

LAMPIRAN

DATA LAPORAN KEUANGAN TAHUN 2019 – 2023

No	Nama Bank	Kode	Tahun	Jumlah Kredit yang Di Berikan	Laba Rugi Komprehensif
1	Bumi Arta	BNBA	2019	5,120,108,183,470	54,310,926,209
2	Bumi Arta	BNBA	2020	4,510,056,924,861	39,954,126,449
3	Bumi Arta	BNBA	2021	3,894,587,892,160	111,613,867,115
4	Bumi Arta	BNBA	2022	3,731,837,506,635	23,527,279,126
5	Bumi Arta	BNBA	2023	3,779,894,390,269	45,181,073,289
6	Pan Indonesia	PNBN	2019	136,724,890,000,000	3,844,368,000,000
7	Pan Indonesia	PNBN	2020	116,110,025,000,000	4,945,159,000,000
8	Pan Indonesia	PNBN	2021	113,294,013,000,000	985,612,000,000
9	Pan Indonesia	PNBN	2022	123,269,582,000,000	2,649,978,000,000
10	Pan Indonesia	PNBN	2023	1,397,011,410,000,000	2,789,701,000,000
11	Permata	BNLI	2019	90,225,841,000,000	1,585,415,000,000
12	Permata	BNLI	2020	96,271,646,000,000	1,215,517,000,000
13	Permata	BNLI	2021	116,985,878,000,000	1,407,057,000,000
14	Permata	BNLI	2022	126,825,728,000,000	1,310,950,000,000
15	Permata	BNLI	2023	142,978,156,000,000	2,917,753,000,000
16	Siarmas	BSIM	2019	16,620,150,000,000	218,043,000,000
17	Siarmas	BSIM	2020	12,920,724,000,000	263,870,000,000
18	Siarmas	BSIM	2021	11,386,909,000,000	-106,403,000,000
19	Siarmas	BSIM	2022	10,927,936,000,000	-74,408,000,000
20	Siarmas	BSIM	2023	15,185,200,000,000	541,760,000,000
21	Allo Bank	BBHI	2019	1,555,061,041,820	(36,245,902,608)
22	Allo Bank	BBHI	2020	1,247,228,990,311	47,300,580,532
23	Allo Bank	BBHI	2021	2,171,312,035,815	207,757,692,138
24	Allo Bank	BBHI	2022	7,153,077,408,471	285,996,619,740
25	Allo Bank	BBHI	2023		

				7,385,707,867,283	483,848,952,330
26	Amar Indonesia	AMAR	2019	1,891,376,468,000,000	63,238,431,000,000
27	Amar Indonesia	AMAR	2020	1,624,103,817,000,000	14,645,382,000,000
28	Amar Indonesia	AMAR	2021	2,242,889,248,000,000	-446,539,000,000
29	Amar Indonesia	AMAR	2022	2,109,582,152,000,000	159,155,477,000,000
30	Amar Indonesia	AMAR	2023	2,344,744,000,000	182,226,000,000
31	BTPN	BTPN	2019	140,292,984,000,000	2,977,822,000,000
32	BTPN	BTPN	2020	132,790,294,000,000	2,029,875,000,000
33	BTPN	BTPN	2021	131,645,075,000,000	3,182,819,000,000
34	BTPN	BTPN	2022	142,544,397,000,000	3,474,962,000,000
35	BTPN	BTPN	2023	151,943,250,000,000	2,700,832,000,000
36	Capital Indonesia	BACA	2019	9,588,615,000,000	52,676,000,000
37	Capital Indonesia	BACA	2020	6,382,269,000,000	102,624,000,000
38	Capital Indonesia	BACA	2021	2,305,357,000,000	42,252,000,000
39	Capital Indonesia	BACA	2022	2,873,856,000,000	164,389,000,000
40	Capital Indonesia	BACA	2023	7,022,083,000,000	102,783,000,000
41	BCA	BCA	2019	572,033,999,000,000	31,138,261,000,000
42	BCA	BCA	2020	547,643,666,000,000	31,036,451,000,000
43	BCA	BCA	2021	589,813,578,000,000	31,867,065,000,000
44	BCA	BCA	2022	660,989,004,000,000	37,432,854,000,000
45	BCA	BCA	2023	792,196,714,000,000	47,551,886,000,000
46	CIMB Niaga	BNGA	2019	184,998,140,000,000	4,387,474,000,000
47	CIMB Niaga	BNGA	2020	159,851,784,000,000	3,289,807,000,000
48	CIMB Niaga	BNGA	2021	164,089,257,000,000	3,415,074,000,000
49	CIMB Niaga	BNGA	2022	177,605,340,000,000	4,192,558,000,000
50	CIMB Niaga	BNGA	2023	194,010,843,000,000	6,800,197,000,000
51	Danamon	BDMN	2019	106,865,502,000,000	4,330,487,000,000
52	Danamon	BDMN	2020	103,937,018,000,000	1,382,263,000,000
53	Danamon	BDMN	2021	99,965,961,000,000	1,874,346,000,000
54	Danamon	BDMN	2022	114,599,143,000,000	2,879,807,000,000
55	Danamon	BDMN	2023	136,313,607,000,000	3,698,311,000,000
56	Ganasha	BGTG	2019	2,931,629,000,000	13,801,000,000
57	Ganasha	BGTG	2020	2,567,241,000,000	5,618,000,000

