LAMPIRAN

Lampiran 1 : Daftar perusahaan perbankan yang terdaftar di Bursa Efek Indonesia

No	Kode	Nama Perusahaan	Tanggal Pencatatan
1	AGRO	Bank Raya Indonesia Tbk.	08 Agt 2003
2	AGRS	Bank IBK Indonesia Tbk.	22 Des 2014
3	AMAR	Bank Amar Indonesia Tbk.	09 Jan 2020
4	ARTO	Bank Jago Tbk.	12 Jan 2016
5	BABP	Bank MNC Internasional Tbk.	15 Jul 2002
6	BACA	Bank Capital Indonesia Tbk.	04 Okt 2007
7	BANK	Bank Aladin Syariah Tbk.	01 Feb 2021
8	BBCA	Bank Central Asia Tbk.	31 Mei 2000
9	BBHI	Allo Bank Indonesia Tbk.	12 Agt 2015
10	BBKP	Bank KB Indonesia Tbk.	10 Jul 2006
11	BBMD	Bank Mestika Dharma Tbk.	08 Jul 2013
12	BBNI	Bank Negara Indonesia (Persero	25 Nov 1996
13	BBRI	Bank Rakyat Indonesia (Persero	10 Nov 2003
14	BBSI	Krom Bank Indonesia Tbk.	07 Sep 2020
15	BBTN	Bank Tabungan Negara (Persero)	17 Des 2009
16	BBYB	Bank Neo Commerce Tbk.	13 Jan 2015
17	BCIC	Bank JTrust Indonesia Tbk.	25 Jun 1997
18	BDMN	Bank Danamon Indonesia Tbk.	06 Des 1989
19	BEKS	Bank Pembangunan Daerah Banten	13 Jul 2001
20	BGTG	Bank Ganesha Tbk.	12 Mei 2016
21	BINA	Bank Ina Perdana Tbk.	16 Jan 2014
22	BJBR	Bank Pembangunan Daerah Jawa B	08 Jul 2010
23	BJTM	Bank Pembangunan Daerah Jawa T	12 Jul 2012
24	BKSW	Bank QNB Indonesia Tbk.	21 Nov 2002
25	BMAS	Bank Maspion Indonesia Tbk.	11 Jul 2013
26	BMRI	Bank Mandiri (Persero) Tbk.	14 Jul 2003
27	BNBA	Bank Bumi Arta Tbk.	01 Jun 2006
28	BNGA	Bank CIMB Niaga Tbk.	29 Nov 1989
29	BNII	Bank Maybank Indonesia Tbk.	21 Nov 1989
30	BNLI	Bank Permata Tbk.	15 Jan 1990
31	BRIS	Bank Syariah Indonesia Tbk.	09 Mei 2018
32	BSIM	Bank Sinarmas Tbk.	13 Des 2010
33	BSWD	Bank Of India Indonesia Tbk.	01 Mei 2002
34	BTPN	Bank SMBC Indonesia Tbk.	12 Mar 2008
35	BTPS	Bank BTPN Syariah Tbk.	08 Mei 2018
36	BVIC	Bank Victoria International Tb	30 Jun 1999
37	DNAR	Bank Oke Indonesia Tbk.	11 Jul 2014
38	INPC	Bank Artha Graha Internasional	23 Agt 1990
39	MASB	Bank Multiarta Sentosa Tbk.	30 Jun 2021

40	MAYA	Bank Mayapada Internasional Tbk	29 Agt 1997
41	MCOR	Bank China Construction Bank I	03 Jul 2007
42	MEGA	Bank Mega Tbk.	17 Apr 2000
43	NISP	Bank OCBC NISP Tbk.	20 Okt 1994
44	NOBU	Bank Nationalnobu Tbk.	20 Mei 2013
45	PNBN	Bank Pan Indonesia Tbk	29 Des 1982
46	PNBS	Bank Panin Dubai Syariah Tbk.	15 Jan 2014
47	SDRA	Bank Woori Saudara Indonesia 1	15 Des 2006
48	SUPA	Super Bank Indonesia Tbk.	17 Des 2025

