

LAMPIRAN 1

DATA OVERHEAD COST, KREDIT, COST OF FUND, NON PERFORMING LOAN, SPREAD, DANA PIHAK

KETIGA, SUKU BUNGA BANK INDONESIA DAN INFLASI

Tahun	Nama Bank	BO (X ₁) (%)	vkredit (X ₂) (Milliar Rp)	COF (X ₃) (%)	NPL (X ₄) (%)	vdpk (X ₅) (Milliar Rp)	Spread (X ₆) (%)	BI-rate (X ₇) (%)	Inft-1 (X ₈) (%)	LR (Y)
1	BANK ARTHA GRAHA	1.69	10369	4.83	3.19	12153	1.72	7.25	6.04	8.05
2	BANK ARTHA GRAHA	2.58	10463	6.88	3.18	12326	2.68	6.50	2.75	11.86
3	BANK ARTHA GRAHA	3.23	11016	8.30	3.47	13131	3.39	6.50	2.41	14.63
4	BANK ARTHA GRAHA	0.92	10819	1.85	3.80	12699	0.90	6.50	3.81	3.43
5	BANK ARTHA GRAHA	1.75	11130	3.44	3.51	13314	1.75	6.50	4.16	6.59
6	BANK ARTHA GRAHA	2.65	11449	5.20	3.07	12969	2.73	6.50	6.44	9.56
7	BANK ARTHA GRAHA	3.12	11211	6.25	2.58	14683	3.44	6.50	6.33	13.42
8	BANK ARTHA GRAHA	0.71	11068	1.74	2.43	14346	0.76	6.75	6.84	3.40
9	BANK ARTHA GRAHA	1.65	11940	3.39	2.44	14120	1.63	6.75	5.98	6.33
10	BANK ARTHA GRAHA	2.67	12619	4.93	2.31	14471	2.46	6.75	4.79	9.05
11	BANK ARTHA GRAHA	3.35	13421	5.90	2.96	16298	3.04	6.00	4.15	11.51
12	BANK ARTHA GRAHA	0.78	14299	1.53	4.98	18217	0.77	5.75	3.56	3.09
13	BANK ARTHA GRAHA	1.49	14597	2.87	4.32	19675	1.58	5.75	4.45	6.34
14	BANK ARTHA GRAHA	2.60	15553	4.54	3.89	17852	2.79	5.75	4.58	8.98
15	BANK ARTHA GRAHA	3.89	15234	5.94	0.85	17401	4.02	5.75	4.32	12.20
16	BANK ARTHA GRAHA	1.02	15517	1.26	0.84	17012	1.22	5.75	5.31	3.01
17	BANK ARTHA GRAHA	1.99	15680	2.52	2.07	17148	2.46	5.75	5.47	6.04
18	BANK ARTHA GRAHA	2.87	16013	3.78	2.00	17742	3.54	7.00	8.79	8.95
19	BANK ARTHA GRAHA	3.82	15431	5.43	1.96	17363	4.71	7.50	8.37	12.57
20	BANK ARTHA GRAHA	0.82	15477	3.98	2.43	17387	1.00	7.50	7.75	3.27
21	BANK ARTHA GRAHA	1.66	17093	3.20	2.06	18305	2.04	7.50	7.32	6.09
22	BANK ARTHA GRAHA	2.51	17146	4.62	2.34	20114	2.96	7.50	3.99	9.58
23	BANK ARTHA GRAHA	3.74	17150	6.61	1.92	19573	4.07	7.75	6.23	13.12
24	BANK ARTHA GRAHA	1.03	17439	1.65	4.33	20987	1.00	7.50	6.29	3.43

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25	BANK ARTHA GRAHA	1.98	17955	3.25	4.52	21866	1.94	7.50	7.15	6.76
26	BANK ARTHA GRAHA	2.95	17779	4.79	4.56	22330	2.91	7.50	7.18	10.30
27	BANK ARTHA GRAHA	4.40	17339	6.57	2.33	21471	4.00	7.50	4.89	13.93
28	BANK ARTHA GRAHA	0.96	17014	1.66	2.41	20213	1.04	7.00	4.42	3.56
29	BANK ARTHA GRAHA	2.18	16447	3.10	2.78	21455	2.18	6.75	3.33	7.58
30	BANK ARTHA GRAHA	3.07	16805	4.67	2.91	20939	2.98	6.50	2.79	10.44
31	BANK ARTHA GRAHA	4.14	18011	6.06	2.77	20848	3.85	6.50	3.58	12.62
32	BANK ARTHA GRAHA	0.92	19062	1.33	3.57	21962	0.98	6.50	3.83	2.98
33	BANK ARTHA GRAHA	1.80	19160	2.63	5.96	23060	1.93	6.50	4.33	6.09
34	BANK ARTHA GRAHA	2.92	18632	4.12	5.66	22471	3.05	6.50	3.82	9.58
35	BANK ARTHA GRAHA	4.22	18464	5.45	6.11	22276	4.27	6.50	3.30	13.00
36	BANK ARTHA GRAHA	0.88	18554	1.20	4.24	22446	0.88	6.50	3.18	2.79
37	BANK BUKOPIN	1.58	28026	3.76	3.96	32266	1.81	7.25	6.04	6.73
38	BANK BUKOPIN	2.38	25661	5.54	3.10	31916	2.68	6.50	2.75	10.63
39	BANK BUKOPIN	3.39	23347	7.02	2.81	31999	3.68	6.50	2.41	15.30
40	BANK BUKOPIN	0.93	23346	1.35	2.97	31911	1.06	6.50	3.81	3.57
41	BANK BUKOPIN	1.85	29553	2.42	2.85	36799	2.01	6.50	4.16	5.84
42	BANK BUKOPIN	2.70	25799	4.02	3.45	35375	2.99	6.50	6.44	10.33
43	BANK BUKOPIN	3.60	28562	4.84	3.22	39755	3.74	6.50	6.33	12.75
44	BANK BUKOPIN	0.80	24814	1.41	3.71	39755	0.93	6.75	6.84	4.12
45	BANK BUKOPIN	1.59	30268	2.64	3.04	42788	1.86	6.75	5.98	6.86
46	BANK BUKOPIN	2.67	34306	4.22	3.42	41556	3.00	6.75	4.79	9.48
47	BANK BUKOPIN	3.31	38795	5.19	2.88	45638	3.69	6.00	4.15	11.34
48	BANK BUKOPIN	0.79	34492	1.39	3.46	45861	0.90	5.75	3.56	3.31
49	BANK BUKOPIN	1.56	43667	2.70	2.74	45458	1.87	5.75	4.45	5.31
50	BANK BUKOPIN	2.42	39459	3.85	3.13	47756	2.92	5.75	4.58	9.00
51	BANK BUKOPIN	3.28	42839	4.87	2.66	51113	3.73	5.75	4.32	11.27
52	BANK BUKOPIN	0.70	44738	1.33	2.38	58342	0.80	5.75	5.31	2.98
53	BANK BUKOPIN	1.45	43215	2.92	2.54	55247	1.62	5.75	5.47	6.27
54	BANK BUKOPIN	2.28	45980	4.53	2.29	52682	2.58	7.00	8.79	8.89
55	BANK BUKOPIN	3.28	45136	6.23	2.26	52606	3.47	7.50	8.37	12.35
56	BANK BUKOPIN	0.74	45383	1.69	2.56	55717	0.87	7.50	7.75	3.39