58	Ganesha	BGTG	2021	2,415,800,000,000	9,764,000,000
59	Ganesha	BGTG	2022	2,850,562,000,000	35,872,000,000
60	Ganesha	BGTG	2023	4,137,955,000,000	105,440,000,000
61	IBK	AGRS	2019	3,870,807,000,000	-240,111,000,000
62	IBK	AGRS	2020	4,835,160,000,000	-147,673,000,000
63	IBK	AGRS	2021	5,878,426,000,000	3,782,000,000
64	IBK	AGRS	2022	7,849,119,000,000	77,177,000,000
65	IBK	AGRS	2023	9,161,283,000,000	189,844,000,000
66	Ina Perdana	BINA	2019	2,460,021,000,000	13,044,000,000
67	Ina Perdana	BINA	2020	2,827,850,000,000	61,221,000,000
68	Ina Perdana	BINA	2021	3,566,156,000,000	-27,571,000,000
69	Ina Perdana	BINA	2022	9,511,678,000,000	119,705,000,000
70	Ina Perdana	BINA	2023	12,341,957,000,000	268,070,000,000
71	Jtrust Indonesia	BCIC	2019	6,132,883,000,000	216,798,000,000
72	Jtrust Indonesia	BCIC	2020	7,128,044,000,000	-484,823,000,000
73	Jtrust Indonesia	BCIC	2021	9,803,920,000,000	-437,561,000,000
74	Jtrust Indonesia	BCIC	2022	19,368,357,000,000	67,908,000,000
75	Jtrust Indonesia	BCIC	2023	23,732,583,000,000	33,356,000,000
76	Mandiri	BMRI	2019	855,846,844,000,000	35,666,668,000,000
77	Mandiri	BMRI	2020	807,874,363,000,000	21,072,455,000,000
78	Mandiri	BMRI	2021	957,636,147,000,000	28,319,921,000,000
79	Mandiri	BMRI	2022	1,107,987,237,000,000	45,346,542,000,000
80	Mandiri	BMRI	2023	1,359,832,195,000,000	60,957,959,000,000
81	Mayapada Internasional	MAYA	2019	69,067,509,000,000	556,056,000,000
82	Mayapada Internasional	MAYA	2020	53,905,027,000,000	224,838,000,000
83	Mayapada Internasional	MAYA	2021	69,529,675,000,000	78,069,000,000
84	Mayapada Internasional	MAYA	2022	92,773,973,000,000	-121,620,000,000
85	Mayapada Internasional	MAYA	2023	102,212,189,000,000	10,957,000,000
86	Mestika Dharma	BBMD	2019	7,648,330,156,117	392,934,528,570
87	Mestika Dharma	BBMD	2020	7,041,997,767,384	624,190,222,146
88	Mestika	BBMD	2021		

	Dharma			7,794,367,992,285	400,365,248,935
89	Mestika Dharma	BBMD	2022	8,679,741,866,184	400,445,205,817
90	Mestika Dharma	BBMD	2023	9,240,952,868,207	489,363,939,060
91	MNC Internasional	BABP	2019	7,347,489,000,000	37,321,000,000
92	MNC Internasional	BABP	2020	6,898,889,000,000	38,963,000,000
93	MNC Internasional	BABP	2021	8,285,226,000,000	2,113,000,000
94	MNC Internasional	BABP	2022	9,952,665,000,000	42,880,000,000
95	MNC Internasional	BABP	2023	9,991,210,000,000	75,756,000,000
96	BNI	BBNI	2019	573,679,818,000,000	18,383,939,000,000
97	BNI	BBNI	2020	630,434,773,000,000	4,192,722,000,000
98	BNI	BBNI	2021	632,731,116,000,000	11,722,436,000,000
99	BNI	BBNI	2022	696,522,301,000,000	14,656,096,000,000
100	BNI	BBNI	2023	647,926,638,000,000	21,779,523,000,000
101	NEO Commerce	BBYB	2019	3,660,573,684,020	19,086,163,995
102	NEO Commerce	BBYB	2020	3,562,736,183,924	29,178,695,729
103	NEO Commerce	BBYB	2021	4,174,844,000,000	-982,239,000,000
104	NEO Commerce	BBYB	2022	10,033,728,000,000	-844,910,000,000
105	NEO Commerce	BBYB	2023	10,157,919,000,000	-515,895,000,000
106	OCBC NISP	NISP	2019	110,797,763,000,000	3,236,449,000,000
107	OCBC NISP	NISP	2020	106,415,269,000,000	2,433,614,000,000
108	OCBC NISP	NISP	2021	109,889,270,000,000	2,498,205,000,000
109	OCBC NISP	NISP	2022	126,498,825,000,000	2,388,211,000,000
110	OCBC NISP	NISP	2023	154,093,917,000,000	4,439,900,000,000
111	BPD Banten	BEKS	2019	5,210,768,000,000	-143,865,000,000
112	BPD Banten	BEKS	2020	2,968,242,000,000	-308,970,000,000
113	BPD Banten	BEKS	2021	2,709,189,000,000	-263,917,000,000
114	BPD Banten	BEKS	2022	3,315,140,000,000	-248,661,000,000
115	BPD Banten	BEKS	2023	3,334,357,000,000	27,291,000,000
116	BPD Jatim	BJTM	2019	36,014,971,000,000	1,219,278,000,000
117	BPD Jatim	BJTM	2020	38,467,530,000,000	1,699,874,000,000