Lampiran 2: **Daftar Perusahaan Sampel Penelitian**

No	Kode	Nama perusahaan
1	BACA	Bank Capital Indonesia Tbk.
2	BBMD	Bank Mestika Dharma Tbk.
3	BBNI	Bank Negara Indonesia (Persero).
4	BBRI	Bank Rakyat Indonesia (Persero).
5	BBSI	Krom Bank Indonesia Tbk.
6	BBTN	Bank Tabungan Negara (Persero).
7	BDMN	Bank Danamon Indonesia Tbk.
8	BJBR	Bank Pembangunan Daerah Jawa B.
9	BJTM	Bank Pembangunan Daerah Jawa T.
10	BMRI	Bank Mandiri (Persero) Tbk.
11	BNBA	Bank Bumi Artha Tbk.
12	BNGA	Bank Cimb Niaga Tbk.
13	BNII	Bank Maybank Indonesia Tbk.
14	BNLI	Bank Permata Tbk.
15	BSIM	Bank Sinarmas Tbk.
16	DNAR	Bank Oke Indonesia Tbk.
17	MASB	Bank Multiarta Sentosa Tbk.
18	MAYA	Bank Mayapada Internasional Tbk.
19	MCOR	Bank China Construction Bank I.
20	MEGA	Bank Mega Tbk.

21	NISP	Bank OCBC NISP Tbk.
22	NOBU	Bank Nationalnobu Tbk.
23	PNBN	Bank Pan Indonesia Tbk.

Lampiran 3 Data Hasil Perhitungan Variabel Penelitian

No	Kode	Tahun	EARNt	EARNt-1	LDR	LDRXEARNt-1
1	BACA	2025	0.00449	0.0039	0.62301	0.00243
2	BACA	2024	0.00484	0.0045	0.56094	0.00253
3	BACA	2023	0.00528	0.00167	0.20449	0.00034
4	BACA	2022	0.00156	0.00169	0.12319	0.00021
5	BACA	2021	0.00156	0.00275	0.39114	0.00107
6	BBMD	2025	0.0192	0.02421	1.05762	0.0256
7	BBMD	2024	0.02433	0.02516	0.86577	0.02178
8	BBMD	2023	0.02598	0.03258	0.80835	0.02634
9	BBMD	2022	0.03154	0.03133	0.71154	0.02229
10	BBMD	2021	0.03251	0.02039	0.72718	0.01483
11	BBNI	2025	0.01477	0.01591	0.94215	0.01499
12	BBNI	2024	0.01917	0.01868	0.85736	0.01601
13	BBNI	2023	0.01942	0.01701	0.84	0.01429
14	BBNI	2022	0.01795	0.01066	0.79877	0.00851
15	BBNI	2021	0.01138	0.00344	0.90524	0.00312
16	BBRI	2025	0.02676	0.02824	0.94424	0.02667
17	BBRI	2024	0.03044	0.03033	0.8927	0.02708
18	BBRI	2023	0.03075	0.02616	0.82521	0.02159
19	BBRI	2022	0.02756	0.0165	0.87326	0.01441
20	BBRI	2021	0.01834	0.01112	0.86791	0.00965
21	BBSI	2025	0.01173	0.01016	1.40094	0.01423
22	BBSI	2024	0.01865	0.01993	4.83697	0.09641
23	BBSI	2023	0.03644	0.02056	8.59954	0.17682
24	BBSI	2022	0.02258	0.01983	2.14952	0.04263
25	BBSI	2021	0.02652	0.01421	2.19541	0.03119
26	BBTN	2025	0.00663	0.0057	0.82292	0.00469
27	BBTN	2024	0.0064	0.00746	0.80197	0.00598
28	BBTN	2023	0.00798	0.00694	0.85006	0.0059
29	BBTN	2022	0.00757	0.00591	0.90518	0.00535
30	BBTN	2021	0.00639	0.00431	0.90701	0.00391
31	BDMN	2025	0.01521	0.0134	1.03817	0.01391
32	BDMN	2024	0.01327	0.01486	0.98484	0.01464
33	BDMN	2023	0.01665	0.0155	1.15716	0.01793
34	BDMN	2022	0.01735	0.00843	0.82569	0.00696

