	0.008025	0.088837	0.616631
Kurtosis	3.617499	1.922574	2.664151	2.455725
Jarque-Bera	3.828893	3.096277	0.384967	4.845783
Probability	0.147423	0.212643	0.824908	0.088665
Sum	136.4100	121.0300	5796.830	1171.660
Sum Sq. Dev.	3.715573	69.66862	1052.250	339.2623
Observations	64	64	64	64

Lampiran 7 : Data Perbankan Indonesia Yang Dikeluarkan (*Outlier*)

No	Bank Umum Indonesia	No	Bank Umum Indonesia
1	Bank Jtrust Indonesia	6	Bank Pembangunan Daerah Banten (BEKS)
2	Bank KB Bukopin	7	Bank Rakyat Indonesia
3	Bank Mayapada Internasional	8	Bank Raya Indonesia
4	Bank MNC Internasional	9	Bank Victoria Internasional
5	Bank of India Indonesia		

Lampiran 8 : *Output Eviews* – Uji Chow Perbankan Indonesia

Redundant Fixed Effects Tests
Equation: MODEL_FE
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	102.695780	(28,200)	0.0000
Cross-section Chi-square	634.032683	28	0.0000

Cross-section fixed effects test equation:
Dependent Variable: NIM
Method: Panel Least Squares
Date: 12/15/22 Time: 13:33
Sample: 2020Q1 2021Q4
Periods included: 8

Cross-sections included: 29
Total panel (balanced) observations: 232

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.901011	0.267945	14.55898	0.0000
NPL	-0.152243	0.040591	-3.750639	0.0002
LDR	0.004162	0.002621	1.588039	0.1137
CAR	0.019985	0.004793	4.169463	0.0000
R-squared	0.207790	Mean dependent var	4.345560	
Adjusted R-squared	0.197366	S.D. dependent var	1.269857	
S.E. of regression	1.137662	Akaike info criterion	3.112919	
Sum squared resid	295.0948	Schwarz criterion	3.172346	
Log likelihood	-357.0986	Hannan-Quinn criter.	3.136885	
F-statistic	19.93417	Durbin-Watson stat	0.117459	
Prob(F-statistic)	0.000000			

Lampiran 9 : Output Eviews – Uji Hausman Perbankan Indonesia

Correlated Random Effects - Hausman Test
Equation: MODEL_RE
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	6.958899	3	0.0732

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
NPL	-0.038023	-0.041041	0.000006	0.2101
LDR	0.011610	0.011425	0.000000	0.6742
CAR	-0.005235	-0.004398	0.000000	0.0259

Cross-section random effects test equation:

Dependent Variable: NIM
Method: Panel Least Squares
Date: 12/15/22 Time: 13:34
Sample: 2020Q1 2021Q4
Periods included: 8
Cross-sections included: 29
Total panel (balanced) observations: 232

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.631922	0.161963	22.42433	0.0000
NPL	-0.038023	0.018424	-2.063771	0.0403
LDR	0.011610	0.001850	6.276355	0.0000
CAR	-0.005235	0.002456	-2.131867	0.0342

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.948482	Mean dependent var	4.345560
Adjusted R-squared	0.940497	S.D. dependent var	1.269857

S.E. of regression	0.309759	Akaike info criterion	0.621399
Sum squared resid	19.19015	Schwarz criterion	1.096811
Log likelihood	-40.08228	Hannan-Quinn criter.	0.813128
F-statistic	118.7792	Durbin-Watson stat	0.905919
Prob(F-statistic)	0.000000		

Lampiran 10 : *Output* Eviews – Uji Breusch-Pagan LM Perbankan Indonesia

Lagrange Multiplier Tests for Random Effects
Null hypotheses: No effects
Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided (all others) alternatives

	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	610.9983 (0.0000)	0.373424 (0.5411)	611.3717 (0.0000)
Honda	24.71838 (0.0000)	-0.611084 (0.7294)	17.04643 (0.0000)
King-Wu	24.71838 (0.0000)	-0.611084 (0.7294)	10.50783 (0.0000)
Standardized Honda	26.42807 (0.0000)	-0.382247 (0.6489)	14.41270 (0.0000)
Standardized King-Wu	26.42807 (0.0000)	-0.382247 (0.6489)	7.940707 (0.0000)
Gourieroux, et al.*	--	--	610.9983 (0.0000)

Lampiran 11 : *Output* Eviews – Uji Chow Perbankan Malaysia

Redundant Fixed Effects Tests
Equation: REGRESI_FE
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	13.018896	(7,53)	0.0000
Cross-section Chi-square	64.028130	7	0.0000

Cross-section fixed effects test equation:
Dependent Variable: NIM_MALAY
Method: Panel Least Squares
Date: 11/29/22 Time: 19:52
Sample: 2020Q1 2021Q4
Periods included: 8
Cross-sections included: 8
Total panel (balanced) observations: 64

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.808435	0.708802	3.962224	0.0002

NPL_MALAY	0.045908	0.033549	1.368384	0.1763
LDR_MALAY	-0.004953	0.007548	-0.656202	0.5142
CAR_MALAY	-0.017220	0.015206	-1.132468	0.2619
R-squared	0.045155	Mean dependent var	2.131406	
Adjusted R-squared	-0.002587	S.D. dependent var	0.242853	
S.E. of regression	0.243166	Akaike info criterion	0.070321	
Sum squared resid	3.547797	Schwarz criterion	0.205251	
Log likelihood	1.749737	Hannan-Quinn criter.	0.123477	
F-statistic	0.945809	Durbin-Watson stat	0.466378	
Prob(F-statistic)	0.424285			

Lampiran 12 : Output Eviews – Uji Hausman Perbankan Malaysia

Correlated Random Effects - Hausman Test
Equation: REGRESI_RE
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	3.851035	3	0.2780

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
NPL_MALAY	-0.189816	-0.040775	0.006227	0.0589
LDR_MALAY	0.009538	0.004162	0.000013	0.1372
CAR_MALAY	-0.032921	-0.022154	0.000176	0.4166

Cross-section random effects test equation:

Dependent Variable: NIM_MALAY
Method: Panel Least Squares
Date: 11/29/22 Time: 19:53
Sample: 2020Q1 2021Q4
Periods included: 8
Cross-sections included: 8
Total panel (balanced) observations: 64

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.229185	0.892104	2.498794	0.0156
NPL_MALAY	-0.189816	0.104765	-1.811823	0.0757
LDR_MALAY	0.009538	0.009375	1.017366	0.3136
CAR_MALAY	-0.032921	0.026506	-1.242022	0.2197

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.648887	Mean dependent var	2.131406
Adjusted R-squared	0.582639	S.D. dependent var	0.242853
S.E. of regression	0.156891	Akaike info criterion	-0.711369
Sum squared resid	1.304588	Schwarz criterion	-0.340311
Log likelihood	33.76380	Hannan-Quinn criter.	-0.565190
F-statistic	9.794835	Durbin-Watson stat	1.192736
Prob(F-statistic)	0.000000		

Lampiran 13 : *Output* Eviews – Uji Breusch-Pagan LM Perbankan Malaysia

Lagrange Multiplier Tests for Random Effects

Null hypotheses: No effects

Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided (all others) alternatives

	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	62.55121 (0.0000)	8.821817 (0.0030)	71.37303 (0.0000)
Honda	7.908932 (0.0000)	2.970154 (0.0015)	7.692676 (0.0000)
King-Wu	7.908932 (0.0000)	2.970154 (0.0015)	7.692676 (0.0000)
Standardized Honda	11.38339 (0.0000)	3.194515 (0.0007)	6.435959 (0.0000)
Standardized King-Wu	11.38339 (0.0000)	3.194515 (0.0007)	6.435959 (0.0000)
Gourieroux, et al.*	--	--	71.37303 (0.0000)