118	BPD Jatim	BJTM	2021	39,239,204,000,000	1,605,829,000,000
119	BPD Jatim	BJTM	2022	43,057,783,000,000	1,317,779,000,000
120	BPD Jatim	BJTM	2023	51,261,531,000,000	1,502,381,000,000
121	QNB Indonesia	BKSW	2019	13,876,418,000,000	17,504,000,000
122	QNB Indonesia	BKSW	2020	11,267,424,000,000	-397,461,000,000
123	QNB Indonesia	BKSW	2021	9,615,446,000,000	-1,585,894,000,000
124	QNB Indonesia	BKSW	2022	9,256,123,000,000	-373,129,000,000
125	QNB Indonesia	BKSW	2023	5,449,285,000,000	41,401,000,000
126	BRI	BBRI	2019	839,067,353,000,000	39,498,597,000,000
127	BRI	BBRI	2020	834,293,205,000,000	21,757,779,000,000
128	BRI	BBRI	2021	909,582,789,000,000	30,333,354,000,000
129	BRI	BBRI	2022	990,950,989,000,000	48,569,183,000,000
130	BRI	BBRI	2023	1,117,828,495,000,000	61,053,659,000,000
131	Maybank Indonesia	BNII	2019	109,179,337,000,000	2,163,127,000,000
132	Maybank Indonesia	BNII	2020	93,979,899,000,000	1,613,692,000,000
133	Maybank Indonesia	BNII	2021	90,675,892,000,000	1,794,195,000,000
134	Maybank Indonesia	BNII	2022	96,702,646,000,000	1,151,473,000,000
135	Maybank Indonesia	BNII	2023	104,679,464,000,000	1,869,253,000,000
136	BTN	BBTN	2019	226,786,631,000,000	557,332,000,000
137	BTN	BBTN	2020	222,900,180,000,000	2,352,711,000,000
138	BTN	BBTN	2021	234,119,536,000,000	1,418,802,000,000
139	BTN	BBTN	2022	252,552,651,000,000	1,983,756,000,000
140	BTN	BBTN	2023	282,392,324,000,000	3,848,720,000,000
141	Krom Indonesia	BBSI	2019	592,158,667,514	49,247,138,435
142	Krom Indonesia	BBSI	2020	903,611,299,673	35,220,368,009
143	Krom Indonesia	BBSI	2021	928,566,793,289	65,935,696,506
144	Krom Indonesia	BBSI	2022	821,727,002,745	74,963,615,006
145	Krom Indonesia	BBSI	2023	1,681,133,358,066	132,483,144,645

146	BWS	SDRA	2019	26,429,707,000,000	483,836,000,000
147	BWS	SDRA	2020	29,579,069,000,000	541,826,000,000
148	BWS	SDRA	2021	33,429,580,000,000	627,223,000,000
149	BWS	SDRA	2022	39,453,533,000,000	832,074,000,000
150	BWS	SDRA	2023	43,993,498,000,000	706,479,000,000

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No	Nama Bank	Kode	Tahun	Pendapatan dan beban Operasional	Total Aset
1	Bumi Arta	BNBA	2019	307,999,061,210	7,607,653,715,376
2	Bumi Arta	BNBA	2020	287,003,882,175	7,637,524,325,854
3	Bumi Arta	BNBA	2021	288,652,773,053	8,664,310,151,340
4	Bumi Arta	BNBA	2022	347,723,424,110	8,211,291,790,399
5	Bumi Arta	BNBA	2023	354,253,902,114	7,991,554,506,433
6	Pan Indonesia	PNBN	2019	8,968,876,000,000	211,287,370
7	Pan Indonesia	PNBN	2020	8,806,989,000,000	218,067,091
8	Pan Indonesia	PNBN	2021	9,555,208,000,000	204,462,542
9	Pan Indonesia	PNBN	2022	9,948,750,000,000	212,431,881
10	Pan Indonesia	PNBN	2023	9,206,476,000,000	222,010,050
11	Permata	BNLI	2019	5,720,968,000,000	161,451,259
12	Permata	BNLI	2020	6,541,790,000,000	197,726,097
13	Permata	BNLI	2021	7,649,653,000,000	234,379,042
14	Permata	BNLI	2022	8,760,275,000,000	255,112,471
15	Permata	BNLI	2023	9,619,390,000,000	257,444,147,000,000
16	Siarmas	BSIM	2019	1,814,190,000,000	36,559,556
17	Siarmas	BSIM	2020	1,727,278,000,000	44,612,045
18	Siarmas	BSIM	2021	1,935,306,000,000	52,671,981
19	Siarmas	BSIM	2022	1,960,693,000,000	47,350,601
20	Siarmas	BSIM	2023	2,148,872,000,000	52,634,996
21	Allo Bank	BBHI	2019		2,527,173,168,770