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57	BANK BUKOPIN	1.53	47375	3.47	2.60	57648	1.71	7.50	7.32	6.72
58	BANK BUKOPIN	2.31	46787	5.22	3.09	60679	2.32	7.50	3.99	10.45
59	BANK BUKOPIN	3.30	51518	6.99	2.78	61410	3.09	7.75	6.23	12.83
60	BANK BUKOPIN	0.77	51595	1.91	2.71	64234	0.74	7.50	6.29	3.48
61	BANK BUKOPIN	1.53	54854	3.71	2.88	66680	1.51	7.50	7.15	6.71
62	BANK BUKOPIN	2.34	58740	5.39	2.86	69207	2.24	7.50	7.18	9.59
63	BANK BUKOPIN	3.20	61676	7.07	2.83	71434	2.91	7.50	4.89	12.41
64	BANK BUKOPIN	0.88	62466	1.93	3.30	76371	0.72	7.00	4.42	3.45
65	BANK BUKOPIN	1.70	65953	3.87	3.51	72269	1.60	6.75	3.33	6.45
66	BANK BUKOPIN	2.53	68239	5.63	3.37	73051	2.45	6.50	2.79	9.40
67	BANK BUKOPIN	3.41	67502	6.95	3.77	78453	3.30	6.50	3.58	12.92
68	BANK BUKOPIN	0.77	67127	1.69	4.07	88500	0.67	6.50	3.83	3.27
69	BANK BUKOPIN	1.63	67536	3.42	4.60	89967	1.22	6.50	4.33	6.53
70	BANK BUKOPIN	2.45	68689	5.32	4.87	87336	1.83	6.50	3.82	9.62
71	BANK BUKOPIN	3.47	67593	7.33	8.54	83095	2.65	6.50	3.30	12.96
72	BANK BUKOPIN	1.36	66918	1.60	6.40	84897	0.62	6.50	3.18	2.99
73	BANK BUMI ARTA	2.19	997	3.28	1.92	1480	3.09	7.25	6.04	10.96
74	BANK BUMI ARTA	3.12	981	7.45	2.23	942	4.37	6.50	2.75	16.68
75	BANK BUMI ARTA	3.88	975	4.97	2.15	1934	5.14	6.50	2.41	22.54
76	BANK BUMI ARTA	1.08	1035	2.72	1.82	1865	1.22	6.50	3.81	7.69
77	BANK BUMI ARTA	2.43	1077	3.19	2.11	1661	2.90	6.50	4.16	10.79
78	BANK BUMI ARTA	3.02	1088	3.64	2.07	2155	3.69	6.50	6.44	16.29
79	BANK BUMI ARTA	4.00	1170	4.97	2.25	2160	4.95	6.50	6.33	20.44
80	BANK BUMI ARTA	1.16	1232	1.46	1.96	1857	1.44	6.75	6.84	5.00
81	BANK BUMI ARTA	2.14	1338	2.59	1.66	2107	2.66	6.75	5.98	9.36
82	BANK BUMI ARTA	3.16	1466	3.78	1.49	2214	3.93	6.75	4.79	13.13
83	BANK BUMI ARTA	4.24	1634	4.73	1.07	2420	5.06	6.00	4.15	16.18
84	BANK BUMI ARTA	1.04	1780	1.22	0.85	2388	1.41	5.75	3.56	4.00
85	BANK BUMI ARTA	2.04	1989	2.26	0.77	2535	2.81	5.75	4.45	7.33
86	BANK BUMI ARTA	3.21	2113	3.33	0.69	2568	4.41	5.75	4.58	10.68
87	BANK BUMI ARTA	4.15	2241	4.17	0.63	2875	5.50	5.75	4.32	13.90
88	BANK BUMI ARTA	0.93	2338	1.17	0.60	3279	1.31	5.75	5.31	3.83

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89	BANK BUMI ARTA	2.14	2483	2.72	0.60	2978	2.87	5.75	5.47	7.46
90	BANK BUMI ARTA	3.10	2659	3.78	0.41	3284	4.16	7.00	8.79	10.76
91	BANK BUMI ARTA	4.22	2827	5.30	0.21	3368	5.41	7.50	8.37	14.05
92	BANK BUMI ARTA	1.10	2958	1.69	0.22	3514	1.38	7.50	7.75	3.98
93	BANK BUMI ARTA	2.10	3060	3.34	0.30	3892	2.50	7.50	7.32	8.05
94	BANK BUMI ARTA	3.18	3211	4.99	0.22	4198	3.55	7.50	3.99	11.96
95	BANK BUMI ARTA	3.58	3535	6.68	0.25	4450	4.54	7.75	6.23	15.03
96	BANK BUMI ARTA	0.92	3734	1.91	0.53	4676	1.11	7.50	6.29	4.00
97	BANK BUMI ARTA	1.78	3880	3.62	0.47	5168	2.13	7.50	7.15	8.07
98	BANK BUMI ARTA	2.70	4168	5.42	0.51	5283	3.29	7.50	7.18	11.64
99	BANK BUMI ARTA	3.49	4314	7.43	0.78	5123	4.26	7.50	4.89	15.31
100	BANK BUMI ARTA	0.82	4425	1.79	0.80	5355	1.20	7.00	4.42	3.99
101	BANK BUMI ARTA	1.81	4487	3.19	2.15	5968	2.25	6.75	3.33	7.94
102	BANK BUMI ARTA	2.96	4530	5.21	2.17	5521	3.64	6.50	2.79	11.91
103	BANK BUMI ARTA	3.69	4501	6.56	1.82	5695	4.82	6.50	3.58	15.94
104	BANK BUMI ARTA	1.00	4494	1.45	1.76	5857	1.25	6.50	3.83	3.92
105	BANK BUMI ARTA	2.21	4442	3.02	2.09	5599	2.51	6.50	4.33	7.81
106	BANK BUMI ARTA	3.24	4464	4.47	2.58	5499	3.84	6.50	3.82	11.51
107	BANK BUMI ARTA	3.73	4529	5.82	1.70	5516	5.09	6.50	3.30	14.97
108	BANK BUMI ARTA	0.91	4665	1.27	1.71	5634	1.18	6.50	3.18	3.33
109	BANK OF INDIA	1.43	907	4.02	3.15	1056	2.68	7.25	6.04	8.76
110	BANK OF INDIA	2.14	936	5.50	2.84	1132	3.91	6.50	2.75	12.72
111	BANK OF INDIA	2.31	981	6.82	1.82	1210	4.99	6.50	2.41	16.22
112	BANK OF INDIA	0.81	1016	1.50	2.11	1361	1.33	6.50	3.81	4.26
113	BANK OF INDIA	1.69	1022	3.19	3.45	1308	2.70	6.50	4.16	8.49
114	BANK OF INDIA	2.48	977	4.85	3.00	1271	4.11	6.50	6.44	13.11
115	BANK OF INDIA	3.41	1072	6.47	3.55	1227	5.58	6.50	6.33	15.59
116	BANK OF INDIA	0.87	1136	1.44	3.15	1238	1.37	6.75	6.84	3.50
117	BANK OF INDIA	1.62	1222	2.66	2.08	1349	2.86	6.75	5.98	6.97
118	BANK OF INDIA	2.11	1750	3.85	2.14	1454	3.99	6.75	4.79	7.40
119	BANK OF INDIA	2.82	1436	4.68	1.98	1676	4.76	6.00	4.15	12.35
120	BANK OF INDIA	1.65	1401	1.26	2.01	1872	1.00	5.75	3.56	3.31

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121	BANK OF INDIA	2.18	1515	2.57	1.81	1923	1.97	5.75	4.45	6.33
122	BANK OF INDIA	2.58	1626	3.79	1.86	2005	2.96	5.75	4.58	9.09
123	BANK OF INDIA	3.01	1838	5.19	1.40	1972	3.99	5.75	4.32	11.09
124	BANK OF INDIA	0.67	1871	1.31	0.93	2024	1.15	5.75	5.31	3.04
125	BANK OF INDIA	1.24	1850	2.65	1.37	2081	2.32	5.75	5.47	6.23
126	BANK OF INDIA	1.70	2273	3.67	0.37	2396	3.25	7.00	8.79	8.24
127	BANK OF INDIA	2.20	2569	4.76	1.59	2740	4.02	7.50	8.37	10.71
128	BANK OF INDIA	0.60	2615	1.83	0.89	2747	1.16	7.50	7.75	3.57
129	BANK OF INDIA	1.09	2832	3.60	1.23	3076	2.12	7.50	7.32	6.97
130	BANK OF INDIA	1.39	3103	5.24	1.11	3489	2.81	7.50	3.99	10.12
131	BANK OF INDIA	1.64	3157	7.26	1.17	3585	3.46	7.75	6.23	13.94
132	BANK OF INDIA	0.51	3481	2.07	1.06	4085	1.04	7.50	6.29	4.15
133	BANK OF INDIA	1.14	3579	3.70	1.22	4756	1.71	7.50	7.15	8.03
134	BANK OF INDIA	2.33	3653	5.86	6.00	4618	2.47	7.50	7.18	11.68
135	BANK OF INDIA	4.61	3593	8.11	8.90	4378	3.24	7.50	4.89	15.38
136	BANK OF INDIA	8.59	3298	1.91	21.44	4058	0.68	7.00	4.42	3.43
137	BANK OF INDIA	12.30	3190	3.87	26.24	3657	1.60	6.75	3.33	6.83
138	BANK OF INDIA	14.13	2762	6.07	16.36	3229	2.59	6.50	2.79	11.46
139	BANK OF INDIA	17.84	2500	7.95	15.82	3023	3.86	6.50	3.58	16.27
140	BANK OF INDIA	0.88	2395	1.41	16.22	2802	1.07	6.50	3.83	3.46
141	BANK OF INDIA	1.96	2216	2.62	4.59	3040	1.92	6.50	4.33	7.37
142	BANK OF INDIA	4.61	2118	4.04	4.95	3143	2.57	6.50	3.82	11.42
143	BANK OF INDIA	4.84	2152	5.50	4.88	3176	2.76	6.50	3.30	13.87
144	BANK OF INDIA	0.60	2172	1.45	4.93	3197	0.76	6.50	3.18	3.74
145	BANK CENTRAL ASIA	2.21	106958	1.74	1.83	223846	3.03	7.25	6.04	10.83
146	BANK CENTRAL ASIA	3.00	112405	2.52	1.26	236575	4.17	6.50	2.75	15.33
147	BANK CENTRAL ASIA	3.73	123596	3.22	0.73	247155	5.31	6.50	2.41	18.50
148	BANK CENTRAL ASIA	1.19	120644	0.75	0.83	241855	1.02	6.50	3.81	3.88
149	BANK CENTRAL ASIA	2.08	131551	1.41	0.81	255030	1.98	6.50	4.16	7.19
150	BANK CENTRAL ASIA	2.92	138869	2.02	0.76	262768	3.09	6.50	6.44	10.66
151	BANK CENTRAL ASIA	3.39	153965	2.74	0.64	277534	4.03	6.50	6.33	13.35
152	BANK CENTRAL ASIA	0.94	150338	0.69	0.66	275849	1.19	6.75	6.84	3.83