Lampiran 14 : *Output* Eviews – Regresi Panel Perbankan Indonesia

Dependent Variable: NIM

Method: Panel EGLS (Cross-section random effects)

Date: 12/15/22 Time: 13:04

Sample: 2020Q1 2021Q4

Periods included: 8

Cross-sections included: 29

Total panel (balanced) observations: 232

Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.633185	0.261525	13.89233	0.0000
NPL	-0.041041	0.018266	-2.246838	0.0256
LDR	0.011425	0.001797	6.358455	0.0000
CAR	-0.004398	0.002427	-1.812256	0.0713

Effects Specification

	S.D.	Rho
Cross-section random	1.122423	0.9292
Idiosyncratic random	0.309759	0.0708

Weighted Statistics

R-squared	0.165635	Mean dependent var	0.421998
Adjusted R-squared	0.154657	S.D. dependent var	0.339817
S.E. of regression	0.312437	Sum squared resid	22.25663
F-statistic	15.08724	Durbin-Watson stat	0.785858
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.079722	Mean dependent var	4.345560
Sum squared resid	342.7997	Durbin-Watson stat	0.051023

Lampiran 15 : Output Eviews – Regresi Panel Perbankan Malaysia

Dependent Variable: NIM_MALAY
 Method: Panel EGLS (Cross-section random effects)
 Date: 11/29/22 Time: 19:51
 Sample: 2020Q1 2021Q4
 Periods included: 8
 Cross-sections included: 8
 Total panel (balanced) observations: 64
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.237123	0.837266	2.671939	0.0097
NPL_MALAY	-0.040775	0.068910	-0.591717	0.5563
LDR_MALAY	0.004162	0.008649	0.481209	0.6321
CAR_MALAY	-0.022154	0.022953	-0.965161	0.3383

Effects Specification		S.D.	Rho
Cross-section random		0.248334	0.7147
Idiosyncratic random		0.156891	0.2853

Weighted Statistics			
R-squared	0.027546	Mean dependent var	0.464635
Adjusted R-squared	-0.021076	S.D. dependent var	0.156361
S.E. of regression	0.158000	Sum squared resid	1.497840
F-statistic	0.566534	Durbin-Watson stat	1.035027
Prob(F-statistic)	0.639201		

Unweighted Statistics			
R-squared	-0.144497	Mean dependent var	2.131406
Sum squared resid	4.252463	Durbin-Watson stat	0.364566

Lampiran 15 : Rasio Keuangan Perbankan Indonesia (Sebelum Eliminasi Outlier)

Nama Bank	Periode	NIM	NPL	LDR	CAR
Bank Artha Graha Internasional	2020 1	3.59	5.30	66.42	14.32
Bank Artha Graha Internasional	2020 2	3.70	5.18	62.70	15.19
Bank Artha Graha Internasional	2020 3	3.29	5.15	54.03	15.06
Bank Artha Graha Internasional	2020 4	2.99	4.58	48.79	16.37
Bank Artha Graha Internasional	2021 1	2.69	3.25	49.00	16.97
Bank Artha Graha Internasional	2021 2	3.21	3.63	51.00	16.54
Bank Artha Graha Internasional	2021 3	3.41	3.97	49.75	18.48
Bank Artha Graha Internasional	2021 4	3.62	3.39	54.65	21.77
Bank Bisnis Internasional	2020 1	7.07	1.32	136.19	58.69

Nama Bank	Periode	NIM	NPL	LDR	CAR
Bank Bisnis Internasional	2020 2	7.04	1.90	138.85	60.10
Bank Bisnis Internasional	2020 3	7.11	1.19	165.50	75.75
Bank Bisnis Internasional	2020 4	7.10	0.89	221.24	94.62
Bank Bisnis Internasional	2021 1	7.36	0.73	231.74	97.97
Bank Bisnis Internasional	2021 2	7.56	0.61	180.53	103.28
Bank Bisnis Internasional	2021 3	7.77	0.48	185.08	103.98
Bank Bisnis Internasional	2021 4	7.31	0.53	241.97	201.57
Bank BTPN	2020 1	4.82	0.94	169.09	21.95
Bank BTPN	2020 2	4.66	1.08	154.17	22.52
Bank BTPN	2020 3	4.49	1.05	152.59	24.34
Bank BTPN	2020 4	4.44	1.15	138.17	25.19
Bank BTPN	2021 1	4.76	1.36	138.01	26.81
Bank BTPN	2021 2	4.69	1.39	144.77	26.46
Bank BTPN	2021 3	4.57	1.49	136.61	24.52
Bank BTPN	2021 4	4.46	1.63	126.22	24.96
Bank Bumi Arta	2020 1	3.45	1.41	83.14	23.41
Bank Bumi Arta	2020 2	3.46	2.23	81.48	24.12
Bank Bumi Arta	2020 3	4.23	2.54	72.95	24.90
Bank Bumi Arta	2020 4	4.17	2.63	76.57	25.80
Bank Bumi Arta	2021 1	4.04	2.44	75.26	26.45
Bank Bumi Arta	2021 2	4.38	2.34	75.54	28.45
Bank Bumi Arta	2021 3	4.42	3.17	77.54	28.92
Bank Bumi Arta	2021 4	4.32	3.04	62.86	41.73
Bank Central Asia	2020 1	6.13	1.60	77.64	22.50
Bank Central Asia	2020 2	5.96	2.08	73.28	22.93
Bank Central Asia	2020 3	5.83	1.93	69.55	24.72
Bank Central Asia	2020 4	5.70	1.79	65.77	25.83
Bank Central Asia	2021 1	5.30	1.83	65.24	24.53
Bank Central Asia	2021 2	5.25	2.39	62.35	25.33
Bank Central Asia	2021 3	5.17	2.36	61.97	26.15
Bank Central Asia	2021 4	5.10	2.16	61.96	25.66
Bank China Construction Bank Indonesia	2020 1	3.45	2.55	93.08	16.31
Bank China Construction Bank Indonesia	2020 2	2.94	1.00	91.50	16.62
Bank China Construction Bank Indonesia	2020 3	2.84	2.98	90.00	34.46
Bank China Construction Bank Indonesia	2020 4	2.82	2.94	79.82	35.28
Bank China Construction Bank Indonesia	2021 1	3.05	3.04	77.78	35.24
Bank China Construction Bank Indonesia	2021 2	3.18	0.81	75.52	35.54
Bank China Construction Bank Indonesia	2021 3	3.22	4.82	67.69	36.64
Bank China Construction Bank Indonesia	2021 4	3.12	4.39	71.46	37.96
Bank CIMB Niaga	2020 1	5.00	3.00	93.00	19.00
Bank CIMB Niaga	2020 2	5.00	4.00	88.00	19.00
Bank CIMB Niaga	2020 3	4.93	3.89	83.89	20.88
Bank CIMB Niaga	2020 4	4.88	3.62	82.91	21.92