				86,383,920,743	
22	Allo Bank	BBHI	2020	47,590,382,288	2,586,663,487,991
23	Allo Bank	BBHI	2021	195,317,996,979	4,649,357,148,732
24	Allo Bank	BBHI	2022	627,229,047,970	11,058,956,402,885
25	Allo Bank	BBHI	2023	1,036,754,799,073	12,750,434,573,380
26	Amar Indonesia	AMAR	2019	506,152,808,000,000	3,452,515,470
27	Amar Indonesia	AMAR	2020	462,947,918,000,000	4,057,988,611
28	Amar Indonesia	AMAR	2021	482,226,342,000,000	5,203,044,896
29	Amar Indonesia	AMAR	2022	655,704,899,000,000	4,505,045,609
30	Amar Indonesia	AMAR	2023	921,292,000,000	4,379,417
31	BTPN	BTPN	2019	10,991,695,000,000	181,631,385
32	BTPN	BTPN	2020	10,624,428,000,000	183,165,978
33	BTPN	BTPN	2021	11,143,040,000,000	191,917,794
34	BTPN	BTPN	2022	11,678,315,000,000	209,169,704
35	BTPN	BTPN	2023	12,044,063,000,000	201,448,392
36	Capital Indonesia	BACA	2019	347,224,000,000	18,959,622
37	Capital Indonesia	BACA	2020	47,355,000,000	20,223,558
38	Capital Indonesia	BACA	2021	-515,695,000,000	22,325,883
39	Capital Indonesia	BACA	2022	-394,872,000,000	20,628,501
40	Capital Indonesia	BACA	2023	-347,168,000,000	19,259,187
41	BCA	BCA	2019	50,477,448,000,000	918,989,312
42	BCA	BCA	2020	54,161,270,000,000	1,075,570,256
43	BCA	BCA	2021	56,135,575,000,000	1,228,344,680
44	BCA	BCA	2022	63,989,509,000,000	1,314,731,674
45	BCA	BCA	2023	75,128,822,000,000	1,408,107,010,000,000
46	CIMB Niaga	BNGA	2019	12,568,018,000,000	274,467,227
47	CIMB Niaga	BNGA	2020	12,470,518,000,000	280,943,605
48	CIMB Niaga	BNGA	2021	13,088,860,000,000	310,786,960
49	CIMB Niaga	BNGA	2022	13,476,138,000,000	306,754,299
50	CIMB Niaga	BNGA	2023	13,352,383,000,000	334,369,233

51	Danamon	BDMN	2019	14,579,398,000,000	193,533,970
52	Danamon	BDMN	2020	13,723,663,000,000	200,890,068
53	Danamon	BDMN	2021	13,747,222,000,000	192,207,461
54	Danamon	BDMN	2022	14,120,191,000,000	197,729,688
55	Danamon	BDMN	2023	15,216,004,000,000	221,304,532
56	Ganesha	BGTG	2019	185,213,000,000	4,809,743
57	Ganesha	BGTG	2020	163,587,000,000	5,365,456
58	Ganesha	BGTG	2021	171,274,000,000	8,575,950
59	Ganesha	BGTG	2022	305,591,000,000	8,968,132
60	Ganesha	BGTG	2023	441,719,000,000	9,402,309
61	IBK	AGRS	2019	166,231,000,000	6,421,844
62	IBK	AGRS	2020	169,710,000,000	9,854,035
63	IBK	AGRS	2021	307,013,000,000	14,286,910
64	IBK	AGRS	2022	407,757,000,000	18,304,587
65	IBK	AGRS	2023	487,281,000,000	19,377,403
66	Ina Perdana	BINA	2019	149,946,000,000	5,262,429
67	Ina Perdana	BINA	2020	168,703,000,000	8,437,685
68	Ina Perdana	BINA	2021	211,587,000,000	15,055,850
69	Ina Perdana	BINA	2022	558,877,000,000	20,552,736
70	Ina Perdana	BINA	2023	709,974,000,000	24,384,580
71	Jtrust Indonesia	BCIC	2019	50,256,000,000	17,311,597
72	Jtrust Indonesia	BCIC	2020	26,137,000,000	16,204,908
73	Jtrust Indonesia	BCIC	2021	102,580,000,000	21,317,575
74	Jtrust Indonesia	BCIC	2022	627,647,000,000	33,617,390
75	Jtrust Indonesia	BCIC	2023	805,061,000,000	39,234,312
76	Mandiri	BMRI	2019	59,440,188,000,000	1,318,246,335
77	Mandiri	BMRI	2020	56,508,129,000,000	1,429,334,484
78	Mandiri	BMRI	2021	73,062,494,000,000	1,725,611,128
79	Mandiri	BMRI	2022	87,903,354,000,000	1,992,544,687
80	Mandiri	BMRI	2023	95,886,574,000,000	2,174,219,449,000,000
81	Mayapada Internasional	MAYA	2019	14,957,106,000,000	93,408,831
82	Mayapada Internasional	MAYA	2020	10,218,940,000,000	92,518,025
83	Mayapada Internasional	MAYA	2021	12,263,911,000,000	119,104,185
84	Mayapada	MAYA	2022	13,609,660,000,000	135,382,812

	Internasional				
85	Mayapada Internasional	MAYA	2023	15,632,405,000,000	141,488,996
86	Mestika Dharma	BBMD	2019	700,450,171,033	12,900,218,775,263
87	Mestika Dharma	BBMD	2020	795,586,121,047	14,159,755,232,533
88	Mestika Dharma	BBMD	2021	914,973,503,707	15,983,152,301,240
89	Mestika Dharma	BBMD	2022	994,693,541,769	16,583,990,927,531
90	Mestika Dharma	BBMD	2023	936,990,724,992	16,054,823,605,763
91	MNC Internasional	BABP	2019	403,503,000,000	10,607,879
92	MNC Internasional	BABP	2020	368,535,000,000	11,652,904
93	MNC Internasional	BABP	2021	407,513,000,000	14,015,360
94	MNC Internasional	BABP	2022	647,727,000,000	16,862,363
95	MNC Internasional	BABP	2023	604,712,000,000	18,147,378
96	BNI	BBNI	2019	36,602,374,000,000	845,605,208
97	BNI	BBNI	2020	37,151,966,000,000	891,337,425
98	BNI	BBNI	2021	38,246,731,000,000	964,837,692
99	BNI	BBNI	2022	41,320,692,000,000	1,029,836,868
100	BNI	BBNI	2023	41,275,673,000,000	1,086,663,986,000,000
101	NEO Commerce	BBYB	2019	216,098,626,449	5,123,734,649,117
102	NEO Commerce	BBYB	2020	158,230,923,413	5,421,324,398,438
103	NEO Commerce	BBYB	2021	315,090,000,000	11,337,809
104	NEO Commerce	BBYB	2022	1,448,657,000,000	19,694,280
105	NEO Commerce	BBYB	2023	2,902,481,000,000	18,169,541
106	OCBC NISP	NISP	2019	6,036,700,000,000	180,706,987
107	OCBC NISP	NISP	2020	6,428,825,000,000	206,297,200
108	OCBC NISP	NISP	2021	7,289,169,000,000	214,395,608
109	OCBC NISP	NISP	2022	8,252,696,000,000	238,498,560
110	OCBC NISP	NISP	2023	9,018,394,000,000	249,757,139,000,000
111	BPD Banten	BEKS	2019	72,847,000,000	8,097,328