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153	BANK CENTRAL ASIA	1.74	159762	1.30	0.65	285689	2.39	6.75	5.98	7.36
154	BANK CENTRAL ASIA	2.49	176315	1.87	0.55	301295	3.46	6.75	4.79	10.23
155	BANK CENTRAL ASIA	3.32	202269	2.33	0.49	323457	4.47	6.00	4.15	12.07
156	BANK CENTRAL ASIA	1.19	209202	0.60	0.58	335253	1.13	5.75	3.56	3.10
157	BANK CENTRAL ASIA	2.14	225956	1.14	0.53	341163	2.30	5.75	4.45	5.80
158	BANK CENTRAL ASIA	2.93	237653	1.59	0.43	357822	3.40	5.75	4.58	8.42
159	BANK CENTRAL ASIA	3.77	256714	1.99	0.38	370278	4.56	5.75	4.32	10.64
160	BANK CENTRAL ASIA	1.13	264915	0.44	0.41	367941	1.29	5.75	5.31	2.75
161	BANK CENTRAL ASIA	2.07	280380	0.88	0.42	378471	2.56	5.75	5.47	5.30
162	BANK CENTRAL ASIA	3.07	298930	1.33	0.45	400377	3.74	7.00	8.79	7.79
163	BANK CENTRAL ASIA	4.01	312380	1.84	0.44	409514	5.09	7.50	8.37	10.37
164	BANK CENTRAL ASIA	1.31	317274	0.61	0.47	406852	1.42	7.50	7.75	3.00
165	BANK CENTRAL ASIA	2.29	321639	1.24	0.50	421221	2.76	7.50	7.32	6.03
166	BANK CENTRAL ASIA	3.22	330709	1.90	0.66	432024	4.11	7.50	3.99	9.03
167	BANK CENTRAL ASIA	4.00	346962	2.50	0.60	447942	5.44	7.75	6.23	11.71
168	BANK CENTRAL ASIA	1.27	335611	0.65	0.66	445123	1.44	7.50	6.29	3.21
169	BANK CENTRAL ASIA	2.38	347100	1.23	0.68	455024	2.83	7.50	7.15	6.18
170	BANK CENTRAL ASIA	3.76	346921	1.77	0.73	462296	4.23	7.50	7.18	9.34
171	BANK CENTRAL ASIA	4.54	388008	2.29	0.72	463698	5.69	7.50	4.89	11.27
172	BANK CENTRAL ASIA	1.64	373776	0.52	1.08	470471	1.55	7.00	4.42	3.10
173	BANK CENTRAL ASIA	2.48	387088	0.98	1.35	490615	3.01	6.75	3.33	6.00
174	BANK CENTRAL ASIA	3.33	386246	1.47	1.46	493115	4.30	6.50	2.79	9.08
175	BANK CENTRAL ASIA	4.19	416279	1.84	1.31	530165	5.63	6.50	3.58	11.31
176	BANK CENTRAL ASIA	1.22	408910	0.51	1.47	535179	1.39	6.50	3.83	2.95
177	BANK CENTRAL ASIA	2.04	433606	0.98	1.47	572310	2.60	6.50	4.33	5.64
178	BANK CENTRAL ASIA	2.92	439884	1.52	1.53	574471	3.94	6.50	3.82	8.48
179	BANK CENTRAL ASIA	3.75	467620	1.97	1.49	581183	5.26	6.50	3.30	10.70
180	BANK CENTRAL ASIA	1.12	470052	0.44	1.54	583615	1.33	6.50	3.18	2.65
181	BANK NUSANTARA	1.37	2156	4.14	2.91	3649	1.27	7.25	6.04	9.39
182	BANK NUSANTARA	2.07	2106	5.89	2.43	3561	2.23	6.50	2.75	14.20
183	BANK NUSANTARA	2.84	2563	7.27	1.83	3473	3.55	6.50	2.41	15.26
184	BANK NUSANTARA	1.01	2735	1.14	1.79	3989	1.02	6.50	3.81	3.33

Tahun	Nama Bank	BO (X ₁) (%)	vkredit (X ₂) (Milliar Rp)	COF (X ₃) (%)	NPL (X ₄) (%)	vdpk (X ₅) (Milliar Rp)	Spread (X ₆) (%)	BI-rate (X ₇) (%)	Inft-1 (X ₈) (%)	LR (Y)
185	BANK NUSANTARA	1.97	3008	2.44	1.39	3965	2.09	6.50	4.16	6.32
186	BANK NUSANTARA	2.83	3195	3.63	1.05	4043	3.13	6.50	6.44	9.13
187	BANK NUSANTARA	3.58	3658	4.50	0.67	4544	3.79	6.50	6.33	11.06
188	BANK NUSANTARA	0.91	3065	1.41	0.68	4705	1.03	6.75	6.84	3.98
189	BANK NUSANTARA	1.79	4439	2.67	0.68	5442	2.04	6.75	5.98	6.13
190	BANK NUSANTARA	2.76	3940	4.12	0.87	5522	3.13	6.75	4.79	10.76
191	BANK NUSANTARA	3.69	4810	5.39	0.88	5719	4.15	6.00	4.15	12.08
192	BANK NUSANTARA	1.05	5010	1.37	0.88	5797	1.19	5.75	3.56	3.20
193	BANK NUSANTARA	2.07	5580	2.40	0.92	6587	2.23	5.75	4.45	5.93
194	BANK NUSANTARA	3.27	5461	3.96	1.05	6115	3.68	5.75	4.58	9.35
195	BANK NUSANTARA	3.95	5885	4.83	0.97	6925	4.42	5.75	4.32	11.86
196	BANK NUSANTARA	1.01	6260	1.38	0.97	7215	1.05	5.75	5.31	3.00
197	BANK NUSANTARA	1.94	6880	2.70	1.00	7549	2.08	5.75	5.47	5.73
198	BANK NUSANTARA	2.92	6789	3.98	0.93	7977	3.16	7.00	8.79	9.16
199	BANK NUSANTARA	3.69	7066	5.50	0.92	8358	4.11	7.50	8.37	12.31
200	BANK NUSANTARA	0.95	6981	1.86	0.76	7974	1.06	7.50	7.75	3.62
201	BANK NUSANTARA	1.85	7135	3.67	0.89	8391	2.10	7.50	7.32	7.30
202	BANK NUSANTARA	3.02	6853	5.74	2.61	8143	3.19	7.50	3.99	11.43
203	BANK NUSANTARA	3.97	6711	7.94	1.86	7877	4.40	7.75	6.23	15.53
204	BANK NUSANTARA	1.26	6792	1.89	2.98	7842	1.07	7.50	6.29	3.64
205	BANK NUSANTARA	2.45	6575	3.84	2.90	7497	2.28	7.50	7.15	7.54
206	BANK NUSANTARA	3.65	6510	5.78	3.47	7321	3.54	7.50	7.18	11.33
207	BANK NUSANTARA	4.88	6478	7.56	4.74	7184	4.96	7.50	4.89	14.98
208	BANK NUSANTARA	1.37	6204	1.62	4.97	7316	1.17	7.00	4.42	3.57
209	BANK NUSANTARA	2.92	5920	3.21	4.49	6921	2.63	6.75	3.33	7.47
210	BANK NUSANTARA	4.66	5574	4.86	4.91	6542	4.26	6.50	2.79	11.83
211	BANK NUSANTARA	6.97	5314	6.43	5.31	6312	6.04	6.50	3.58	16.39
212	BANK NUSANTARA	1.80	5195	1.40	5.99	6159	1.47	6.50	3.83	3.79
213	BANK NUSANTARA	3.82	5356	2.81	6.36	6134	2.94	6.50	4.33	7.36
214	BANK NUSANTARA	5.75	5262	4.06	7.38	6534	4.10	6.50	3.82	11.21
215	BANK NUSANTARA	7.97	5844	5.72	6.57	6218	5.72	6.50	3.30	13.52
216	BANK NUSANTARA	1.69	5937	1.32	6.59	6507	1.40	6.50	3.18	3.34