Nama Bank	Periode	NIM	NPL	LDR	CAR
Bank CIMB Niaga	2021 1	4.99	3.85	83.69	21.39
Bank CIMB Niaga	2021 2	4.95	3.25	76.78	21.35
Bank CIMB Niaga	2021 3	4.86	3.39	75.06	21.92
Bank CIMB Niaga	2021 4	4.71	3.51	72.80	22.29
Bank Danamon	2020 1	5.29	3.68	95.08	23.21
Bank Danamon	2020 2	5.10	4.24	94.34	24.47
Bank Danamon	2020 3	5.09	3.45	88.70	25.93
Bank Danamon	2020 4	5.02	2.98	83.96	25.59
Bank Danamon	2021 1	5.00	3.26	85.33	26.23
Bank Danamon	2021 2	5.14	2.94	85.51	26.54
Bank Danamon	2021 3	5.17	3.03	87.82	26.56
Bank Danamon	2021 4	5.19	2.84	84.56	26.38
Bank Ganesha	2020 1	4.60	2.33	80.94	32.79
Bank Ganesha	2020 2	4.53	5.90	82.57	35.50
Bank Ganesha	2020 3	4.03	6.32	78.98	34.46
Bank Ganesha	2020 4	3.77	0.24	64.00	35.70
Bank Ganesha	2021 1	3.18	6.49	54.06	39.39
Bank Ganesha	2021 2	3.07	6.41	47.96	36.32
Bank Ganesha	2021 3	2.98	6.33	36.04	33.15
Bank Ganesha	2021 4	3.02	5.13	40.01	67.15
Bank IBK Indonesia	2020 1	3.11	11.34	97.42	23.09
Bank IBK Indonesia	2020 2	2.63	10.43	99.22	20.59
Bank IBK Indonesia	2020 3	2.48	9.58	114.54	35.27
Bank IBK Indonesia	2020 4	2.08	5.14	104.83	30.49
Bank IBK Indonesia	2021 1	2.71	5.75	109.56	29.42
Bank IBK Indonesia	2021 2	2.84	5.85	105.81	27.80
Bank IBK Indonesia	2021 3	2.79	4.37	102.53	26.79
Bank IBK Indonesia	2021 4	2.62	2.07	96.11	39.67
Bank Ina Perdana	2020 1	3.53	1.71	68.24	37.84
Bank Ina Perdana	2020 2	3.48	2.09	59.63	43.17
Bank Ina Perdana	2020 3	3.45	1.65	63.20	41.22
Bank Ina Perdana	2020 4	3.40	1.43	41.26	40.08
Bank Ina Perdana	2021 1	2.03	1.51	29.77	37.01
Bank Ina Perdana	2021 2	2.26	0.95	31.78	31.72
Bank Ina Perdana	2021 3	2.37	3.11	30.29	34.12
Bank Ina Perdana	2021 4	2.25	2.62	29.67	53.14
Bank Jtrust Indonesia	2020 1	2.68	2.63	50.25	13.11
Bank Jtrust Indonesia	2020 2	1.52	4.11	64.88	12.05
Bank Jtrust Indonesia	2020 3	0.75	4.27	54.65	11.69
Bank Jtrust Indonesia	2020 4	0.22	4.97	56.26	11.59
Bank Jtrust Indonesia	2021 1	0.09	4.42	57.99	12.19
Bank Jtrust Indonesia	2021 2	0.17	5.95	56.36	11.90
Bank Jtrust Indonesia	2021 3	0.62	4.64	59.47	11.02

Nama Bank	Periode	NIM	NPL	LDR	CAR
Bank Jtrust Indonesia	2021 4	0.82	3.90	62.81	15.82
Bank KB Bukopin	2020 1	2.44	5.33	90.92	12.59
Bank KB Bukopin	2020 2	1.93	5.25	113.62	14.11
Bank KB Bukopin	2020 3	0.58	8.50	121.66	16.34
Bank KB Bukopin	2020 4	0.61	10.16	135.46	12.08
Bank KB Bukopin	2021 1	0.94	9.63	128.79	11.78
Bank KB Bukopin	2021 2	1.17	8.56	123.42	12.57
Bank KB Bukopin	2021 3	0.91	8.15	101.52	12.14
Bank KB Bukopin	2021 4	1.25	10.66	106.46	20.26
Bank Mandiri	2020 1	5.26	2.40	94.91	17.65
Bank Mandiri	2020 2	4.76	3.42	87.65	19.20
Bank Mandiri	2020 3	4.50	1.95	83.03	19.83
Bank Mandiri	2020 4	4.48	3.29	82.95	19.90
Bank Mandiri	2021 1	4.65	3.30	81.15	18.51
Bank Mandiri	2021 2	4.63	3.19	86.00	18.94
Bank Mandiri	2021 3	4.67	2.42	83.29	19.40
Bank Mandiri	2021 4	4.73	2.81	80.04	19.60
Bank Maspion Indonesia	2020 1	3.91	2.53	93.44	20.34
Bank Maspion Indonesia	2020 2	3.98	2.34	94.37	20.21
Bank Maspion Indonesia	2020 3	3.78	2.38	85.05	19.14
Bank Maspion Indonesia	2020 4	3.50	1.93	84.18	16.53
Bank Maspion Indonesia	2021 1	2.77	2.26	75.90	15.58
Bank Maspion Indonesia	2021 2	2.70	2.41	75.13	14.29
Bank Maspion Indonesia	2021 3	2.67	2.92	70.58	13.87
Bank Maspion Indonesia	2021 4	2.83	1.67	68.58	13.69
Bank Mayapada Internasional	2020 1	(0.95)	6.94	71.41	13.75
Bank Mayapada Internasional	2020 2	0.26	6.99	89.44	17.10
Bank Mayapada Internasional	2020 3	0.87	4.66	87.28	19.08
Bank Mayapada Internasional	2020 4	0.47	4.09	77.80	15.45
Bank Mayapada Internasional	2021 1	0.92	4.23	66.12	15.62
Bank Mayapada Internasional	2021 2	1.01	4.94	61.72	14.77
Bank Mayapada Internasional	2021 3	1.19	4.76	61.50	13.73
Bank Mayapada Internasional	2021 4	0.69	3.93	71.65	14.37
Bank Maybank Indonesia	2020 1	4.12	3.97	89.72	20.53
Bank Maybank Indonesia	2020 2	4.13	5.23	94.20	21.97
Bank Maybank Indonesia	2020 3	3.92	4.51	80.74	23.36
Bank Maybank Indonesia	2020 4	3.79	4.13	79.25	24.25
Bank Maybank Indonesia	2021 1	4.35	4.16	84.39	25.27
Bank Maybank Indonesia	2021 2	3.71	4.66	80.09	25.41
Bank Maybank Indonesia	2021 3	3.98	4.99	84.51	26.01
Bank Maybank Indonesia	2021 4	3.95	4.04	76.28	26.38
Bank Mega	2020 1	4.84	1.55	67.48	24.70
Bank Mega	2020 2	4.65	1.56	67.67	25.34