112	BPD Banten	BEKS	2020	33,744,000,000	5,337,281
113	BPD Banten	BEKS	2021	58,868,000,000	8,849,611
114	BPD Banten	BEKS	2022	156,303,000,000	7,223,058
115	BPD Banten	BEKS	2023	196,270,000,000	6,800,821
116	BPD Jatim	BJTM	2019	3,861,767,000,000	76,756,313
117	BPD Jatim	BJTM	2020	3,921,975,000,000	83,619,452
118	BPD Jatim	BJTM	2021	4,548,521,000,000	100,723,330
119	BPD Jatim	BJTM	2022	4,775,094,000,000	103,031,367
120	BPD Jatim	BJTM	2023	4,873,544,000,000	103,854,773,000,000
121	QNB Indonesia	BKSW	2019	421,576,000,000	23,021,785
122	QNB Indonesia	BKSW	2020	262,112,000,000	18,297,700
123	QNB Indonesia	BKSW	2021	337,477,000,000	17,701,527
124	QNB Indonesia	BKSW	2022	432,000,000,000	16,717,087
125	QNB Indonesia	BKSW	2023	503,898,000,000	11,753,485,000,000
126	BRI	BBRI	2019	81,707,305,000,000	1,416,758,840
127	BRI	BBRI	2020	79,209,917,000,000	1,511,804,628
128	BRI	BBRI	2021	114,094,429,000,000	1,678,097,734
129	BRI	BBRI	2022	124,597,073,000,000	1,865,639,010
130	BRI	BBRI	2023	135,183,487,000,000	1,965,007,030,000,000
131	Maybank Indonesia	BNII	2019	8,167,975,000,000	169,082,830
132	Maybank Indonesia	BNII	2020	7,259,810,000,000	173,224,412
133	Maybank Indonesia	BNII	2021	7,117,279,000,000	168,712,977
134	Maybank Indonesia	BNII	2022	7,208,766,000,000	160,813,918
135	Maybank Indonesia	BNII	2023	7,233,623,000,000	171,803,070
136	BTN	BBTN	2019	7,930,789,000,000	311,776,828
137	BTN	BBTN	2020	8,090,832,000,000	361,208,406
138	BTN	BBTN	2021	11,533,369,000,000	371,868,311
139	BTN	BBTN	2022	13,138,919,000,000	402,148,312
140	BTN	BBTN	2023	11,244,483,000,000	438,749,736
141	Krom Indonesia	BBSI	2019	47,685,902,203	953,737,479,075
142	Krom	BBSI	2020		1,441,234,275,187

	Indonesia			62,368,466,029	
143	Krom Indonesia	BBSI	2021	102,524,411,146	2,477,550,078,760
144	Krom Indonesia	BBSI	2022	140,334,521,296	3,313,589,745,696
145	Krom Indonesia	BBSI	2023	429,281,902,715	3,638,412,543,437
146	BWS	SDRA	2019	1,113,085,000,000	36,940,436
147	BWS	SDRA	2020	1,247,061,000,000	38,053,939
148	BWS	SDRA	2021	1,513,182,000,000	43,801,571
149	BWS	SDRA	2022	1,893,430,000,000	51,499,424
150	BWS	SDRA	2023	1,609,260,000,000	54,822,181,000,000