Tahun	Nama Bank	BO (X ₁) (%)	vkredit (X ₂) (Milliar Rp)	COF (X ₃) (%)	NPL (X ₄) (%)	vdpk (X ₅) (Milliar Rp)	Spread (X ₆) (%)	BI-rate (X ₇) (%)	Inft-1 (X ₈) (%)	LR (Y)
217	BANK CIMB NIAGA	2.42	61496	3.57	2.68	83752	2.91	7.25	6.04	9.67
218	BANK CIMB NIAGA	3.85	74135	5.07	2.79	82396	4.54	6.50	2.75	11.81
219	BANK CIMB NIAGA	5.06	69665	5.81	3.60	88074	5.72	6.50	2.41	16.11
220	BANK CIMB NIAGA	1.13	82002	1.17	3.06	92128	1.44	6.50	3.81	3.32
221	BANK CIMB NIAGA	2.24	89736	2.20	2.67	104463	2.78	6.50	4.16	6.46
222	BANK CIMB NIAGA	3.46	94002	3.45	2.68	104850	4.15	6.50	6.44	9.52
223	BANK CIMB NIAGA	4.16	102109	4.41	2.53	115376	5.08	6.50	6.33	12.08
224	BANK CIMB NIAGA	1.00	106686	1.36	2.80	118343	1.25	6.75	6.84	3.24
225	BANK CIMB NIAGA	1.99	113044	2.70	2.71	120938	2.48	6.75	5.98	6.20
226	BANK CIMB NIAGA	2.92	117270	4.04	2.65	123715	3.62	6.75	4.79	9.11
227	BANK CIMB NIAGA	3.97	120220	5.21	2.68	127677	4.79	6.00	4.15	12.08
228	BANK CIMB NIAGA	1.18	123866	1.24	2.73	128700	1.31	5.75	3.56	3.07
229	BANK CIMB NIAGA	2.20	130171	2.26	2.56	133528	2.67	5.75	4.45	5.93
230	BANK CIMB NIAGA	3.05	129338	3.25	2.45	140723	3.85	5.75	4.58	9.09
231	BANK CIMB NIAGA	3.93	133708	4.27	2.33	144144	5.05	5.75	4.32	11.88
232	BANK CIMB NIAGA	0.92	134183	1.06	2.47	159671	1.15	5.75	5.31	3.08
233	BANK CIMB NIAGA	1.98	137428	2.33	2.31	142898	2.52	5.75	5.47	6.00
234	BANK CIMB NIAGA	2.84	142091	3.28	2.39	156286	3.56	7.00	8.79	8.89
235	BANK CIMB NIAGA	3.84	143751	4.56	2.29	157413	4.79	7.50	8.37	12.04
236	BANK CIMB NIAGA	0.96	148205	1.40	2.64	156425	1.19	7.50	7.75	3.18
237	BANK CIMB NIAGA	1.96	152258	2.82	3.05	160859	2.34	7.50	7.32	6.33
238	BANK CIMB NIAGA	3.21	154550	4.30	3.45	162080	3.51	7.50	3.99	9.52
239	BANK CIMB NIAGA	4.64	163617	5.61	4.01	168269	4.66	7.75	6.23	12.24
240	BANK CIMB NIAGA	1.34	163799	1.44	4.18	174561	1.07	7.50	6.29	3.19
241	BANK CIMB NIAGA	2.87	168653	2.90	4.38	178157	2.24	7.50	7.15	6.25
242	BANK CIMB NIAGA	4.46	166736	4.35	3.23	177996	3.45	7.50	7.18	9.59
243	BANK CIMB NIAGA	6.08	164646	6.05	3.82	171073	4.71	7.50	4.89	12.96
244	BANK CIMB NIAGA	1.43	158057	1.47	3.98	164789	1.20	7.00	4.42	3.24
245	BANK CIMB NIAGA	2.74	161360	2.67	3.97	170065	2.37	6.75	3.33	6.25
246	BANK CIMB NIAGA	4.10	160062	3.96	4.28	169407	3.64	6.50	2.79	9.47
247	BANK CIMB NIAGA	5.36	164601	5.12	3.93	170032	4.82	6.50	3.58	12.24
248	BANK CIMB NIAGA	1.33	160125	1.13	3.95	166526	1.26	6.50	3.83	3.01

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249	BANK CIMB NIAGA	2.59	162370	2.26	3.92	162155	2.52	6.50	4.33	5.96
250	BANK CIMB NIAGA	3.67	160389	3.33	3.98	170546	3.58	6.50	3.82	9.10
251	BANK CIMB NIAGA	4.58	165600	4.54	3.78	169547	4.48	6.50	3.30	11.80
252	BANK CIMB NIAGA	1.14	159243	1.12	3.51	174028	1.11	6.50	3.18	3.00
253	BANK DANAMON	2.23	58713	5.42	3.61	67660	3.46	7.25	6.04	11.95
254	BANK DANAMON	3.34	58710	7.26	4.13	68995	5.34	6.50	2.75	17.45
255	BANK DANAMON	4.56	59832	9.14	4.64	68525	7.42	6.50	2.41	22.44
256	BANK DANAMON	2.06	59150	1.75	4.17	64543	2.91	6.50	3.81	6.69
257	BANK DANAMON	4.42	64755	3.03	3.53	69073	4.82	6.50	4.16	10.71
258	BANK DANAMON	6.52	70271	4.41	3.24	72895	7.02	6.50	6.44	15.09
259	BANK DANAMON	7.81	73257	5.53	3.25	81580	8.38	6.50	6.33	19.68
260	BANK DANAMON	1.47	78082	1.59	3.30	82160	1.59	6.75	6.84	4.08
261	BANK DANAMON	4.18	82089	3.46	3.17	82381	4.42	6.75	5.98	9.85
262	BANK DANAMON	5.91	85265	5.13	3.14	86057	6.25	6.75	4.79	14.52
263	BANK DANAMON	8.08	86700	6.86	2.71	87994	8.53	6.00	4.15	19.47
264	BANK DANAMON	2.22	87429	1.72	2.79	88182	2.38	5.75	3.56	5.18
265	BANK DANAMON	2.93	90524	2.65	2.83	92332	5.10	5.75	4.45	10.19
266	BANK DANAMON	6.89	91002	5.09	2.75	87495	7.52	5.75	4.58	15.43
267	BANK DANAMON	9.08	91533	6.55	2.62	90605	9.90	5.75	4.32	20.60
268	BANK DANAMON	2.57	90079	1.67	2.80	86818	2.64	5.75	5.31	5.31
269	BANK DANAMON	5.09	96337	3.30	2.62	90522	5.13	5.75	5.47	10.04
270	BANK DANAMON	7.14	98979	4.68	2.36	99636	7.10	7.00	8.79	14.91
271	BANK DANAMON	8.93	103896	6.06	2.03	108894	8.90	7.50	8.37	19.38
272	BANK DANAMON	2.28	103482	2.01	2.03	108787	2.24	7.50	7.75	5.42
273	BANK DANAMON	4.63	107379	4.23	2.23	107632	4.37	7.50	7.32	10.52
274	BANK DANAMON	6.69	104029	6.11	2.54	113240	6.29	7.50	3.99	16.43
275	BANK DANAMON	8.81	107089	8.10	2.47	115001	8.38	7.75	6.23	21.47
276	BANK DANAMON	2.19	104587	2.06	2.69	112374	2.12	7.50	6.29	5.49
277	BANK DANAMON	4.29	104977	3.99	3.07	116568	4.01	7.50	7.15	10.86
278	BANK DANAMON	6.64	103185	6.03	3.24	112284	6.23	7.50	7.18	16.44
279	BANK DANAMON	9.07	99652	7.72	3.32	113568	8.65	7.50	4.89	22.50
280	BANK DANAMON	2.27	97235	1.74	3.59	107765	2.26	7.00	4.42	5.41