35	BDMN	2021	0.00868	0.00566	0.83974	0.00476
36	BJBR	2025	0.00716	0.00657	0.95123	0.00625
37	BJBR	2024	0.00662	0.00764	0.9125	0.00697
38	BJBR	2023	0.00893	0.01192	0.88213	0.01052
39	BJBR	2022	0.01239	0.01114	0.83903	0.00935
40	BJBR	2021	0.01275	0.01067	0.89202	0.00952
41	BJTM	2025	0.00958	0.00767	0.81825	0.00628
42	BJTM	2024	0.01097	0.01244	0.72196	0.00898
43	BJTM	2023	0.01416	0.01486	0.578	0.00859
44	BJTM	2022	0.01497	0.01478	0.52525	0.00776
45	BJTM	2021	0.01512	0.01478	0.60584	0.00896
46	BMRI	2025	0.02168	0.02161	1.12237	0.02426
47	BMRI	2024	0.0252	0.02474	1.0062	0.02489
48	BMRI	2023	0.02797	0.02094	0.13322	0.00279
49	BMRI	2022	0.02256	0.01533	0.92015	0.01411
50	BMRI	2021	0.0177	0.01066	0.94661	0.01009
51	BNBA	2025	0.00111	0.00718	0.93313	0.0067
52	BNBA	2024	0.00751	0.00543	0.8345	0.00453
53	BNBA	2023	0.00555	0.00487	0.7734	0.00377
54	BNBA	2022	0.00474	0.0052	0.63404	0.0033
55	BNBA	2021	0.00513	0.00404	0.76569	0.0031
56	BNGA	2025	0.01861	0.01851	0.83621	0.01548
57	BNGA	2024	0.01915	0.01819	0.87304	0.01588
58	BNGA	2023	0.01959	0.01524	0.83936	0.01279
59	BNGA	2022	0.01662	0.01336	0.73403	0.00981
60	BNGA	2021	0.01319	0.00647	0.82721	0.00535
61	BNII	2025	0.00879	0.00619	1.01164	0.00626
62	BNII	2024	0.00608	0.00922	0.93553	0.00862
63	BNII	2023	0.01058	0.00892	0.94544	0.00844
64	BNII	2022	0.00953	0.01058	0.81644	0.00864
65	BNII	2021	0.00995	0.00761	0.84379	0.00642
66	BNLI	2025	0.01337	0.01329	0.98748	0.01312
67	BNLI	2024	0.01377	0.00998	0.69586	0.00694
68	BNLI	2023	0.01004	0.00782	0.64775	0.00507
69	BNLI	2022	0.00789	0.00483	0.64933	0.00313
70	BNLI	2021	0.00525	0.00308	0.76026	0.00234
71	BSIM	2025	0.00571	0.00635	0.38838	0.00247
72	BSIM	2024	0.00665	0.00136	0.48009	0.00065
73	BSIM	2023	0.00144	0.0042	0.47847	0.00201
74	BSIM	2022	0.00467	0.0027	0.38414	0.00104
75	BSIM	2021	0.00243	0.00225	0.66563	0.0015
76	DNAR	2025	0.01192	0.00373	1.36403	0.00508
77	DNAR	2024	0.00421	0.00241	1.3917	0.00336

78	DNAR	2023	0.00259	0.00119	1.50209	0.00179
79	DNAR	2022	0.0013	0.00171	1.39233	0.00239
80	DNAR	2021	0.00226	0.00102	1.35488	0.00138
81	MASB	2025	0.0062	0.00649	0.4881	0.00317
82	MASB	2024	0.00743	0.00844	0.41894	0.00354
83	MASB	2023	0.0089	0.01112	0.5047	0.00561
84	MASB	2022	0.01432	0.01002	0.39081	0.00392
85	MASB	2021	0.00919	0.00466	0.3876	0.00181
86	MAYA	2025	0.00018	0.00016	0.843	0.00013
87	MAYA	2024	0.00017	0.00015	0.87663	0.00013
88	MAYA	2023	0.00016	0.00018	0.80764	0.00015
89	MAYA	2022	0.00019	0.00033	0.7043	0.00023
90	MAYA	2021	0.00037	0.00054	0.74498	0.0004
91	MCOR	2025	0.00793	0.00776	1.00455	0.00779
92	MCOR	2024	0.00881	0.00719	0.96864	0.00697
93	MCOR	2023	0.00866	0.00488	0.92983	0.00454
94	MCOR	2022	0.00543	0.00317	0.71457	0.00227
95	MCOR	2021	0.00303	0.00191	0.79822	0.00152
96	MEGA	2025	0.02389	0.01868	0.7053	0.01318
97	MEGA	2024	0.0195	0.02602	0.74137	0.01929
98	MEGA	2023	0.02659	0.03069	0.68297	0.02096
99	MEGA	2022	0.02859	0.02828	0.61412	0.01736
100	MEGA	2021	0.03016	0.02264	0.61367	0.01389
101	NISP	2025	0.01641	0.01579	0.84817	0.0134
102	NISP	2024	0.01732	0.01456	0.84452	0.01229
103	NISP	2023	0.01638	0.01332	0.77895	0.01038
104	NISP	2022	0.01395	0.01056	0.71705	0.00758
105	NISP	2021	0.01175	0.0098	0.72027	0.00706
106	NOBU	2025	0.01168	0.00798	0.82748	0.00661
107	NOBU	2024	0.00987	0.00425	0.8524	0.00362
108	NOBU	2023	0.00532	0.0039	0.82311	0.00321
109	NOBU	2022	0.0047	0.0029	0.61279	0.00178
110	NOBU	2021	0.00309	0.00258	0.76308	0.00197
111	PNBN	2025	0.01209	0.01208	0.98771	0.01193
112	PNBN	2024	0.01175	0.01232	1.03414	0.01274
113	PNBN	2023	0.01354	0.01474	0.97886	0.01443
114	PNBN	2022	0.01541	0.00855	0.88732	0.00759
115	PNBN	2021	0.00889	0.01528	0.85041	0.01299