DATA RASIO BANK KONVENSIONAL TAHUN 2019 – 2023

No	Nama Bank	Kode	Tahun	NPL Gross	NPL Net	ROA	ROE	BOPO
1	Bumi Arta	BNBA	2019	1.53	0.7	0.96	3.51	89.55
2	Bumi Arta	BNBA	2020	2.63	1.81	0.69	2.4	92.12
3	Bumi Arta	BNBA	2021	3.04	2.15	0.77	2.8	88.45
4	Bumi Arta	BNBA	2022	4.56	3.23	0.59	1.69	91.31
5	Bumi Arta	BNBA	2023	4.43	3.03	0.71	1.46	89.7
6	Pan Indonesia	PNBN	2019	3.02	0.97	2.09	9.15	77.04
7	Pan Indonesia	PNBN	2020	2.93	0.50	2.08	8.47	76.50
8	Pan Indonesia	PNBN	2021	3.73	0.90	1.73	6.79	78.60
9	Pan Indonesia	PNBN	2022	3.58	0.81	1.83	6.79	74.76
10	Pan Indonesia	PNBN	2023	2.97	0.29	1.42	5.21	80.81
11	Permata	BNLI	2019	2.77	1.34	1.30	7.20	85.67
12	Permata	BNLI	2020	2.9	1.04	0.97	3.10	88.76
13	Permata	BNLI	2021	3.2	0.69	0.73	2.88	90.07
14	Permata	BNLI	2022	3.13	0.36	1.10	4.46	82.44
15	Permata	BNLI	2023	2.88	0.38	1.34	5.54	81.70
16	Siarmas	BSIM	2019	7.83	4.33	0.23	0.14	119.43
17	Siarmas	BSIM	2020	4.75	1.39	0.30	2.25	111.70
18	Siarmas	BSIM	2021	4.64	1.18	0.34	2.02	97.12
19	Siarmas	BSIM	2022	7.99	2.49	0.54	3.27	93.27
20	Siarmas	BSIM	2023	1.53	0.35	0.15	1.07	103.36
21	Allo Bank	BBHI	2019	10.16	3.93	(1.87)	(12.83)	116.84
22	Allo Bank	BBHI	2020	2.76	1.75	2.04	13.72	82.23
23	Allo Bank	BBHI	2021	0.52	0.29	4.74	25.64	52.38
24	Allo Bank	BBHI	2022	0.01	0.01	3.55	4.36	60.51
25	Allo Bank	BBHI	2023	0.08	0.05	4.76	6.70	59.87
26	Amar Indonesia	AMAR	2019	4.51	0.00	2.99	7.45	89.44
27	Amar Indonesia	AMAR	2020	6.93	4.80	0.74	0.81	96.73
28	Amar Indonesia	AMAR	2021	6.58	1.69	0.02	0.40	99.76
29	Amar Indonesia	AMAR	2022	6.09	1.67	(4.75)	(8.40)	119.36
30	Amar	AMAR	2023	9.23	1.29	4.78	5.62	86.07

	Indonesia							
31	BTPN	BTPN	2019	0.78	0.45	1.29	7.05	89.17
32	BTPN	BTPN	2020	1.15	0.53	1.01	5.68	91.72
33	BTPN	BTPN	2021	1.63	0.39	1.41	6.81	81.08
34	BTPN	BTPN	2022	1.32	0.45	1.52	7.63	80.02
35	BTPN	BTPN	2023	1.23	0.41	1.44	6.95	83.83
36	Capital Indonesia	BACA	2019	3.48	1.80	0.13	1.20	98.12
37	Capital Indonesia	BACA	2020	0.00	0.00	0.44	4.60	98.84
38	Capital Indonesia	BACA	2021	0.00	0.00	0.22	2.21	98.23
39	Capital Indonesia	BACA	2022	0.17	0.00	0.18	1.35	98.84
40	Capital Indonesia	BACA	2023	0.07	0.00	0.64	3.15	98.90
41	BCA	BCA	2019	1.34	0.47	4.02	17.97	59.09
42	BCA	BCA	2020	1.79	0.74	3.32	16.54	63.45
43	BCA	BCA	2021	2.16	0.78	3.41	18.25	54.15
44	BCA	BCA	2022	1.71	0.59	3.91	21.70	46.54
45	BCA	BCA	2023	1.86	0.58	4.46	23.49	43.76
46	CIMB Niaga	BNGA	2019	2.79	1.30	1.86	9.03	82.44
47	CIMB Niaga	BNGA	2020	3.62	1.40	1.06	5.33	89.38
48	CIMB Niaga	BNGA	2021	3.51	1.17	1.75	10.50	79.36
49	CIMB Niaga	BNGA	2022	2.84	0.75	2.06	12.51	74.44
50	CIMB Niaga	BNGA	2023	1.99	0.71	2.48	15.13	71.79
51	Danamon	BDMN	2019	3.21	2.15	2.95	13.73	84.48
52	Danamon	BDMN	2020	2.98	0.91	0.87	3.21	88.87
53	Danamon	BDMN	2021	2.84	0.37	1.02	5.01	86.64
54	Danamon	BDMN	2022	2.86	0.23	2.14	10.49	72.91
55	Danamon	BDMN	2023	2.28	0.23	2.13	10.59	75.71
56	Ganesha	BGTG	2019	2.28	1.06	0.32	1.07	96.69
57	Ganesha	BGTG	2020	5.49	2.86	0.10	0.29	98.40
58	Ganesha	BGTG	2021	5.13	0.87	0.23	0.95	94.81
59	Ganesha	BGTG	2022	2.01	0.68	0.60	2.09	86.63
60	Ganesha	BGTG	2023	1.62	0.20	1.55	3.45	79.36
61	IBK	AGRS	2019	11.68	4.89	(3.87)	(20.69)	151.26
62	IBK	AGRS	2020	5.14	2.52	(1.75)	(9.31)	127.35
63	IBK	AGRS	2021	2.07	1.48	0.08	0.66	98.35
64	IBK	AGRS	2022	1.99	1.33	0.66	3.38	91.69
65	IBK	AGRS	2023	1.48	0.95	0.92	4.08	90.03
66	Ina Perdana	BINA	2019	4.76	3.10	0.23	0.60	96.80