Nama Bank	Periode	NIM	NPL	LDR	CAR
Bank Mega	2020 3	4.57	1.40	64.03	26.01
Bank Mega	2020 4	4.42	1.39	60.04	31.04
Bank Mega	2021 1	4.82	1.30	61.71	26.60
Bank Mega	2021 2	4.97	1.26	61.46	27.31
Bank Mega	2021 3	4.98	1.25	62.20	28.20
Bank Mega	2021 4	4.75	1.12	60.96	27.30
Bank Mestika Dharma	2020 1	7.00	2.04	82.49	36.99
Bank Mestika Dharma	2020 2	6.93	2.77	78.37	36.19
Bank Mestika Dharma	2020 3	6.93	2.82	74.34	36.83
Bank Mestika Dharma	2020 4	6.66	1.69	72.72	47.29
Bank Mestika Dharma	2021 1	6.69	1.78	67.66	45.73
Bank Mestika Dharma	2021 2	6.69	1.67	67.28	38.00
Bank Mestika Dharma	2021 3	6.66	1.38	65.53	48.15
Bank Mestika Dharma	2021 4	6.54	1.18	71.15	48.12
Bank MNC Internasional	2020 1	5.10	5.26	95.44	14.69
Bank MNC Internasional	2020 2	4.79	5.53	97.52	14.88
Bank MNC Internasional	2020 3	4.29	5.52	84.28	16.06
Bank MNC Internasional	2020 4	4.01	5.69	77.32	15.75
Bank MNC Internasional	2021 1	3.55	5.72	85.06	15.09
Bank MNC Internasional	2021 2	3.74	4.82	77.48	14.50
Bank MNC Internasional	2021 3	3.61	5.06	72.84	18.44
Bank MNC Internasional	2021 4	3.80	4.42	75.61	24.31
Bank Multiarta Sentosa	2020 1	2.85	4.03	53.97	16.24
Bank Multiarta Sentosa	2020 2	2.66	3.70	48.39	16.93
Bank Multiarta Sentosa	2020 3	2.62	3.93	39.90	18.06
Bank Multiarta Sentosa	2020 4	2.61	3.66	38.76	19.90
Bank Multiarta Sentosa	2021 1	2.67	2.52	34.55	18.85
Bank Multiarta Sentosa	2021 2	2.75	2.67	37.52	26.17
Bank Multiarta Sentosa	2021 3	2.89	2.78	36.64	26.85
Bank Multiarta Sentosa	2021 4	3.00	2.48	39.08	26.42
Bank Nationalnobu	2020 1	3.68	2.28	76.65	22.89
Bank Nationalnobu	2020 2	3.73	2.45	75.67	25.16
Bank Nationalnobu	2020 3	3.64	1.68	76.95	23.23
Bank Nationalnobu	2020 4	3.62	0.21	76.31	22.02
Bank Nationalnobu	2021 1	3.46	0.71	69.84	21.06
Bank Nationalnobu	2021 2	3.49	0.58	68.27	19.40
Bank Nationalnobu	2021 3	3.59	0.59	70.57	19.72
Bank Nationalnobu	2021 4	3.46	0.58	61.28	20.91
Bank Negara Indonesia	2020 1	4.88	2.38	92.26	16.07
Bank Negara Indonesia	2020 2	4.47	3.03	87.79	16.71
Bank Negara Indonesia	2020 3	4.32	3.56	83.11	16.75
Bank Negara Indonesia	2020 4	4.50	4.25	87.28	16.78
Bank Negara Indonesia	2021 1	4.90	4.12	87.24	18.07

Nama Bank	Periode	NIM	NPL	LDR	CAR
Bank Negara Indonesia	2021 2	4.85	3.94	87.83	18.18
Bank Negara Indonesia	2021 3	4.76	3.81	85.14	19.90
Bank Negara Indonesia	2021 4	4.67	3.70	79.71	19.74
Bank OCBC NISP	2020 1	4.04	1.80	44.39	18.71
Bank OCBC NISP	2020 2	3.99	1.82	86.57	20.64
Bank OCBC NISP	2020 3	3.86	1.81	77.28	20.92
Bank OCBC NISP	2020 4	3.79	1.93	72.01	21.98
Bank OCBC NISP	2021 1	3.80	1.96	73.87	22.03
Bank OCBC NISP	2021 2	3.92	2.53	76.58	22.73
Bank OCBC NISP	2021 3	3.86	2.39	72.67	22.41
Bank OCBC NISP	2021 4	3.82	2.36	71.69	22.94
Bank of India Indonesia	2020 1	3.81	4.44	80.64	43.05
Bank of India Indonesia	2020 2	4.18	4.66	82.06	43.21
Bank of India Indonesia	2020 3	2.72	5.06	80.69	44.49
Bank of India Indonesia	2020 4	2.68	4.95	79.89	45.49
Bank of India Indonesia	2021 1	2.94	4.80	81.22	46.42
Bank of India Indonesia	2021 2	3.05	5.01	82.12	46.97
Bank of India Indonesia	2021 3	2.98	8.74	89.75	47.70
Bank of India Indonesia	2021 4	2.95	9.08	87.88	97.98
Bank Oke Indonesia	2020 1	5.64	3.76	132.67	51.84
Bank Oke Indonesia	2020 2	5.66	3.51	89.24	44.99
Bank Oke Indonesia	2020 3	5.26	3.42	87.14	43.04
Bank Oke Indonesia	2020 4	5.25	3.52	120.98	53.98
Bank Oke Indonesia	2021 1	4.47	3.09	116.12	50.95
Bank Oke Indonesia	2021 2	4.71	2.89	75.25	46.34
Bank Oke Indonesia	2021 3	4.77	3.43	77.66	45.26
Bank Oke Indonesia	2021 4	5.09	3.58	130.25	50.88
Bank Pan Indonesia	2020 1	5.08	2.89	103.26	24.48
Bank Pan Indonesia	2020 2	4.61	2.90	90.82	26.70
Bank Pan Indonesia	2020 3	4.44	2.96	44.80	28.14
Bank Pan Indonesia	2020 4	4.46	2.93	83.26	29.55
Bank Pan Indonesia	2021 1	4.70	3.52	86.12	28.15
Bank Pan Indonesia	2021 2	4.85	3.18	83.52	28.83
Bank Pan Indonesia	2021 3	4.88	3.42	86.14	29.75
Bank Pan Indonesia	2021 4	4.88	3.73	88.05	29.66
Bank Pembangunan Daerah Banten (BEKS)	2020 1	0.8	5.0	99.9	9.0
Bank Pembangunan Daerah Banten (BEKS)	2020 2	1.01	5.69	103.87	8.02
Bank Pembangunan Daerah Banten (BEKS)	2020 3	0.86	6.66	94.11	46.63
Bank Pembangunan Daerah Banten (BEKS)	2020 4	1.28	14.09	66.47	34.75
Bank Pembangunan Daerah Banten (BEKS)	2021 1	0.72	20.86	99.24	30.09
Bank Pembangunan Daerah Banten (BEKS)	2021 2	0.89	21.39	74.55	27.49
Bank Pembangunan Daerah Banten (BEKS)	2021 3	1.17	18.24	85.01	25.51
Bank Pembangunan Daerah Banten (BEKS)	2021 4	0.56	22.27	146.77	41.68

Nama Bank	Periode	NIM	NPL	LDR	CAR
Bank Pembangunan Daerah Jawa Barat dan Banten	2020 1	6.0	2.0	89.0	17.1
Bank Pembangunan Daerah Jawa Barat dan Banten	2020 2	5.65	1.60	94.56	16.72
Bank Pembangunan Daerah Jawa Barat dan Banten	2020 3	5.52	1.50	78.37	16.59
Bank Pembangunan Daerah Jawa Barat dan Banten	2020 4	5.39	1.40	86.32	17.31
Bank Pembangunan Daerah Jawa Barat dan Banten	2021 1	6.00	1.00	84.00	17.00
Bank Pembangunan Daerah Jawa Barat dan Banten	2021 2	6.00	1.00	81.00	17.00
Bank Pembangunan Daerah Jawa Barat dan Banten	2021 3	6.00	1.00	81.00	17.00
Bank Pembangunan Daerah Jawa Barat dan Banten	2021 4	6.00	1.00	82.00	18.00
Bank Pembangunan Daerah Jawa Timur	2020 1	6.05	3.35	66.50	22.91
Bank Pembangunan Daerah Jawa Timur	2020 2	5.79	4.27	61.21	21.08
Bank Pembangunan Daerah Jawa Timur	2020 3	5.70	1.85	57.88	21.32
Bank Pembangunan Daerah Jawa Timur	2020 4	5.55	4.00	60.58	21.64
Bank Pembangunan Daerah Jawa Timur	2021 1	5.05	4.20	54.85	23.13
Bank Pembangunan Daerah Jawa Timur	2021 2	5.06	4.42	52.25	21.10
Bank Pembangunan Daerah Jawa Timur	2021 3	5.09	4.40	49.97	22.56
Bank Pembangunan Daerah Jawa Timur	2021 4	5.11	4.48	51.38	23.52
Bank Permata	2020 1	4.59	3.18	79.94	19.61
Bank Permata	2020 2	4.53	3.74	80.69	21.26
Bank Permata	2020 3	4.42	3.78	74.53	21.60
Bank Permata	2020 4	4.74	2.90	78.69	35.68
Bank Permata	2021 1	4.45	0.97	76.57	35.21
Bank Permata	2021 2	4.43	3.31	75.44	35.43
Bank Permata	2021 3	4.39	3.30	74.05	34.04
Bank Permata	2021 4	4.02	3.20	68.97	34.94
Bank QNB Indonesia	2020 1	1.82	9.41	91.83	20.36
Bank QNB Indonesia	2020 2	1.70	9.56	87.02	18.49
Bank QNB Indonesia	2020 3	1.63	7.02	80.65	18.25
Bank QNB Indonesia	2020 4	1.61	4.66	97.02	24.53
Bank QNB Indonesia	2021 1	2.42	3.22	90.53	23.69
Bank QNB Indonesia	2021 2	2.24	7.56	98.21	21.61
Bank QNB Indonesia	2021 3	2.37	7.70	93.33	20.59
Bank QNB Indonesia	2021 4	2.34	0.08	80.95	29.92
Bank Rakyat Indonesia	2020 1	6.66	2.81	90.39	18.23
Bank Rakyat Indonesia	2020 2	5.72	2.98	85.78	19.83
Bank Rakyat Indonesia	2020 3	5.76	3.02	82.58	20.38
Bank Rakyat Indonesia	2020 4	6.00	2.94	83.66	20.61