Lampiran 4 Hasil Pengelolaan Data Menggunakan SPSS 27

3. Uji statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
EARNt	115	.00016	.03644	.0126010	.00852803
EARNt_1	115	.00015	.03258	.0109017	.00796276
LDR	115	.12319	8.59954	.9321915	.86484930
LDRx EARNt_1	115	.00013	.17682	.0113406	.01919720
Valid N (listwise)	115				

2. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			115
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		.00352304
Most Extreme Differences	Absolute		.134
	Positive		.134
	Negative		-.092
Test Statistic			.134
Asymp. Sig. (2-tailed)[c]			.000
Monte Carlo Sig. (2-tailed)[d]	Sig.		.000
	99% Confidence Interval	Lower Bound	.000
		Upper Bound	.000

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.911[a]	.829	.825	.00357033	1.769

a. Predictors: (Constant), LDRxEARNt_1 EARNt_1, LDR

b. Dependent Variable: EARNt

3. Uji Autokorelasi

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	.001	.002		.449	.655		
	EARNt_1	.955	.088	.891	10.873	.000	.229	4.372
	LDR	.002	.002	.188	.981	.329	.042	23.884
	LDRxEARNt_1	-.022	.096	-.050	-.234	.816	.033	30.209

a. Dependent Variable: EARNt

4. Uji Multikolinearitas

5. Uji Heteroskedasitas

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.001	.001		.734	.465
	EARNt_1	.105	.057	.352	1.842	.068
	LDR	.001	.001	.492	1.102	.273
	LDRxEARNt_1	-.053	.062	-.425	-.847	.399

a. Dependent Variable: ABRES

6. **Uji R^2**

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.911[a]	.829	.825	.00357033

a. Predictors: (Constant), LDRxEARNt_1, EARNt_1, LDR

7. **Uji F**

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.007	3	.002	179.803	.000[b]
	Residual	.001	111	.000		
	Total	.008	114			

a. Dependent Variable: EARNt
b. Predictors: (Constant), LDRxEARNt_1, EARNt_1, LDR

8. **Uji t**

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.001	.002		.449	.655
	EARNt_1	.955	.088	.891	10.873	.000
	LDR	.002	.002	.188	.981	.329
	LDRxEARNt_1	-.022	.096	-.050	-.234	.816

a. Dependent VariableEARNt

Lampiran 5 : Data mentah 23 sampel penelitian Perusahaan Perbankan

No	Kode	Nama Perusahaan	Tahun	Laba Masa Sekarang (Y)	Laba Masa Lalu (X)	Loan to Deposit Ratio Masa Lalu(Z)			Total Aset	LDRXLABA MASA LALU
						Jumlah kredit yang diberikan	Dana pihak ketiga	LDR		
1	BACA	Bank Capital Indonesia Tbk.	2025	125,985	109,378	7,832,654	12,572,261	62.30	28,038,256	6,814,359
1	BACA	Bank Capital Indonesia Tbk.	2024	109,378	101,767	7,022,083	12,518,423	56.09	22,591,205	5,708,517
1	BACA	Bank Capital Indonesia Tbk.	2023	101,767	32,129	2,873,856	14,053,695	20.45	19,259,187	657,010
1	BACA	Bank Capital Indonesia Tbk.	2022	32,129	34,785	2,305,357	18,713,805	12.32	20,628,501	428,517
1	BACA	Bank Capital Indonesia Tbk.	2021	34,785	61,414	6,373,946	16,295,730	39.11	22,352,883	2,402,160
2	BBMD	Bank Mestika Dharma Tbk.	2025	319,984,327	403,389,184	10,883,772	10,290,772	105.76	16,665,331	42,663,425,393
2	BBMD	Bank Mestika Dharma Tbk.	2024	403,389,184	417,136,269	9,393,465	10,849,797	86.58	16,577,961	36,114,546,359
2	BBMD	Bank Mestika Dharma Tbk.	2023	417,136,269	523,103,882	8,836,487	10,931,452	80.84	16,054,824	42,285,328,746
2	BBMD	Bank Mestika Dharma Tbk.	2022	523,103,882	519,580,026	7,948,979	11,171,474	71.15	16,583,991	36,970,328,453
2	BBMD	Bank Mestika Dharma Tbk.	2021	519,580,026	325,932,119	7,195,565	98,952,190	7.27	15,983,152	2,370,099,836
3	BBNI	Bank Negara	2025	20,111,040	21,669,397	775,871,778	823,510,848	94.22	1,362,054,731	2,041,584,955