67	Ina Perdana	BINA	2020	1.43	0.20	0.51	1.69	93.80
68	Ina Perdana	BINA	2021	2.62	1.64	0.44	3.19	92.42
69	Ina Perdana	BINA	2022	1.73	0.55	1.09	6.57	82.43
70	Ina Perdana	BINA	2023	3.44	1.69	1.17	6.14	84.37
71	Jtrust Indonesia	BCIC	2019	1.49	0.80	0.29	4.24	99.92
72	Jtrust Indonesia	BCIC	2020	4.97	2.72	(3.36)	(34.01)	146.66
73	Jtrust Indonesia	BCIC	2021	3.90	2.32	(3.06)	(36.27)	122.55
74	Jtrust Indonesia	BCIC	2022	1.80	1.31	0.17	3.50	99.04
75	Jtrust Indonesia	BCIC	2023	1.03	0.71	0.06	0.89	99.12
76	Mandiri	BMRI	2019	2.39	0.84	3.03	15.08	67.44
77	Mandiri	BMRI	2020	3.29	0.43	1.64	9.36	80.03
78	Mandiri	BMRI	2021	2.81	0.41	2.53	16.24	67.26
79	Mandiri	BMRI	2022	1.88	0.26	3.30	22.62	57.35
80	Mandiri	BMRI	2023	1.02	0.29	4.03	27.31	51.88
81	Mayapada Internasional	MAYA	2019	3.85	1.63	0.78	5.92	92.16
82	Mayapada Internasional	MAYA	2020	4.09	1.60	0.12	0.58	98.41
83	Mayapada Internasional	MAYA	2021	3.93	2.17	0.07	0.35	98.83
84	Mayapada Internasional	MAYA	2022	4.70	3.36	0.04	0.22	99.32
85	Mayapada Internasional	MAYA	2023	3.77	2.94	0.04	0.18	99.40
86	Mestika Dharma	BBMD	2019	2.26	0.63	2.72	7.50	71.48
87	Mestika Dharma	BBMD	2020	1.69	0.75	3.17	9.35	67.59
88	Mestika Dharma	BBMD	2021	1.18	0.34	4.31	12.50	51.70
89	Mestika Dharma	BBMD	2022	1.26	0.54	3.97	12.11	52.74
90	Mestika Dharma	BBMD	2023	0.00	0.69	3.26	8.76	60.58
91	MNC Internasional	BABP	2019	5.78	3.57	0.27	1.84	95.21
92	MNC Internasional	BABP	2020	5.69	3.63	0.15	0.88	98.09
93	MNC Internasional	BABP	2021	0.04	0.03	0.00	0.01	0.98
94	MNC	BABP	2022	0.04	0.02	0.01	0.03	0.88

	Internasional							
95	MNC Internasional	BABP	2023	3.96	2.63	0.71	2.50	92.73
96	BNI	BBNI	2019	2.27	1.25	2.42	14.00	73.16
97	BNI	BBNI	2020	4.25	0.95	0.54	2.86	93.31
98	BNI	BBNI	2021	3.70	0.73	1.43	10.42	81.18
99	BNI	BBNI	2022	2.81	0.49	2.46	16.39	68.63
100	BNI	BBNI	2023	2.14	0.61	2.60	16.84	68.40
101	NEO Commerce	BBYB	2019	4.32	1.63	0.37	2.27	97.24
102	NEO Commerce	BBYB	2020	4.05	2.67	0.34	1.62	96.71
103	NEO Commerce	BBYB	2021	1.75	1.19	(13.71)	(84.61)	224.01
104	NEO Commerce	BBYB	2022	2.56	2.05	(5.20)	(32.67)	127.28
105	NEO Commerce	BBYB	2023	3.73	0.95	(2.99)	(17.56)	112.27
106	OCBC NISP	NISP	2019	1.72	0.78	2.22	11.58	74.77
107	OCBC NISP	NISP	2020	1.93	0.79	1.47	7.50	81.13
108	OCBC NISP	NISP	2021	2.36	0.91	1.55	8.37	76.49
109	OCBC NISP	NISP	2022	2.42	0.96	1.86	10.59	71.08
110	OCBC NISP	NISP	2023	1.64	0.58	2.14	12.11	70.99
111	BPD Banten	BEKS	2019	5.03	4.01	(2.20)	(61.07)	130.52
112	BPD Banten	BEKS	2020	22.27	4.51	(3.80)	(47.96)	164.90
113	BPD Banten	BEKS	2021	14.09	4.27	(2.94)	(21.56)	158.33
114	BPD Banten	BEKS	2022	9.45	1.39	(3.46)	(17.22)	155.94
115	BPD Banten	BEKS	2023	9.36	1.09	0.72	2.14	95.15
116	BPD Jatim	BJTM	2019	2.77	0.71	2.73	18.00	71.40
117	BPD Jatim	BJTM	2020	4.00	0.89	1.95	18.77	77.76
118	BPD Jatim	BJTM	2021	4.48	0.96	2.05	17.26	75.95
119	BPD Jatim	BJTM	2022	2.83	1.01	1.95	16.24	76.15
120	BPD Jatim	BJTM	2023	2.49	1.21	1.87	13.96	77.27
121	QNB Indonesia	BKSW	2019	5.63	4.45	0.02	0.05	99.40
122	QNB Indonesia	BKSW	2020	4.66	1.21	(1.24)	(13.54)	116.14
123	QNB Indonesia	BKSW	2021	0.08	0.04	(8.50)	(54.71)	234.50
124	QNB Indonesia	BKSW	2022	0.38	0.08	(2.42)	(11.74)	134.60
125	QNB Indonesia	BKSW	2023	0.77	0.09	0.48	1.65	94.53
126	BRI	BBRI	2019	0.08	0.05	0.00	0.01	0.97