Nama Bank	Periode	NIM	NPL	LDR	CAR
Bank Rakyat Indonesia	2021 1	7.00	3.12	86.77	19.40
Bank Rakyat Indonesia	2021 2	7.02	3.27	84.52	19.63
Bank Rakyat Indonesia	2021 3	6.86	3.29	83.05	24.37
Bank Rakyat Indonesia	2021 4	6.89	3.08	83.67	25.28
Bank Raya Indonesia	2020 1	2.95	8.34	90.03	22.39
Bank Raya Indonesia	2020 2	2.55	8.33	91.10	23.21
Bank Raya Indonesia	2020 3	2.39	7.24	86.56	22.60
Bank Raya Indonesia	2020 4	2.40	4.97	84.76	24.33
Bank Raya Indonesia	2021 1	3.39	4.76	95.71	24.10
Bank Raya Indonesia	2021 2	3.48	4.59	91.60	24.90
Bank Raya Indonesia	2021 3	3.62	4.61	84.93	17.47
Bank Raya Indonesia	2021 4	3.87	3.98	86.01	20.24
Bank Sinarmas	2020 1	6.29	6.15	72.64	16.00
Bank Sinarmas	2020 2	6.30	5.92	70.41	16.35
Bank Sinarmas	2020 3	6.47	4.96	75.38	16.61
Bank Sinarmas	2020 4	6.25	4.75	56.97	17.29
Bank Sinarmas	2021 1	5.28	4.95	47.46	15.68
Bank Sinarmas	2021 2	5.24	11.16	49.24	25.44
Bank Sinarmas	2021 3	5.64	4.69	49.25	27.79
Bank Sinarmas	2021 4	5.79	4.64	41.22	29.12
Bank Tabungan Negara	2020 1	3.13	4.91	114.22	18.73
Bank Tabungan Negara	2020 2	3.16	4.71	111.27	19.10
Bank Tabungan Negara	2020 3	3.13	4.56	93.26	18.95
Bank Tabungan Negara	2020 4	3.06	4.37	93.19	19.34
Bank Tabungan Negara	2021 1	3.31	4.25	88.62	17.65
Bank Tabungan Negara	2021 2	3.41	4.10	89.12	17.80
Bank Tabungan Negara	2021 3	3.52	3.94	92.79	17.97
Bank Tabungan Negara	2021 4	3.99	3.70	92.86	19.14
Bank Victoria Internasional	2020 1	0.89	7.15	78.78	17.28
Bank Victoria Internasional	2020 2	0.62	6.72	87.72	18.22
Bank Victoria Internasional	2020 3	0.83	8.29	78.40	17.15
Bank Victoria Internasional	2020 4	0.82	7.58	75.64	16.68
Bank Victoria Internasional	2021 1	1.17	7.47	76.43	16.27
Bank Victoria Internasional	2021 2	1.61	6.84	78.91	16.33
Bank Victoria Internasional	2021 3	1.82	6.91	80.98	16.14
Bank Victoria Internasional	2021 4	2.36	7.27	81.25	17.49
Bank Woori Saudara Indonesia 1907	2020 1	3.02	1.72	152.03	17.96
Bank Woori Saudara Indonesia 1908	2020 2	3.28	1.42	160.79	19.14
Bank Woori Saudara Indonesia 1909	2020 3	3.40	1.32	152.24	19.06
Bank Woori Saudara Indonesia 1910	2020 4	3.82	1.12	162.29	19.99
Bank Woori Saudara Indonesia 1911	2021 1	4.10	1.06	147.55	19.93
Bank Woori Saudara Indonesia 1912	2021 2	4.12	0.98	141.51	19.96
Bank Woori Saudara Indonesia 1913	2021 3	4.10	1.00	142.94	24.77

Nama Bank	Periode	NIM	NPL	LDR	CAR
Bank Woori Saudara Indonesia 1914	2021 4	4.16	0.93	141.80	24.48

Sumber : Laporan keuangan masing-masing perbankan yang diolah analisis, 2022.

Lampiran 15 : Rasio Keuangan Perbankan Indonesia (Setelah Eliminasi Outlier)

Nama Bank	Periode	NIM	NPL	LDR	CAR
Bank Artha Graha Internasional	2020 1	3.59	5.30	66.42	14.32
Bank Artha Graha Internasional	2020 2	3.70	5.18	62.70	15.19
Bank Artha Graha Internasional	2020 3	3.29	5.15	54.03	15.06
Bank Artha Graha Internasional	2020 4	2.99	4.58	48.79	16.37
Bank Artha Graha Internasional	2021 1	2.69	3.25	49.00	16.97
Bank Artha Graha Internasional	2021 2	3.21	3.63	51.00	16.54
Bank Artha Graha Internasional	2021 3	3.41	3.97	49.75	18.48
Bank Artha Graha Internasional	2021 4	3.62	3.39	54.65	21.77
Bank Bisnis Internasional	2020 1	7.07	1.32	136.19	58.69
Bank Bisnis Internasional	2020 2	7.04	1.90	138.85	60.10
Bank Bisnis Internasional	2020 3	7.11	1.19	165.50	75.75
Bank Bisnis Internasional	2020 4	7.10	0.89	221.24	94.62
Bank Bisnis Internasional	2021 1	7.36	0.73	231.74	97.97
Bank Bisnis Internasional	2021 2	7.56	0.61	180.53	103.28
Bank Bisnis Internasional	2021 3	7.77	0.48	185.08	103.98
Bank Bisnis Internasional	2021 4	7.31	0.53	241.97	201.57
Bank BTPN	2020 1	4.82	0.94	169.09	21.95
Bank BTPN	2020 2	4.66	1.08	154.17	22.52
Bank BTPN	2020 3	4.49	1.05	152.59	24.34
Bank BTPN	2020 4	4.44	1.15	138.17	25.19
Bank BTPN	2021 1	4.76	1.36	138.01	26.81
Bank BTPN	2021 2	4.69	1.39	144.77	26.46
Bank BTPN	2021 3	4.57	1.49	136.61	24.52
Bank BTPN	2021 4	4.46	1.63	126.22	24.96
Bank Bumi Arta	2020 1	3.45	1.41	83.14	23.41
Bank Bumi Arta	2020 2	3.46	2.23	81.48	24.12
Bank Bumi Arta	2020 3	4.23	2.54	72.95	24.90
Bank Bumi Arta	2020 4	4.17	2.63	76.57	25.80
Bank Bumi Arta	2021 1	4.04	2.44	75.26	26.45
Bank Bumi Arta	2021 2	4.38	2.34	75.54	28.45
Bank Bumi Arta	2021 3	4.42	3.17	77.54	28.92
Bank Bumi Arta	2021 4	4.32	3.04	62.86	41.73
Bank Central Asia	2020 1	6.13	1.60	77.64	22.50
Bank Central Asia	2020 2	5.96	2.08	73.28	22.93
Bank Central Asia	2020 3	5.83	1.93	69.55	24.72
Bank Central Asia	2020 4	5.70	1.79	65.77	25.83
Bank Central Asia	2021 1	5.30	1.83	65.24	24.53
Bank Central Asia	2021 2	5.25	2.39	62.35	25.33
Bank Central Asia	2021 3	5.17	2.36	61.97	26.15