		Indonesia (Persero								
3	BBNI	Bank Negara Indonesia (Persero	2024	21,669,397	21,106,228	695,084,769	810,730,343	85.74	1,130,128,862	1,809,555,759
3	BBNI	Bank Negara Indonesia (Persero	2023	21,106,228	18,481,780	646,188,313	769,268,991	84.00	1,086,663,986	1,552,475,191
3	BBNI	Bank Negara Indonesia (Persero	2022	18,481,780	10,977,051	582,436,230	729,168,611	79.88	1,029,836,868	876,811,221
3	BBNI	Bank Negara Indonesia (Persero	2021	10,977,051	3,321,442	586,206,787	647,571,744	90.52	964,837,692	300,669,673
4	BBRI	Bank Rakyat Indonesia (Persero	2025	57,132,365	60,306,346	1,289,318,089	1,365,450,104	94.42	2,135,371,105	5,694,390,630
4	BBRI	Bank Rakyat Indonesia (Persero	2024	60,643,808	60,425,048	1,212,578,086	1,358,328,761	89.27	1,992,186,906	5,394,135,143
4	BBRI	Bank Rakyat Indonesia (Persero	2023	60,425,048	51,408,207	1,079,274,819	1,307,884,013	82.52	1,965,007,030	4,242,240,348
4	BBRI	Bank Rakyat Indonesia (Persero	2022	51,408,207	30,775,766	994,416,532	1,138,743,215	87.33	1,865,639,010	2,687,518,142
4	BBRI	Bank Rakyat Indonesia	2021	30,775,766	18,660,393	943,787,634	1,087,424,950	86.79	1,678,097,734	1,619,555,277

		(Persero								
5	BBSI	Krom Bank Indonesia Tbk.	2025	143,284,784	124,060,349	4,426,740,477	3,159,827,983	140.09	12,214,396	17,380,154,015
5	BBSI	Krom Bank Indonesia Tbk.	2024	124,060,349	132,570,189	1,681,133,358	347,559,223	483.70	6,651,478	64,123,795,695
5	BBSI	Krom Bank Indonesia Tbk.	2023	132,570,189	74,812,407	2,006,332,259	233,306,885	859.95	3,638,413	64,335,240,067
5	BBSI	Krom Bank Indonesia Tbk.	2022	74,812,407	65,718,454	831,727,003	386,935,322	214.95	3,313,590	14,126,343,623
5	BBSI	Krom Bank Indonesia Tbk.	2021	65,663,254	35,175,588	903,611,300	411,590,845	219.54	2,476,075	7,722,489,279
6	BBTN	Bank Tabungan Negara (Persero)	2025	3,501,154	3,007,328	314,080,105	381,667,001	82.29	527,793,420	247,478,009
6	BBTN	Bank Tabungan Negara (Persero)	2024	3,007,328	3,500,988	266,657,565	332,501,148	80.20	469,614,502	280,770,440
6	BBTN	Bank Tabungan Negara (Persero)	2023	3,500,988	3,045,073	252,552,651	297,099,801	85.01	438,749,736	258,849,469
6	BBTN	Bank Tabungan Negara (Persero)	2022	3,045,073	2,376,227	247,285,433	273,189,056	90.52	402,148,312	215,091,458
6	BBTN	Bank Tabungan Negara (Persero)	2021	2,376,227	1,602,358	235,052,116	259,149,814	90.70	371,868,311	145,335,871
7	BDMN	Bank Danamon Indonesia Tbk.	2025	4,194,237	3,695,004	156,210,995	150,467,727	103.82	275,714,367	383,604,021
7	BDMN	Bank Danamon Indonesia Tbk.	2024	3,290,885	3,685,045	136,313,607	138,411,812	98.48	247,967,392	362,918,286
7	BDMN	Bank Danamon Indonesia Tbk.	2023	3,685,045	3,429,634	144,599,143	124,960,232	115.72	221,304,532	396,863,970
7	BDMN	Bank Danamon	2022					82.57		137,699,574