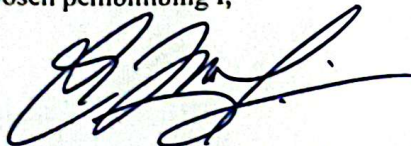
127	BRI	BBRI	2020	0.05	0.03	0.00	0.01	0.97
128	BRI	BBRI	2021	3.98	0.04	(14.75)	(95.44)	287.86
129	BRI	BBRI	2022	2.90	0.54	0.85	0.53	93.34
130	BRI	BBRI	2023	4.40	1.51	1.05	0.77	90.51
131	Maybank Indonesia	BNII	2019	3.62	2.11	1.09	6.47	87.66
132	Maybank Indonesia	BNII	2020	4.13	2.52	0.82	4.30	88.98
133	Maybank Indonesia	BNII	2021	4.04	2.82	1.02	5.41	84.67
134	Maybank Indonesia	BNII	2022	3.81	2.59	0.79	4.02	87.08
135	Maybank Indonesia	BNII	2023	3.17	2.06	1.09	5.77	84.93
136	BTN	BBTN	2019	4.78	2.96	0.13	1.00	98.12
137	BTN	BBTN	2020	4.37	2.06	0.69	10.02	91.61
138	BTN	BBTN	2021	3.70	1.20	0.81	13.64	89.28
139	BTN	BBTN	2022	3.38	1.32	1.02	16.42	86.00
140	BTN	BBTN	2023	3.01	1.32	1.07	13.86	86.10
141	Krom Indonesia	BBSI	2019	1.45	1.32	2.87	4.53	69.46
142	Krom Indonesia	BBSI	2020	0.89	0.82	4.15	5.95	53.27
143	Krom Indonesia	BBSI	2021	0.53	0.46	5.16	5.82	34.13
144	Krom Indonesia	BBSI	2022	1.84	1.23	3.34	3.41	31.05
145	Krom Indonesia	BBSI	2023	4.23	1.16	5.12	4.24	60.76
146	BWS	SDRA	2019	1.64	1.18	1.18	11.08	75.75
147	BWS	SDRA	2020	1.12	0.55	1.84	10.98	74.22
148	BWS	SDRA	2021	0.93	0.56	2.00	10.46	70.32
149	BWS	SDRA	2022	1.05	0.74	2.33	11.40	67.30
150	BWS	SDRA	2023	1.25	0.79	1.72	8.47	77.44

DAFTAR HADIR
BIMBINGAN TUGAS AKHIR (T.A.)
SEMESTER GENAP TA. 2023/2024

Dosen pembimbing I	: Nung Harjanto, Dr., M.A.A.C., Ak., CA.
Nama Mahasiswa	: ANUM TRI KUSUMAWATI
Nomor Mahasiswa	: 2021125665
Tempat PKL	: Bank Mandiri Taspen KC Yogyakarta

No	Hari	Tanggal	Materi Bimbingan	Td. Tangan Mhs.
1	Senin	04/03/2024	Penjelasan Laporan Tugas Akhir dan Bimbingan	
2	Kamis	02/05/2024	Penjelasan Materi Tugas Akhir	
3	Selasa	07/05/2024	Pengumpulan Data Laporan Keuangan	
4	Senin	13/05/2024	Pengumpulan Laporan Keuangan selama 5 Tahun dari 30 Bank Konvensional	
5	Senin	20/05/2024	Pengumpulan Data Rasio selama 5 Tahun	
6	Senin	10/06/2024	Revisi BAB I dan Data	
7	Kamis	20/06/2024	Revisi BAB II	
8	Selasa	09/07/2024	Revisi BAB III	
9	Senin	15/07/2024	Penjelasan Hasil Uji SPSS	
10	Senin	29/07/2024	Revisi dan Pemaparan BAB IV	

Dosen pembimbing I,



Nung Harjanto, Dr., M.A.A.C., Ak., CA.



Wakil Direktur Bidang Akademik,



Nung Harjanto, Dr., M.A.A.C., Ak., CA.

SURAT PERMOHONAN PKL DAN TUGAS AKHIR



POLITEKNIK YKPN
Yayasan Keluarga Pahlawan Negara Yogyakarta

Nomor : 84/POLTEK-YKPN/Sekr.III/2024
Hal : Pengantar Praktik Kerja Lapangan
Lamp : 1 Lembar fotokopi kartu mahasiswa

13 Maret 2024

Kepada : Yth.
Pimpinan
Bank Mandiri Taspen
Jl. Ipda Tut Harsono No. 80, Muja-muju,
Umbulharjo, Yogyakarta

Dengan hormat,

Dengan ini kami beritahukan kepada Bapak/Ibu bahwa dalam rangka menyelesaikan studinya, mahasiswa kami diwajibkan untuk melakukan Praktik Kerja Lapangan (PKL) selama 16 Minggu (4 bulan) serta menyusun Tugas Akhir (TA) dalam bidang akuntansi atau bidang yang memiliki relevansi dengan bidang akuntansi. Batas akhir penyelesaian PKL adalah tanggal 28 Juni 2024 sehingga PKL paling lambat harus dimulai pada tanggal 26 Februari 2024.

Sehubungan dengan hal tersebut, dengan ini kami mengajukan permohonan Praktik Kerja Lapangan (PKL) serta pengumpulan informasi tentang prosedur teknis praktik akuntansi tertentu, sesuai dengan permintaan mahasiswa, untuk keperluan penyusunan Tugas Akhir bagi mahasiswa sebagai berikut:

No.	No.Mhs	Nama	No.HP
1	2021125665	ANUM TRI KUSUMAWATI	085713617053

Atas bantuan dan kerjasamanya kami ucapkan terima kasih.

Direktur,



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KARTU TANDA MAHASISWA