Nama Bank	Periode	NIM	NPL	LDR	CAR
Bank Central Asia	2021 4	5.10	2.16	61.96	25.66
Bank China Construction Bank Indonesia	2020 1	3.45	2.55	93.08	16.31
Bank China Construction Bank Indonesia	2020 2	2.94	1.00	91.50	16.62
Bank China Construction Bank Indonesia	2020 3	2.84	2.98	90.00	34.46
Bank China Construction Bank Indonesia	2020 4	2.82	2.94	79.82	35.28
Bank China Construction Bank Indonesia	2021 1	3.05	3.04	77.78	35.24
Bank China Construction Bank Indonesia	2021 2	3.18	0.81	75.52	35.54
Bank China Construction Bank Indonesia	2021 3	3.22	4.82	67.69	36.64
Bank China Construction Bank Indonesia	2021 4	3.12	4.39	71.46	37.96
Bank CIMB Niaga	2020 1	5.00	3.00	93.00	19.00
Bank CIMB Niaga	2020 2	5.00	4.00	88.00	19.00
Bank CIMB Niaga	2020 3	4.93	3.89	83.89	20.88
Bank CIMB Niaga	2020 4	4.88	3.62	82.91	21.92
Bank CIMB Niaga	2021 1	4.99	3.85	83.69	21.39
Bank CIMB Niaga	2021 2	4.95	3.25	76.78	21.35
Bank CIMB Niaga	2021 3	4.86	3.39	75.06	21.92
Bank CIMB Niaga	2021 4	4.71	3.51	72.80	22.29
Bank Danamon	2020 1	5.29	3.68	95.08	23.21
Bank Danamon	2020 2	5.10	4.24	94.34	24.47
Bank Danamon	2020 3	5.09	3.45	88.70	25.93
Bank Danamon	2020 4	5.02	2.98	83.96	25.59
Bank Danamon	2021 1	5.00	3.26	85.33	26.23
Bank Danamon	2021 2	5.14	2.94	85.51	26.54
Bank Danamon	2021 3	5.17	3.03	87.82	26.56
Bank Danamon	2021 4	5.19	2.84	84.56	26.38
Bank Ganesha	2020 1	4.60	2.33	80.94	32.79
Bank Ganesha	2020 2	4.53	5.90	82.57	35.50
Bank Ganesha	2020 3	4.03	6.32	78.98	34.46
Bank Ganesha	2020 4	3.77	0.24	64.00	35.70
Bank Ganesha	2021 1	3.18	6.49	54.06	39.39
Bank Ganesha	2021 2	3.07	6.41	47.96	36.32
Bank Ganesha	2021 3	2.98	6.33	36.04	33.15
Bank Ganesha	2021 4	3.02	5.13	40.01	67.15
Bank IBK Indonesia	2020 1	3.11	11.34	97.42	23.09
Bank IBK Indonesia	2020 2	2.63	10.43	99.22	20.59
Bank IBK Indonesia	2020 3	2.48	9.58	114.54	35.27
Bank IBK Indonesia	2020 4	2.08	5.14	104.83	30.49
Bank IBK Indonesia	2021 1	2.71	5.75	109.56	29.42
Bank IBK Indonesia	2021 2	2.84	5.85	105.81	27.80
Bank IBK Indonesia	2021 3	2.79	4.37	102.53	26.79
Bank IBK Indonesia	2021 4	2.62	2.07	96.11	39.67
Bank Ina Perdana	2020 1	3.53	1.71	68.24	37.84
Bank Ina Perdana	2020 2	3.48	2.09	59.63	43.17

Nama Bank	Periode	NIM	NPL	LDR	CAR
Bank Ina Perdana	2020 3	3.45	1.65	63.20	41.22
Bank Ina Perdana	2020 4	3.40	1.43	41.26	40.08
Bank Ina Perdana	2021 1	2.03	1.51	29.77	37.01
Bank Ina Perdana	2021 2	2.26	0.95	31.78	31.72
Bank Ina Perdana	2021 3	2.37	3.11	30.29	34.12
Bank Ina Perdana	2021 4	2.25	2.62	29.67	53.14
Bank Mandiri	2020 1	5.26	2.40	94.91	17.65
Bank Mandiri	2020 2	4.76	3.42	87.65	19.20
Bank Mandiri	2020 3	4.50	1.95	83.03	19.83
Bank Mandiri	2020 4	4.48	3.29	82.95	19.90
Bank Mandiri	2021 1	4.65	3.30	81.15	18.51
Bank Mandiri	2021 2	4.63	3.19	86.00	18.94
Bank Mandiri	2021 3	4.67	2.42	83.29	19.40
Bank Mandiri	2021 4	4.73	2.81	80.04	19.60
Bank Maspion Indonesia	2020 1	3.91	2.53	93.44	20.34
Bank Maspion Indonesia	2020 2	3.98	2.34	94.37	20.21
Bank Maspion Indonesia	2020 3	3.78	2.38	85.05	19.14
Bank Maspion Indonesia	2020 4	3.50	1.93	84.18	16.53
Bank Maspion Indonesia	2021 1	2.77	2.26	75.90	15.58
Bank Maspion Indonesia	2021 2	2.70	2.41	75.13	14.29
Bank Maspion Indonesia	2021 3	2.67	2.92	70.58	13.87
Bank Maspion Indonesia	2021 4	2.83	1.67	68.58	13.69
Bank Maybank Indonesia	2020 1	4.12	3.97	89.72	20.53
Bank Maybank Indonesia	2020 2	4.13	5.23	94.20	21.97
Bank Maybank Indonesia	2020 3	3.92	4.51	80.74	23.36
Bank Maybank Indonesia	2020 4	3.79	4.13	79.25	24.25
Bank Maybank Indonesia	2021 1	4.35	4.16	84.39	25.27
Bank Maybank Indonesia	2021 2	3.71	4.66	80.09	25.41
Bank Maybank Indonesia	2021 3	3.98	4.99	84.51	26.01
Bank Maybank Indonesia	2021 4	3.95	4.04	76.28	26.38
Bank Mega	2020 1	4.84	1.55	67.48	24.70
Bank Mega	2020 2	4.65	1.56	67.67	25.34
Bank Mega	2020 3	4.57	1.40	64.03	26.01
Bank Mega	2020 4	4.42	1.39	60.04	31.04
Bank Mega	2021 1	4.82	1.30	61.71	26.60
Bank Mega	2021 2	4.97	1.26	61.46	27.31
Bank Mega	2021 3	4.98	1.25	62.20	28.20
Bank Mega	2021 4	4.75	1.12	60.96	27.30
Bank Mestika Dharma	2020 1	7.00	2.04	82.49	36.99
Bank Mestika Dharma	2020 2	6.93	2.77	78.37	36.19
Bank Mestika Dharma	2020 3	6.93	2.82	74.34	36.83
Bank Mestika Dharma	2020 4	6.66	1.69	72.72	47.29
Bank Mestika Dharma	2021 1	6.69	1.78	67.66	45.73