		Indonesia Tbk.		3,429,634	1,667,687	99,965,961	121,069,317		197,729,688	
7	BDMN	Bank Danamon Indonesia Tbk.	2021	1,669,280	1,088,942	103,937,018	123,773,204	83.97	192,239,698	91,442,558
8	BJBR	Bank Pembangunan Daerah Jawa B	2025	1,584,126	1,455,186	135,656,052	142,611,851	95.12	221,347,288	138,421,026
8	BJBR	Bank Pembangunan Daerah Jawa B	2024	1,455,186	1,681,177	116,300,069	127,451,875	91.25	219,960,693	153,407,709
8	BJBR	Bank Pembangunan Daerah Jawa B	2023	1,681,177	2,245,282	108,339,692	122,815,322	88.21	188,295,488	198,064,180
8	BJBR	Bank Pembangunan Daerah Jawa B	2022	2,245,282	2,018,654	95,968,071	114,379,626	83.90	181,241,291	169,371,362
8	BJBR	Bank Pembangunan Daerah Jawa B	2021	2,018,654	1,689,996	89,450,934	100,278,561	89.20	158,356,097	150,751,785
9	BJTM	Bank Pembangunan Daerah Jawa T	2025	1,617,193	1,295,818	61,390,727	75,026,838	81.83	168,854,843	106,030,337
9	BJTM	Bank Pembangunan Daerah Jawa T	2024	1,295,818	1,470,105	54,760,903	75,849,855	72.20	118,142,127	106,136,363
9	BJTM	Bank Pembangunan Daerah Jawa T	2023	1,470,105	1,542,824	46,196,657	79,925,690	57.80	103,854,773	89,174,471
9	BJTM	Bank	2022			42,749,559	81,388,685	52.53		79,999,537

		Pembangunan Daerah Jawa T		1,542,824	1,523,070				103,031,367	
9	BJTM	Bank Pembangunan Daerah Jawa T	2021	1,523,070	1,488,962	41,480,766	68,468,280	60.58	100,723,330	90,207,150
10	BMRI	Bank Mandiri (Persero) Tbk.	2025	61,346,133	61,165,121	1,623,216,612	1,446,234,957	112.24	2,829,948,016	6,865,014,568
10	BMRI	Bank Mandiri (Persero) Tbk.	2024	61,165,121	60,051,870	1,359,832,195	1,351,448,149	100.62	2,427,223,262	6,042,441,677
10	BMRI	Bank Mandiri (Persero) Tbk.	2023	60,051,870	44,952,368	172,599,882	1,295,575,929	13.32	2,147,219,449	598,866,746
10	BMRI	Bank Mandiri (Persero) Tbk.	2022	44,952,368	30,551,097	1,026,224,827	1,115,278,713	92.02	1,992,544,687	2,811,162,256
10	BMRI	Bank Mandiri (Persero) Tbk.	2021	30,551,097	18,398,928	942,067,687	995,200,668	94.66	1,725,611,128	1,741,662,370
11	BNBA	Bank Bumi Arta Tbk.	2025	9,469,059	61,400,016	4,477,788,684	4,798,662,995	93.31	8,546,042,849	5,729,435,396
11	BNBA	Bank Bumi Arta Tbk.	2024	61,400,016	44,365,912	3,919,454,298	4,696,761,104	83.45	8,175,925,590	3,702,342,113
11	BNBA	Bank Bumi Arta Tbk.	2023	44,365,912	38,939,043	3,845,625,382	4,972,366,415	77.34	7,991,554,506	3,011,543,369
11	BNBA	Bank Bumi Arta Tbk.	2022	38,939,043	42,675,046	3,970,764,105	6,262,636,725	63.40	8,211,291,790	2,705,769,914
11	BNBA	Bank Bumi Arta Tbk.	2021	44,449,401	35,053,333	4,576,091,499	5,976,432,135	76.57	8,666,525,829	2,683,997,011
12	BNGA	Bank CIMB Niaga Tbk.	2025	6,935,385	6,898,934	217,949,936	260,639,027	83.62	372,698,893	576,898,341
12	BNGA	Bank CIMB	2024					87.30		571,963,173