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281	BANK DANAMON	4.70	95209	3.52	3.62	102877	4.69	6.75	3.33	10.95
282	BANK DANAMON	7.12	92088	5.28	4.02	100529	7.06	6.50	2.79	16.89
283	BANK DANAMON	9.06	92596	6.77	3.47	101567	9.22	6.50	3.58	22.31
284	BANK DANAMON	2.14	90741	1.50	3.59	97581	2.42	6.50	3.83	5.53
285	BANK DANAMON	4.20	91425	2.91	3.55	101881	4.69	6.50	4.33	10.95
286	BANK DANAMON	4.01	91078	3.07	3.58	96919	4.52	6.50	3.82	10.64
287	BANK DANAMON	5.28	94197	3.89	2.92	100639	5.78	6.50	3.30	13.57
288	BANK DANAMON	1.22	93241	0.95	3.15	98973	1.36	6.50	3.18	3.25
289	BANK GANESHA	2.13	881	4.76	1.53	1190	1.75	7.25	6.04	9.07
290	BANK GANESHA	3.14	931	6.36	1.47	1237	2.84	6.50	2.75	12.72
291	BANK GANESHA	4.15	808	8.00	2.08	1251	4.03	6.50	2.41	19.42
292	BANK GANESHA	1.21	805	1.64	2.07	1206	1.19	6.50	3.81	4.50
293	BANK GANESHA	2.52	811	3.29	2.04	1190	2.43	6.50	4.16	8.93
294	BANK GANESHA	3.83	790	4.94	1.75	1175	3.63	6.50	6.44	13.59
295	BANK GANESHA	5.10	838	5.82	1.40	1316	4.30	6.50	6.33	16.86
296	BANK GANESHA	2.01	858	1.62	0.90	1263	1.08	6.75	6.84	4.22
297	BANK GANESHA	3.11	897	2.94	1.05	1387	1.96	6.75	5.98	7.99
298	BANK GANESHA	4.67	909	4.91	1.37	1239	3.24	6.75	4.79	11.90
299	BANK GANESHA	4.86	1070	5.10	1.05	1605	3.57	6.00	4.15	13.78
300	BANK GANESHA	1.39	1111	1.78	1.13	1215	1.09	5.75	3.56	3.68
301	BANK GANESHA	2.52	1087	2.87	2.13	1520	2.08	5.75	4.45	7.67
302	BANK GANESHA	4.03	1177	3.92	1.79	1670	3.33	5.75	4.58	10.93
303	BANK GANESHA	5.05	1202	5.34	1.95	1581	4.45	5.75	4.32	14.36
304	BANK GANESHA	1.49	1180	1.26	2.38	1574	1.28	5.75	5.31	3.66
305	BANK GANESHA	2.60	1204	2.52	2.24	1594	2.49	5.75	5.47	7.18
306	BANK GANESHA	3.97	1312	3.69	2.44	1642	3.66	7.00	8.79	10.05
307	BANK GANESHA	5.19	1271	5.18	2.33	1604	4.80	7.50	8.37	14.06
308	BANK GANESHA	1.21	1301	1.40	2.30	1625	1.14	7.50	7.75	3.46
309	BANK GANESHA	2.52	1215	2.89	2.45	1650	2.22	7.50	7.32	7.51
310	BANK GANESHA	3.67	1208	4.46	4.90	1676	3.08	7.50	3.99	11.36
311	BANK GANESHA	4.48	1217	5.83	4.55	1790	3.81	7.75	6.23	15.26
312	BANK GANESHA	1.18	1234	1.66	4.63	1727	1.00	7.50	6.29	3.94

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313	BANK GANESHA	2.33	1326	3.11	2.94	1801	2.08	7.50	7.15	7.49
314	BANK GANESHA	3.66	1286	4.79	2.90	1737	3.35	7.50	7.18	11.71
315	BANK GANESHA	5.48	1252	6.60	3.14	1649	4.84	7.50	4.89	16.32
316	BANK GANESHA	1.00	1424	1.30	2.68	2071	1.05	7.00	4.42	3.65
317	BANK GANESHA	1.62	1837	2.67	2.13	2024	1.92	6.75	3.33	6.24
318	BANK GANESHA	2.16	2176	3.20	1.25	2665	2.75	6.50	2.79	8.93
319	BANK GANESHA	2.98	2426	4.58	1.32	2728	3.80	6.50	3.58	11.78
320	BANK GANESHA	0.93	2444	1.68	1.33	2509	1.28	6.50	3.83	3.81
321	BANK GANESHA	1.90	2566	2.92	1.15	2913	2.38	6.50	4.33	7.33
322	BANK GANESHA	2.83	2624	3.87	0.97	3366	3.40	6.50	3.82	10.94
323	BANK GANESHA	3.98	2903	5.23	0.81	3381	4.62	6.50	3.30	13.38
324	BANK GANESHA	1.08	2811	1.29	0.80	3645	1.17	6.50	3.18	3.74
325	BANK HIMPUNAN	3.18	1540	4.81	1.60	1819	3.71	7.25	6.04	10.63
326	BANK HIMPUNAN	4.82	1689	6.80	1.60	1850	6.10	6.50	2.75	15.05
327	BANK HIMPUNAN	5.73	1925	7.88	1.29	2109	7.65	6.50	2.41	18.19
328	BANK HIMPUNAN	1.60	2185	1.89	1.24	2249	2.04	6.50	3.81	4.50
329	BANK HIMPUNAN	3.03	2260	3.54	1.42	2318	4.14	6.50	4.16	8.91
330	BANK HIMPUNAN	4.84	2363	5.53	1.73	2329	6.10	6.50	6.44	13.29
331	BANK HIMPUNAN	6.60	2556	7.10	1.76	2551	7.94	6.50	6.33	17.18
332	BANK HIMPUNAN	1.75	2085	1.77	1.78	2957	2.11	6.75	6.84	6.20
333	BANK HIMPUNAN	2.40	3157	3.44	1.78	3302	3.79	6.75	5.98	8.47
334	BANK HIMPUNAN	4.98	3084	5.43	2.06	3375	5.59	6.75	4.79	13.52
335	BANK HIMPUNAN	4.50	3342	6.48	1.65	4088	6.29	6.00	4.15	17.50
336	BANK HIMPUNAN	1.58	3522	2.21	2.09	3994	1.79	5.75	3.56	5.00
337	BANK HIMPUNAN	2.97	4144	3.68	2.02	4517	3.48	5.75	4.45	8.62
338	BANK HIMPUNAN	4.15	4655	5.13	2.18	4908	5.25	5.75	4.58	12.17
339	BANK HIMPUNAN	4.27	5270	5.93	1.99	6227	5.67	5.75	4.32	15.21
340	BANK HIMPUNAN	1.31	5476	2.19	2.25	5590	1.79	5.75	5.31	4.55
341	BANK HIMPUNAN	2.80	5767	4.10	2.91	5886	3.50	5.75	5.47	8.57
342	BANK HIMPUNAN	3.79	6049	5.78	3.09	6354	4.84	7.00	8.79	12.47
343	BANK HIMPUNAN	4.89	6199	7.61	0.48	6802	6.14	7.50	8.37	16.50
344	BANK HIMPUNAN	1.35	6330	2.40	3.04	6954	1.25	7.50	7.75	4.26