Nama Bank	Periode	NIM	NPL	LDR	CAR
Bank Mestika Dharma	2021 2	6.69	1.67	67.28	38.00
Bank Mestika Dharma	2021 3	6.66	1.38	65.53	48.15
Bank Mestika Dharma	2021 4	6.54	1.18	71.15	48.12
Bank Multiarta Sentosa	2020 1	2.85	4.03	53.97	16.24
Bank Multiarta Sentosa	2020 2	2.66	3.70	48.39	16.93
Bank Multiarta Sentosa	2020 3	2.62	3.93	39.90	18.06
Bank Multiarta Sentosa	2020 4	2.61	3.66	38.76	19.90
Bank Multiarta Sentosa	2021 1	2.67	2.52	34.55	18.85
Bank Multiarta Sentosa	2021 2	2.75	2.67	37.52	26.17
Bank Multiarta Sentosa	2021 3	2.89	2.78	36.64	26.85
Bank Multiarta Sentosa	2021 4	3.00	2.48	39.08	26.42
Bank Nationalnobu	2020 1	3.68	2.28	76.65	22.89
Bank Nationalnobu	2020 2	3.73	2.45	75.67	25.16
Bank Nationalnobu	2020 3	3.64	1.68	76.95	23.23
Bank Nationalnobu	2020 4	3.62	0.21	76.31	22.02
Bank Nationalnobu	2021 1	3.46	0.71	69.84	21.06
Bank Nationalnobu	2021 2	3.49	0.58	68.27	19.40
Bank Nationalnobu	2021 3	3.59	0.59	70.57	19.72
Bank Nationalnobu	2021 4	3.46	0.58	61.28	20.91
Bank Negara Indonesia	2020 1	4.88	2.38	92.26	16.07
Bank Negara Indonesia	2020 2	4.47	3.03	87.79	16.71
Bank Negara Indonesia	2020 3	4.32	3.56	83.11	16.75
Bank Negara Indonesia	2020 4	4.50	4.25	87.28	16.78
Bank Negara Indonesia	2021 1	4.90	4.12	87.24	18.07
Bank Negara Indonesia	2021 2	4.85	3.94	87.83	18.18
Bank Negara Indonesia	2021 3	4.76	3.81	85.14	19.90
Bank Negara Indonesia	2021 4	4.67	3.70	79.71	19.74
Bank OCBC NISP	2020 1	4.04	1.80	44.39	18.71
Bank OCBC NISP	2020 2	3.99	1.82	86.57	20.64
Bank OCBC NISP	2020 3	3.86	1.81	77.28	20.92
Bank OCBC NISP	2020 4	3.79	1.93	72.01	21.98
Bank OCBC NISP	2021 1	3.80	1.96	73.87	22.03
Bank OCBC NISP	2021 2	3.92	2.53	76.58	22.73
Bank OCBC NISP	2021 3	3.86	2.39	72.67	22.41
Bank OCBC NISP	2021 4	3.82	2.36	71.69	22.94
Bank Oke Indonesia	2020 1	5.64	3.76	132.67	51.84
Bank Oke Indonesia	2020 2	5.66	3.51	89.24	44.99
Bank Oke Indonesia	2020 3	5.26	3.42	87.14	43.04
Bank Oke Indonesia	2020 4	5.25	3.52	120.98	53.98
Bank Oke Indonesia	2021 1	4.47	3.09	116.12	50.95
Bank Oke Indonesia	2021 2	4.71	2.89	75.25	46.34
Bank Oke Indonesia	2021 3	4.77	3.43	77.66	45.26
Bank Oke Indonesia	2021 4	5.09	3.58	130.25	50.88

Nama Bank	Periode	NIM	NPL	LDR	CAR
Bank Pan Indonesia	2020 1	5.08	2.89	103.26	24.48
Bank Pan Indonesia	2020 2	4.61	2.90	90.82	26.70
Bank Pan Indonesia	2020 3	4.44	2.96	44.80	28.14
Bank Pan Indonesia	2020 4	4.46	2.93	83.26	29.55
Bank Pan Indonesia	2021 1	4.70	3.52	86.12	28.15
Bank Pan Indonesia	2021 2	4.85	3.18	83.52	28.83
Bank Pan Indonesia	2021 3	4.88	3.42	86.14	29.75
Bank Pan Indonesia	2021 4	4.88	3.73	88.05	29.66
Bank Pembangunan Daerah Jawa Barat dan Banten	2020 1	6.0	2.0	89.0	17.1
Bank Pembangunan Daerah Jawa Barat dan Banten	2020 2	5.65	1.60	94.56	16.72
Bank Pembangunan Daerah Jawa Barat dan Banten	2020 3	5.52	1.50	78.37	16.59
Bank Pembangunan Daerah Jawa Barat dan Banten	2020 4	5.39	1.40	86.32	17.31
Bank Pembangunan Daerah Jawa Barat dan Banten	2021 1	6.00	1.00	84.00	17.00
Bank Pembangunan Daerah Jawa Barat dan Banten	2021 2	6.00	1.00	81.00	17.00
Bank Pembangunan Daerah Jawa Barat dan Banten	2021 3	6.00	1.00	81.00	17.00
Bank Pembangunan Daerah Jawa Barat dan Banten	2021 4	6.00	1.00	82.00	18.00
Bank Pembangunan Daerah Jawa Timur	2020 1	6.05	3.35	66.50	22.91
Bank Pembangunan Daerah Jawa Timur	2020 2	5.79	4.27	61.21	21.08
Bank Pembangunan Daerah Jawa Timur	2020 3	5.70	1.85	57.88	21.32
Bank Pembangunan Daerah Jawa Timur	2020 4	5.55	4.00	60.58	21.64
Bank Pembangunan Daerah Jawa Timur	2021 1	5.05	4.20	54.85	23.13
Bank Pembangunan Daerah Jawa Timur	2021 2	5.06	4.42	52.25	21.10
Bank Pembangunan Daerah Jawa Timur	2021 3	5.09	4.40	49.97	22.56
Bank Pembangunan Daerah Jawa Timur	2021 4	5.11	4.48	51.38	23.52
Bank Permata	2020 1	4.59	3.18	79.94	19.61
Bank Permata	2020 2	4.53	3.74	80.69	21.26
Bank Permata	2020 3	4.42	3.78	74.53	21.60
Bank Permata	2020 4	4.74	2.90	78.69	35.68
Bank Permata	2021 1	4.45	0.97	76.57	35.21
Bank Permata	2021 2	4.43	3.31	75.44	35.43
Bank Permata	2021 3	4.39	3.30	74.05	34.04
Bank Permata	2021 4	4.02	3.20	68.97	34.94
Bank QNB Indonesia	2020 1	1.82	9.41	91.83	20.36
Bank QNB Indonesia	2020 2	1.70	9.56	87.02	18.49
Bank QNB Indonesia	2020 3	1.63	7.02	80.65	18.25
Bank QNB Indonesia	2020 4	1.61	4.66	97.02	24.53