		Niaga Tbk.		6,898,934	6,551,401	205,916,550	235,861,670		360,220,510	
12	BNGA	Bank CIMB Niaga Tbk.	2023	6,551,401	5,096,771	190,692,190	227,188,557	83.94	334,369,233	427,800,782
12	BNGA	Bank CIMB Niaga Tbk.	2022	5,096,771	4,098,604	177,157,862	241,348,510	73.40	306,754,299	300,851,214
12	BNGA	Bank CIMB Niaga Tbk.	2021	4,098,604	2,011,254	171,670,391	207,529,424	82.72	310,786,960	166,372,919
13	BNII	Bank Maybank Indonesia Tbk.	2025	1,702,195	1,198,643	120,388,581	119,003,891	101.16	193,717,633	121,259,001
13	BNII	Bank Maybank Indonesia Tbk.	2024	1,198,643	1,817,750	108,056,277	115,502,508	93.55	197,179,822	170,056,305
13	BNII	Bank Maybank Indonesia Tbk.	2023	1,817,750	1,533,211	99,938,643	105,706,302	94.54	171,803,070	144,955,432
13	BNII	Bank Maybank Indonesia Tbk.	2022	1,533,211	1,700,928	93,807,773	114,898,775	81.64	160,813,918	138,870,295
13	BNII	Bank Maybank Indonesia Tbk.	2021	1,679,754	1,284,392	97,038,850	115,003,047	84.38	168,758,476	108,376,192
14	BNLI	Bank Permata Tbk.	2025	3,587,535	3,566,519	155,754,180	157,729,668	98.75	268,342,325	352,185,007
14	BNLI	Bank Permata Tbk.	2024	3,566,519	2,585,218	131,230,084	188,586,562	69.59	259,067,503	179,895,307
14	BNLI	Bank Permata Tbk.	2023	2,585,218	2,013,413	126,825,728	195,794,787	64.77	257,444,147	130,418,472
14	BNLI	Bank Permata Tbk.	2022	2,013,413	1,231,127	116,875,286	179,992,316	64.93	255,112,471	79,941,368
14	BNLI	Bank Permata Tbk.	2021	1,231,127	721,587	110,810,908	145,753,072	76.03	234,379,042	54,859,709
15	BSIM	Bank Sinarmas	2025					38.84		14,375,478

		Tbk.		332,430	370,137	14,355,803	36,963,042		58,244,487	
15	BSIM	Bank Sinarmas Tbk.	2024	370,137	75,796	16,871,446	35,142,585	48.01	55,624,433	3,638,856
15	BSIM	Bank Sinarmas Tbk.	2023	75,796	221,160	15,500,964	32,397,026	47.85	52,634,996	10,581,815
15	BSIM	Bank Sinarmas Tbk.	2022	221,160	127,748	14,582,623	37,961,555	38.41	47,350,601	4,907,336
15	BSIM	Bank Sinarmas Tbk.	2021	127,748	118,522	20,477,292	30,763,916	66.56	52,671,981	7,889,144
16	DNAR	Bank Oke Indonesia Tbk.	2025	159,974,571	49,988,000	9,300,153,789	6,818,150,348	136.40	13,417,627,733	6,818,507,416
16	DNAR	Bank Oke Indonesia Tbk.	2024	49,988,000	28,651,729	8,447,267,194	6,069,744,599	139.17	11,870,492,066	3,987,462,821
16	DNAR	Bank Oke Indonesia Tbk.	2023	28,651,729	13,210,182	8,064,122,683	5,368,611,973	150.21	11,075,151,084	1,984,284,365
16	DNAR	Bank Oke Indonesia Tbk.	2022	13,210,182	17,460,307	5,519,188,109	3,963,989,455	139.23	10,183,411,236	2,431,053,891
16	DNAR	Bank Oke Indonesia Tbk.	2021	17,460,307	7,875,056	4,286,896,999	3,164,050,064	135.49	7,721,344,206	1,066,972,793
17	MASB	Bank Multiarta Sentosa Tbk.	2025	205,129,329	214,693,102	11,984,930,611	24,554,009,588	48.81	33,103,126,831	10,479,273,946
17	MASB	Bank Multiarta Sentosa Tbk.	2024	214,693,102	243,856,769	9,703,423,839	23,161,653,079	41.89	28,889,529,883	10,216,220,653
17	MASB	Bank Multiarta Sentosa Tbk.	2023	243,856,769	304,602,239	8,834,487,082	17,504,309,499	50.47	27,386,506,767	15,373,383,003
17	MASB	Bank Multiarta Sentosa Tbk.	2022	304,602,239	213,129,172	7,884,483,256	20,174,471,983	39.08	21,271,327,194	8,329,404,559
17	MASB	Bank Multiarta	2021					38.76		4,193,497,140