Tahun	Nama Bank	BO (X ₁) (%)	vkredit (X ₂) (Milliar Rp)	COF (X ₃) (%)	NPL (X ₄) (%)	vdpk (X ₅) (Milliar Rp)	Spread (X ₆) (%)	BI-rate (X ₇) (%)	Inft-1 (X ₈) (%)	LR (Y)
345	BANK HIMPUNAN	2.66	6384	4.85	2.76	6957	2.50	7.50	7.32	8.54
346	BANK HIMPUNAN	3.98	6556	7.50	3.14	6927	3.60	7.50	3.99	12.47
347	BANK HIMPUNAN	1.24	11468	0.32	2.51	11304	1.31	7.75	6.23	2.19
348	BANK HIMPUNAN	1.30	5410	2.10	2.64	5837	1.80	7.50	6.29	4.62
349	BANK HIMPUNAN	1.72	12716	3.31	2.71	12187	1.84	7.50	7.15	5.81
350	BANK HIMPUNAN	2.60	13372	4.29	2.38	13677	2.82	7.50	7.18	8.47
351	BANK HIMPUNAN	3.35	13959	5.43	1.98	14346	3.83	7.50	4.89	11.08
352	BANK HIMPUNAN	0.86	14346	1.42	2.01	15682	0.99	7.00	4.42	3.00
353	BANK HIMPUNAN	1.73	15119	2.94	1.93	14581	2.12	6.75	3.33	5.75
354	BANK HIMPUNAN	2.47	15630	4.22	1.86	15376	3.11	6.50	2.79	8.37
355	BANK HIMPUNAN	3.20	16441	5.84	1.53	14880	4.00	6.50	3.58	10.79
356	BANK HIMPUNAN	0.71	16868	1.43	1.42	16665	1.01	6.50	3.83	2.87
357	BANK HIMPUNAN	1.62	17468	2.81	1.86	16900	2.05	6.50	4.33	5.54
358	BANK HIMPUNAN	2.28	17842	3.98	2.32	17215	2.97	6.50	3.82	8.23
359	BANK HIMPUNAN	2.70	18808	5.34	1.53	16929	4.01	6.50	3.30	10.58
360	BANK HIMPUNAN	0.66	19789	1.22	1.63	17837	1.11	6.50	3.18	2.68
361	BANK ICBC	1.33	1646	2.55	0.61	2563	1.03	7.25	6.04	5.91
362	BANK ICBC	2.01	2242	4.03	0.44	2752	1.40	6.50	2.75	7.15
363	BANK ICBC	2.55	2863	4.86	0.78	3192	2.13	6.50	2.41	8.38
364	BANK ICBC	0.69	3709	1.78	0.25	3829	0.52	6.50	3.81	2.59
365	BANK ICBC	1.28	4564	3.24	0.20	4530	0.94	6.50	4.16	4.53
366	BANK ICBC	1.46	5571	3.71	0.16	6552	1.08	6.50	6.44	6.13
367	BANK ICBC	1.76	6782	3.22	0.50	8296	1.75	6.50	6.33	6.68
368	BANK ICBC	0.55	7699	1.43	0.37	10471	0.47	6.75	6.84	2.75
369	BANK ICBC	0.96	8358	2.78	0.33	12252	0.77	6.75	5.98	5.46
370	BANK ICBC	1.51	9615	4.73	0.20	11731	1.19	6.75	4.79	7.68
371	BANK ICBC	1.78	10481	3.98	0.15	12735	1.83	6.00	4.15	7.93
372	BANK ICBC	0.38	11986	1.62	0.12	16669	0.35	5.75	3.56	2.87
373	BANK ICBC	0.73	13967	3.07	0.11	18753	0.76	5.75	4.45	5.33
374	BANK ICBC	1.09	14947	4.44	0.10	18928	1.34	5.75	4.58	7.73
375	BANK ICBC	1.60	15145	3.90	0.10	20144	1.73	5.75	4.32	7.95
376	BANK ICBC	0.38	16811	1.43	0.05	21727	0.46	5.75	5.31	2.55

Tahun	Nama Bank	BO (X ₁) (%)	vkredit (X ₂) (Milliar Rp)	COF (X ₃) (%)	NPL (X ₄) (%)	vdpk (X ₅) (Milliar Rp)	Spread (X ₆) (%)	BI-rate (X ₇) (%)	Inft-1 (X ₈) (%)	LR (Y)
377	BANK ICBC	0.75	19085	3.05	0.10	22501	1.03	5.75	5.47	5.09
378	BANK ICBC	1.18	20554	4.69	0.33	22940	1.59	7.00	8.79	7.58
379	BANK ICBC	2.00	21491	4.07	0.29	23903	2.04	7.50	8.37	7.59
380	BANK ICBC	1.15	20812	1.13	0.28	23762	0.64	7.50	7.75	2.30
381	BANK ICBC	2.71	22548	2.40	0.39	25262	1.10	7.50	7.32	4.39
382	BANK ICBC	4.46	22580	3.88	0.77	23701	1.70	7.50	3.99	6.65
383	BANK ICBC	1.81	23973	4.79	0.34	26894	2.00	7.75	6.23	8.64
384	BANK ICBC	0.51	24660	1.46	1.24	23525	0.50	7.50	6.29	2.25
385	BANK ICBC	1.06	25115	2.83	2.63	23877	1.05	7.50	7.15	4.48
386	BANK ICBC	1.55	27467	3.76	2.16	26451	1.80	7.50	7.18	6.74
387	BANK ICBC	2.86	30169	5.96	5.15	21881	2.32	7.50	4.89	7.85
388	BANK ICBC	0.81	28065	1.23	5.59	27384	0.64	7.00	4.42	2.27
389	BANK ICBC	2.18	29206	2.82	5.40	24554	1.37	6.75	3.33	4.54
390	BANK ICBC	3.08	28084	4.56	5.60	22796	2.20	6.50	2.79	7.12
391	BANK ICBC	3.36	33453	5.60	3.08	24749	2.61	6.50	3.58	7.93
392	BANK ICBC	0.41	31967	1.41	3.18	28407	0.58	6.50	3.83	2.17
393	BANK ICBC	0.84	35130	3.01	4.25	26822	1.21	6.50	4.33	4.07
394	BANK ICBC	1.93	34825	4.18	3.92	28926	1.93	6.50	3.82	6.40
395	BANK ICBC	2.91	35664	5.04	2.90	33045	2.42	6.50	3.30	8.46
396	BANK ICBC	1.01	37845	1.28	3.93	36758	0.51	6.50	3.18	2.05
397	BANK INDEX	2.18	999	3.58	1.91	1318	2.31	7.25	6.04	8.13
398	BANK INDEX	3.31	1202	5.06	1.62	1426	3.45	6.50	2.75	10.56
399	BANK INDEX	3.78	1240	5.90	0.17	1691	4.13	6.50	2.41	14.25
400	BANK INDEX	1.30	1261	1.65	0.46	1926	1.05	6.50	3.81	4.28
401	BANK INDEX	2.15	1457	3.12	0.25	2079	2.04	6.50	4.16	7.67
402	BANK INDEX	3.16	1699	4.61	0.10	2178	3.09	6.50	6.44	10.25
403	BANK INDEX	3.68	1955	5.78	0.06	2396	3.88	6.50	6.33	12.33
404	BANK INDEX	0.90	2155	1.61	0.07	2558	0.98	6.75	6.84	3.20
405	BANK INDEX	1.61	2278	3.36	0.31	2650	1.80	6.75	5.98	6.44
406	BANK INDEX	2.44	2403	4.79	0.31	2899	2.76	6.75	4.79	9.52
407	BANK INDEX	2.89	2732	5.90	0.48	3199	3.47	6.00	4.15	11.52
408	BANK INDEX	1.39	2921	1.57	0.45	3456	1.02	5.75	3.56	3.22

Tahun	Nama Bank	BO (X ₁) (%)	vkredit (X ₂) (Milliar Rp)	COF (X ₃) (%)	NPL (X ₄) (%)	vdpk (X ₅) (Milliar Rp)	Spread (X ₆) (%)	BI-rate (X ₇) (%)	Inft-1 (X ₈) (%)	LR (Y)
409	BANK INDEX	2.22	3058	3.01	0.43	3553	2.09	5.75	4.45	6.24
410	BANK INDEX	2.99	3132	4.45	0.42	3671	3.07	5.75	4.58	9.34
411	BANK INDEX	3.34	3275	5.93	0.17	3694	4.23	5.75	4.32	12.12
412	BANK INDEX	0.76	3498	1.39	0.17	3914	1.15	5.75	5.31	3.02
413	BANK INDEX	1.47	3781	2.73	0.06	4227	2.17	5.75	5.47	5.82
414	BANK INDEX	2.39	3922	4.10	0.06	4515	3.16	7.00	8.79	8.83
415	BANK INDEX	2.65	3982	5.51	0.05	4662	4.19	7.50	8.37	12.00
416	BANK INDEX	0.64	4042	1.72	0.06	4570	1.15	7.50	7.75	3.52
417	BANK INDEX	1.27	4186	3.26	0.08	4982	2.16	7.50	7.32	6.94
418	BANK INDEX	2.02	4318	5.11	0.33	4901	3.32	7.50	3.99	10.31
419	BANK INDEX	2.41	4563	6.71	0.36	5227	4.17	7.75	6.23	13.38
420	BANK INDEX	0.91	4725	1.83	1.80	5418	0.97	7.50	6.29	3.43
421	BANK INDEX	1.74	4900	3.32	0.66	6204	1.84	7.50	7.15	7.00
422	BANK INDEX	2.37	4986	5.23	0.71	6123	2.83	7.50	7.18	10.62
423	BANK INDEX	3.11	5028	7.31	0.80	5810	4.12	7.50	4.89	14.26
424	BANK INDEX	0.71	5129	1.65	0.80	5988	1.12	7.00	4.42	3.50
425	BANK INDEX	1.45	5120	3.25	3.10	6188	2.17	6.75	3.33	7.11
426	BANK INDEX	2.30	5211	4.89	3.60	6163	3.40	6.50	2.79	10.70
427	BANK INDEX	3.28	4835	6.76	2.23	5765	4.75	6.50	3.58	15.08
428	BANK INDEX	1.01	4778	1.46	2.41	5431	1.34	6.50	3.83	3.60
429	BANK INDEX	2.20	4844	2.95	2.58	5332	2.69	6.50	4.33	7.05
430	BANK INDEX	3.13	5015	4.42	2.54	5352	3.91	6.50	3.82	10.13
431	BANK INDEX	4.31	5089	5.66	2.48	5578	4.96	6.50	3.30	13.23
432	BANK INDEX	1.02	5621	1.34	2.56	5829	1.17	6.50	3.18	2.92
433	BANK MUTIARA	8.72	4362	4.60	42.96	5466	0.13	7.25	6.04	5.97
434	BANK MUTIARA	9.42	4392	6.67	41.76	5492	0.64	6.50	2.75	9.37
435	BANK MUTIARA	10.38	4864	7.56	37.59	6265	0.94	6.50	2.41	11.19
436	BANK MUTIARA	1.04	5262	9.14	34.68	6437	0.34	6.50	3.81	11.71
437	BANK MUTIARA	2.07	5606	16.50	32.21	6854	0.72	6.50	4.16	21.27
438	BANK MUTIARA	3.01	5650	5.36	31.46	7750	1.11	6.50	6.44	9.12
439	BANK MUTIARA	3.83	6302	6.57	24.84	8901	1.13	6.50	6.33	11.20
440	BANK MUTIARA	0.96	7257	1.93	24.11	10151	0.21	6.75	6.84	3.03