Nama Bank	Periode	NIM	NPL	LDR	CAR
Bank QNB Indonesia	2021 1	2.42	3.22	90.53	23.69
Bank QNB Indonesia	2021 2	2.24	7.56	98.21	21.61
Bank QNB Indonesia	2021 3	2.37	7.70	93.33	20.59
Bank QNB Indonesia	2021 4	2.34	0.08	80.95	29.92
Bank Sinarmas	2020 1	6.29	6.15	72.64	16.00
Bank Sinarmas	2020 2	6.30	5.92	70.41	16.35
Bank Sinarmas	2020 3	6.47	4.96	75.38	16.61
Bank Sinarmas	2020 4	6.25	4.75	56.97	17.29
Bank Sinarmas	2021 1	5.28	4.95	47.46	15.68
Bank Sinarmas	2021 2	5.24	11.16	49.24	25.44
Bank Sinarmas	2021 3	5.64	4.69	49.25	27.79
Bank Sinarmas	2021 4	5.79	4.64	41.22	29.12
Bank Tabungan Negara	2020 1	3.13	4.91	114.22	18.73
Bank Tabungan Negara	2020 2	3.16	4.71	111.27	19.10
Bank Tabungan Negara	2020 3	3.13	4.56	93.26	18.95
Bank Tabungan Negara	2020 4	3.06	4.37	93.19	19.34
Bank Tabungan Negara	2021 1	3.31	4.25	88.62	17.65
Bank Tabungan Negara	2021 2	3.41	4.10	89.12	17.80
Bank Tabungan Negara	2021 3	3.52	3.94	92.79	17.97
Bank Tabungan Negara	2021 4	3.99	3.70	92.86	19.14
Bank Woori Saudara Indonesia 1907	2020 1	3.02	1.72	152.03	17.96
Bank Woori Saudara Indonesia 1908	2020 2	3.28	1.42	160.79	19.14
Bank Woori Saudara Indonesia 1909	2020 3	3.40	1.32	152.24	19.06
Bank Woori Saudara Indonesia 1910	2020 4	3.82	1.12	162.29	19.99
Bank Woori Saudara Indonesia 1911	2021 1	4.10	1.06	147.55	19.93
Bank Woori Saudara Indonesia 1912	2021 2	4.12	0.98	141.51	19.96
Bank Woori Saudara Indonesia 1913	2021 3	4.10	1.00	142.94	24.77
Bank Woori Saudara Indonesia 1914	2021 4	4.16	0.93	141.80	24.48

Sumber : Laporan keuangan masing-masing perbankan yang diolah analis, 2022.

Lampiran 16 : Rasio Keuangan Perbankan Malaysia

No	Nama Bank	Periode	NIM	NPL	LDR	CAR
1	Affin Bank	2020 1	1.58	3.11	89.30	23.11
2	Affin Bank	2020 2	1.44	3.06	93.23	23.51
3	Affin Bank	2020 3	1.70	2.86	92.79	23.64
4	Affin Bank	2020 4	1.87	3.52	92.76	22.24
5	Affin Bank	2021 1	1.90	3.41	92.81	21.27
6	Affin Bank	2021 2	1.94	3.27	89.61	21.41
7	Affin Bank	2021 3	1.95	3.14	85.47	20.74
8	Affin Bank	2021 4	2.05	2.54	87.45	21.09
9	Alliance Bank Malaysia	2020 1	2.46	2.00	90.20	18.70
10	Alliance Bank Malaysia	2020 2	2.21	1.90	88.50	19.80

11	Alliance Bank Malaysia	2020 3	2.23	1.70	89.80	20.70
12	Alliance Bank Malaysia	2020 4	2.26	2.50	93.80	21.70
13	Alliance Bank Malaysia	2021 1	2.41	2.30	91.00	21.60
14	Alliance Bank Malaysia	2021 2	2.50	2.30	92.40	22.20
15	Alliance Bank Malaysia	2021 3	2.47	2.30	94.70	22.30
16	Alliance Bank Malaysia	2021 4	2.66	2.00	95.90	21.70
17	AMMB Holdings	2020 1	1.95	1.73	89.50	15.80
18	AMMB Holdings	2020 2	1.59	1.66	94.00	15.90
19	AMMB Holdings	2020 3	1.92	1.57	96.30	16.60
20	AMMB Holdings	2020 4	2.03	1.73	94.00	16.40
21	AMMB Holdings	2021 1	2.08	1.54	95.20	14.50
22	AMMB Holdings	2021 2	2.08	1.56	101.30	14.90
23	AMMB Holdings	2021 3	2.03	1.44	99.70	15.10
24	AMMB Holdings	2021 4	2.09	1.35	95.70	15.40
25	CIMB Group Holdings	2020 1	2.44	3.40	91.20	16.10
26	CIMB Group Holdings	2020 2	2.15	3.60	88.20	16.40
27	CIMB Group Holdings	2020 3	2.31	3.40	87.70	16.70
28	CIMB Group Holdings	2020 4	2.37	3.60	89.00	17.60
29	CIMB Group Holdings	2021 1	2.52	3.40	88.90	17.10
30	CIMB Group Holdings	2021 2	2.56	3.40	87.80	17.40
31	CIMB Group Holdings	2021 3	2.40	3.40	84.50	17.70
32	CIMB Group Holdings	2021 4	2.41	3.50	85.80	18.30
33	Hong Leong Bank	2020 1	1.84	0.98	84.80	15.70
34	Hong Leong Bank	2020 2	1.92	0.61	83.50	15.89
35	Hong Leong Bank	2020 3	2.00	0.48	84.10	15.70
36	Hong Leong Bank	2020 4	2.15	0.54	84.10	16.50
37	Hong Leong Bank	2021 1	2.20	0.53	83.60	16.30
38	Hong Leong Bank	2021 2	2.14	0.46	83.90	16.60
39	Hong Leong Bank	2021 3	2.21	0.48	83.80	15.70
40	Hong Leong Bank	2021 4	2.19	0.46	83.70	16.20
41	Malayan Banking	2020 1	2.23	2.71	95.20	18.67
42	Malayan Banking	2020 2	1.96	2.49	90.60	19.04
43	Malayan Banking	2020 3	2.05	2.35	87.80	18.95
44	Malayan Banking	2020 4	2.15	2.23	90.10	18.68
45	Malayan Banking	2021 1	2.31	2.20	89.00	18.08
46	Malayan Banking	2021 2	2.37	2.18	89.30	17.86
47	Malayan Banking	2021 3	2.26	1.93	88.90	18.66
48	Malayan Banking	2021 4	2.32	1.99	89.50	19.42
49	Public Bank	2020 1	2.08	0.50	93.75	16.50
50	Public Bank	2020 2	1.57	0.40	92.94	17.20
51	Public Bank	2020 3	2.09	0.30	96.76	16.40
52	Public Bank	2020 4	2.06	0.36	94.47	17.10
53	Public Bank	2021 1	2.28	0.35	94.92	16.90
54	Public Bank	2021 2	2.26	0.30	93.85	17.50
55	Public Bank	2021 3	2.15	0.38	93.30	17.20

56	Public Bank	2021 4	2.18	0.26	94.12	17.70
57	RHB Bank	2020 1	2.11	2.00	90.80	18.30
58	RHB Bank	2020 2	2.07	1.87	90.70	18.50
59	RHB Bank	2020 3	2.04	1.69	92.70	18.20
60	RHB Bank	2020 4	2.06	1.71	91.50	18.40
61	RHB Bank	2021 1	2.17	1.66	86.30	17.70
62	RHB Bank	2021 2	2.15	1.63	88.60	19.30
63	RHB Bank	2021 3	2.14	1.32	90.90	19.40
64	RHB Bank	2021 4	2.14	1.49	90.80	19.80

Sumber : Laporan keuangan masing-masing perbankan yang diolah analisis, 2022.



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