		Sentosa Tbk.		213,129,172	108,191,656	7,486,878,822	19,316,045,581		23,203,123,481	
18	MAYA	Bank Mayapada Internasional Tbk	2025	29,975	25,573	106,532,459	126,372,786	84.30	163,825,380	2,155,808
18	MAYA	Bank Mayapada Internasional Tbk	2024	25,573	22,103	102,212,189	116,597,264	87.66	150,184,175	1,937,606
18	MAYA	Bank Mayapada Internasional Tbk	2023	22,103	25,997	92,773,973	114,870,348	80.76	141,488,996	2,099,624
18	MAYA	Bank Mayapada Internasional Tbk	2022	25,997	44,127	69,529,675	98,720,992	70.43	135,382,812	3,107,886
18	MAYA	Bank Mayapada Internasional Tbk	2021	44,127	64,164	53,905,027	72,357,421	74.50	119,104,185	4,780,107
19	MCOR	Bank China Construction Bank I	2025	301,948	295,402	23,463,801	23,357,473	100.46	38,083,709	29,674,673
19	MCOR	Bank China Construction Bank I	2024	295,402	241,291	19,359,978	19,986,812	96.86	33,545,461	23,372,354
19	MCOR	Bank China Construction Bank I	2023	241,291	135,959	16,687,285	17,946,578	92.98	27,851,946	12,641,890
19	MCOR	Bank China Construction Bank I	2022	135,959	79,392	13,772,663	19,274,009	71.46	25,022,953	5,673,128
19	MCOR	Bank China Construction Bank I	2021	79,392	49,979	14,729,081	18,452,403	79.82	26,194,548	3,989,425
20	MEGA	Bank Mega Tbk.	2025	3,364,735	2,631,054	64,654,652	91,669,297	70.53	140,828,044	185,569,091

20	MEGA	Bank Mega Tbk.	2024	2,631,054	3,510,670	66,304,719	89,435,750	74.14	134,915,494	260,269,510
20	MEGA	Bank Mega Tbk.	2023	3,510,670	4,052,678	70,311,303	102,949,667	68.30	132,049,591	276,784,840
20	MEGA	Bank Mega Tbk.	2022	4,052,678	4,008,051	60,740,894	98,907,011	61.41	141,750,449	246,142,916
20	MEGA	Bank Mega Tbk.	2021	4,008,051	3,008,311	48,594,122	79,186,302	61.37	132,879,390	184,610,505
21	NISP	Bank OCBC NISP Tbk.	2025	5,057,347	4,866,750	170,460,517	200,975,627	84.82	308,140,182	412,780,760
21	NISP	Bank OCBC NISP Tbk.	2024	4,866,750	4,091,043	153,496,829	181,755,225	84.45	281,008,237	345,498,804
21	NISP	Bank OCBC NISP Tbk.	2023	4,091,043	3,326,930	137,161,734	176,084,993	77.90	249,757,139	259,151,833
21	NISP	Bank OCBC NISP Tbk.	2022	3,326,930	2,519,619	120,500,106	168,050,732	71.70	238,498,560	180,668,274
21	NISP	Bank OCBC NISP Tbk.	2021	2,519,619	2,101,671	114,549,272	159,036,404	72.03	214,395,608	151,377,217
22	NOBU	Bank Nationalnobu Tbk.	2025	481,230	329,000	20,184,881	24,393,285	82.75	41,215,454	27,223,992
22	NOBU	Bank Nationalnobu Tbk.	2024	329,000	141,536	15,237,176	17,875,533	85.24	33,325,801	12,064,585
22	NOBU	Bank Nationalnobu Tbk.	2023	141,536	103,845	12,409,218	15,075,980	82.31	26,622,352	8,547,605
22	NOBU	Bank	2022	103,845	64,186	9,812,089	16,012,192	61.28	22,116,366	3,933,245

		Nationalnobu Tbk.								
22	NOBU	Bank Nationalnobu Tbk.	2021	64,186	53,607	7,428,576	9,734,959	76.31	20,742,643	4,090,656
23	PNBN	Bank Pan Indonesia Tbk	2025	2,870,418	2,866,763	139,936,863	141,678,631	98.77	237,326,686	283,151,960
23	PNBN	Bank Pan Indonesia Tbk	2024	2,866,763	3,005,536	139,701,141	135,089,481	103.41	243,958,575	310,813,844
23	PNBN	Bank Pan Indonesia Tbk	2023	3,005,536	3,273,010	129,878,299	132,683,475	97.89	222,010,050	320,381,247
23	PNBN	Bank Pan Indonesia Tbk	2022	3,273,010	1,816,976	118,961,550	134,068,318	88.73	212,431,881	161,223,982
23	PNBN	Bank Pan Indonesia Tbk	2021	1,816,976	3,124,205	121,633,509	143,029,190	85.04	204,462,542	265,685,639