Tahun	Nama Bank	BO (X ₁) (%)	vkredit (X ₂) (Milliar Rp)	COF (X ₃) (%)	NPL (X ₄) (%)	vdpk (X ₅) (Milliar Rp)	Spread (X ₆) (%)	BI-rate (X ₇) (%)	Inft-1 (X ₈) (%)	LR (Y)
441	BANK MUTIARA	2.01	8310	4.08	10.44	9788	0.59	6.75	5.98	5.71
442	BANK MUTIARA	3.23	9004	5.92	8.07	10242	1.12	6.75	4.79	8.30
443	BANK MUTIARA	5.92	9397	7.43	6.24	11200	1.75	6.00	4.15	11.30
444	BANK MUTIARA	1.10	9920	1.93	5.93	11406	0.57	5.75	3.56	2.99
445	BANK MUTIARA	2.61	10442	3.67	4.82	11612	1.29	5.75	4.45	5.75
446	BANK MUTIARA	3.83	10518	5.06	3.79	12496	1.95	5.75	4.58	8.65
447	BANK MUTIARA	5.85	11148	6.37	3.90	13462	2.90	5.75	4.32	11.66
448	BANK MUTIARA	1.10	11212	1.72	3.85	13602	0.61	5.75	5.31	2.93
449	BANK MUTIARA	6.10	11403	3.41	10.87	14144	0.86	5.75	5.47	5.43
450	BANK MUTIARA	9.55	11600	6.29	11.47	12489	1.51	7.00	8.79	8.61
451	BANK MUTIARA	11.60	11132	8.90	12.28	11558	1.77	7.50	8.37	11.56
452	BANK MUTIARA	1.04	10187	2.49	12.21	11213	0.18	7.50	7.75	2.98
453	BANK MUTIARA	2.43	10136	5.09	14.87	11483	0.23	7.50	7.32	6.07
454	BANK MUTIARA	4.86	9192	7.95	16.80	10862	0.25	7.50	3.99	9.73
455	BANK MUTIARA	6.02	7844	10.24	12.24	11014	0.28	7.75	6.23	14.84
456	BANK MUTIARA	2.43	8013	2.40	11.22	10199	0.07	7.50	6.29	3.17
457	BANK MUTIARA	4.07	8381	4.41	12.09	10871	0.24	7.50	7.15	6.07
458	BANK MUTIARA	6.33	8866	6.52	13.98	10765	0.54	7.50	7.18	8.73
459	BANK MUTIARA	9.16	9367	8.36	3.71	11021	0.94	7.50	4.89	11.16
460	BANK MUTIARA	1.80	10057	2.14	3.28	10928	0.53	7.00	4.42	3.04
461	BANK MUTIARA	3.09	10796	4.15	6.27	11154	1.07	6.75	3.33	5.68
462	BANK MUTIARA	4.64	10583	6.52	4.17	10798	1.66	6.50	2.79	8.86
463	BANK MUTIARA	7.52	11237	8.20	3.89	11665	1.92	6.50	3.58	11.26
464	BANK MUTIARA	1.56	10770	2.05	6.48	12739	0.72	6.50	3.83	3.51
465	BANK MUTIARA	2.34	10261	4.16	4.69	12444	1.28	6.50	4.33	7.02
466	BANK MUTIARA	4.07	11132	6.13	3.44	12535	1.72	6.50	3.82	9.42
467	BANK MUTIARA	4.15	11469	7.88	2.94	12905	2.20	6.50	3.30	12.16
468	BANK MUTIARA	2.63	11795	1.86	3.38	13558	0.68	6.50	3.18	3.16
469	BANK KEB HANA	2.42	641	3.78	1.27	1046	1.82	7.25	6.04	10.07
470	BANK KEB HANA	3.51	765	5.62	1.28	1074	2.97	6.50	2.75	13.30
471	BANK KEB HANA	3.61	920	6.10	2.24	1311	3.24	6.50	2.41	15.17
472	BANK KEB HANA	1.11	957	1.57	2.18	1133	1.50	6.50	3.81	4.48

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473	BANK KEB HANA	2.31	1098	2.51	0.62	1349	2.69	6.50	4.16	7.78
474	BANK KEB HANA	2.97	1237	3.39	0.53	1506	3.54	6.50	6.44	10.44
475	BANK KEB HANA	3.44	1558	4.20	0.58	1669	4.45	6.50	6.33	11.29
476	BANK KEB HANA	1.33	1691	1.18	0.93	1600	1.29	6.75	6.84	2.89
477	BANK KEB HANA	2.21	1866	2.33	0.97	1681	2.48	6.75	5.98	5.42
478	BANK KEB HANA	2.96	2006	3.60	0.87	1781	3.31	6.75	4.79	7.88
479	BANK KEB HANA	3.29	2355	3.82	0.70	2295	3.58	6.00	4.15	9.33
480	BANK KEB HANA	0.98	2706	0.96	1.02	2590	1.01	5.75	3.56	2.46
481	BANK KEB HANA	1.86	2920	1.92	0.70	2655	2.13	5.75	4.45	4.81
482	BANK KEB HANA	2.62	3311	2.57	0.45	3009	3.09	5.75	4.58	6.55
483	BANK KEB HANA	3.16	3912	3.14	0.24	3485	3.71	5.75	4.32	7.81
484	BANK KEB HANA	0.89	4371	1.11	0.21	3703	1.07	5.75	5.31	2.28
485	BANK KEB HANA	1.47	5046	2.20	0.19	4164	1.99	5.75	5.47	4.25
486	BANK KEB HANA	2.09	5939	3.28	0.15	4638	2.76	7.00	8.79	5.91
487	BANK KEB HANA	3.57	6336	4.48	0.09	5298	5.16	7.50	8.37	10.85
488	BANK KEB HANA	0.94	10357	1.28	0.09	7088	1.00	7.50	7.75	2.15
489	BANK KEB HANA	1.39	11451	1.80	0.08	9084	1.79	7.50	7.32	3.81
490	BANK KEB HANA	1.87	12957	2.81	0.11	9417	2.46	7.50	3.99	5.34
491	BANK KEB HANA	2.13	15006	3.69	0.08	11969	2.61	7.75	6.23	6.78
492	BANK KEB HANA	0.61	15841	1.86	0.08	10503	0.70	7.50	6.29	2.19
493	BANK KEB HANA	1.08	17466	3.42	0.33	12534	1.32	7.50	7.15	4.36
494	BANK KEB HANA	1.54	20231	4.22	0.37	14101	2.05	7.50	7.18	5.78
495	BANK KEB HANA	2.39	21076	5.29	0.21	14833	2.99	7.50	4.89	7.77
496	BANK KEB HANA	0.60	20668	1.30	0.79	15133	1.00	7.00	4.42	2.33
497	BANK KEB HANA	1.20	23102	2.51	0.72	16374	1.89	6.75	3.33	4.31
498	BANK KEB HANA	1.65	25430	4.28	0.87	16832	2.70	6.50	2.79	6.43
499	BANK KEB HANA	2.14	26442	5.02	0.61	18798	3.59	6.50	3.58	8.29
500	BANK KEB HANA	0.71	26343	1.72	0.56	20382	0.93	6.50	3.83	2.57
501	BANK KEB HANA	1.38	26681	3.50	0.80	19445	1.98	6.50	4.33	5.12
502	BANK KEB HANA	1.94	27635	4.46	0.97	22510	2.63	6.50	3.82	7.22
503	BANK KEB HANA	2.29	30047	5.93	0.84	21780	3.37	6.50	3.30	8.71
504	BANK KEB HANA	0.64	30086	1.45	0.88	24642	0.91	6.50	3.18	2.40

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505	BANK MASPION	2.42	1320	3.52	0.70	1839	2.57	7.25	6.04	8.92
506	BANK MASPION	3.53	1246	4.93	2.77	1901	3.68	6.50	2.75	13.82
507	BANK MASPION	4.27	1168	5.89	1.33	2084	4.37	6.50	2.41	19.21
508	BANK MASPION	1.10	1166	1.43	1.01	2039	1.01	6.50	3.81	4.47
509	BANK MASPION	2.27	1263	2.80	0.96	1967	2.15	6.50	4.16	8.14
510	BANK MASPION	3.59	1291	4.21	0.93	1908	3.37	6.50	6.44	11.84
511	BANK MASPION	5.13	1510	5.26	0.66	1987	4.49	6.50	6.33	13.62
512	BANK MASPION	1.14	1627	1.24	0.14	2030	1.10	6.75	6.84	3.15
513	BANK MASPION	2.13	1691	2.43	0.47	2196	2.06	6.75	5.98	6.34
514	BANK MASPION	3.07	1706	3.65	0.48	2307	2.96	6.75	4.79	9.66
515	BANK MASPION	4.02	1918	4.86	0.57	2400	3.91	6.00	4.15	11.79
516	BANK MASPION	1.04	2070	1.24	0.52	2454	1.05	5.75	3.56	2.92
517	BANK MASPION	1.96	2307	2.34	0.24	2652	2.00	5.75	4.45	5.40
518	BANK MASPION	2.69	2515	3.29	0.19	3013	2.79	5.75	4.58	7.76
519	BANK MASPION	3.70	2691	4.65	0.24	3000	3.86	5.75	4.32	10.07
520	BANK MASPION	0.97	2876	1.38	0.18	2810	1.05	5.75	5.31	2.66
521	BANK MASPION	1.90	2805	2.49	0.69	3346	1.93	5.75	5.47	5.60
522	BANK MASPION	2.72	2882	4.06	0.66	3212	2.94	7.00	8.79	8.52
523	BANK MASPION	3.48	2952	5.30	0.61	3444	3.80	7.50	8.37	11.56
524	BANK MASPION	0.93	2998	1.82	0.58	3352	1.04	7.50	7.75	3.46
525	BANK MASPION	1.90	2935	3.71	0.84	3237	2.13	7.50	7.32	6.98
526	BANK MASPION	2.90	2915	5.43	3.29	3350	3.16	7.50	3.99	10.60
527	BANK MASPION	3.28	3134	6.23	0.71	4059	3.43	7.75	6.23	13.35
528	BANK MASPION	0.94	3108	2.02	0.76	3860	0.79	7.50	6.29	3.72
529	BANK MASPION	1.69	3289	3.73	0.66	4166	1.54	7.50	7.15	7.10
530	BANK MASPION	2.49	3637	5.43	0.56	4272	2.43	7.50	7.18	9.79
531	BANK MASPION	3.15	4039	7.09	0.51	4345	3.39	7.50	4.89	12.11
532	BANK MASPION	0.80	4017	1.75	0.48	4528	0.99	7.00	4.42	3.36
533	BANK MASPION	1.76	4172	3.44	0.65	4401	2.10	6.75	3.33	6.37
534	BANK MASPION	2.55	4033	5.05	0.80	4372	3.21	6.50	2.79	9.80
535	BANK MASPION	3.48	4183	6.74	0.91	4189	4.39	6.50	3.58	12.51
536	BANK MASPION	1.03	4077	1.40	0.48	4148	1.14	6.50	3.83	2.92

Tahun	Nama Bank	BO (X ₁) (%)	vkredit (X ₂) (Milliar Rp)	COF (X ₃) (%)	NPL (X ₄) (%)	vdpk (X ₅) (Milliar Rp)	Spread (X ₆) (%)	BI-rate (X ₇) (%)	Inft-1 (X ₈) (%)	LR (Y)
537	BANK MASPION	1.86	4184	2.59	0.85	4634	2.08	6.50	4.33	5.79
538	BANK MASPION	2.53	4046	3.95	0.90	4810	2.90	6.50	3.82	9.12
539	BANK MASPION	3.30	4522	5.55	1.52	4656	3.88	6.50	3.30	10.91
540	BANK MASPION		4632	1.39	1.43	4749	0.94	6.50	3.18	2.68
541	BANK MAYAPADA	2.37	4473	5.41	1.22	5010	2.69	7.25	6.04	10.01
542	BANK MAYAPADA	3.50	4589	7.34	1.33	5476	4.03	6.50	2.75	14.94
543	BANK MAYAPADA	4.55	5060	8.74	0.96	6054	5.11	6.50	2.41	18.16
544	BANK MAYAPADA	0.97	5688	2.11	0.89	6383	1.53	6.50	3.81	4.52
545	BANK MAYAPADA	2.06	5834	3.95	2.06	6856	2.94	6.50	4.16	8.91
546	BANK MAYAPADA	2.80	5896	5.69	2.05	7314	4.05	6.50	6.44	13.39
547	BANK MAYAPADA	3.95	6111	7.27	3.27	7796	4.78	6.50	6.33	17.18
548	BANK MAYAPADA	1.03	6262	1.97	2.74	7822	1.22	6.75	6.84	4.45
549	BANK MAYAPADA	1.99	7361	3.70	2.68	8736	2.28	6.75	5.98	7.74
550	BANK MAYAPADA	2.73	8037	5.15	2.47	9952	3.23	6.75	4.79	11.25
551	BANK MAYAPADA	3.39	8758	6.69	2.51	10667	4.28	6.00	4.15	14.48
552	BANK MAYAPADA	1.32	8956	1.80	2.56	11377	1.16	5.75	3.56	4.07
553	BANK MAYAPADA	2.14	9830	3.35	2.11	11880	2.44	5.75	4.45	7.49
554	BANK MAYAPADA	2.68	10540	4.66	1.90	12744	3.64	5.75	4.58	10.72
555	BANK MAYAPADA	3.36	12216	5.42	3.02	15161	4.32	5.75	4.32	12.80
556	BANK MAYAPADA	0.74	13301	1.55	1.66	16031	1.19	5.75	5.31	3.49
557	BANK MAYAPADA	1.37	14808	3.02	1.51	17243	2.37	5.75	5.47	6.63
558	BANK MAYAPADA	1.93	15968	4.63	1.38	18196	3.41	7.00	8.79	9.80
559	BANK MAYAPADA	2.53	17684	6.06	1.04	20657	4.18	7.50	8.37	12.75
560	BANK MAYAPADA	0.64	18978	2.21	2.40	21840	0.96	7.50	7.75	3.82
561	BANK MAYAPADA	1.10	20609	4.28	0.92	24162	1.88	7.50	7.32	7.54
562	BANK MAYAPADA	1.49	22897	5.91	0.83	28031	2.61	7.50	3.99	10.86
563	BANK MAYAPADA	1.91	26004	7.50	1.46	32007	3.22	7.75	6.23	13.71
564	BANK MAYAPADA	0.57	27893	2.30	2.89	33460	0.86	7.50	6.29	3.94
565	BANK MAYAPADA	1.03	30376	4.40	1.29	35824	1.90	7.50	7.15	7.74
566	BANK MAYAPADA	1.47	31696	6.17	1.84	38779	2.81	7.50	7.18	11.44
567	BANK MAYAPADA	2.01	34241	7.83	2.52	41257	3.74	7.50	4.89	14.61
568	BANK MAYAPADA	0.53	36725	1.94	1.04	45687	1.00	7.00	4.42	3.83

Tahun	Nama Bank	BO (X ₁) (%)	vkredit (X ₂) (Milliar Rp)	COF (X ₃) (%)	NPL (X ₄) (%)	vdpk (X ₅) (Milliar Rp)	Spread (X ₆) (%)	BI-rate (X ₇) (%)	Inft-1 (X ₈) (%)	LR (Y)
569	BANK MAYAPADA	1.18	40652	3.83	2.01	45688	2.15	6.75	3.33	7.07
570	BANK MAYAPADA	2.03	43285	5.57	2.38	46897	3.35	6.50	2.79	10.20
571	BANK MAYAPADA	2.62	47197	6.81	2.11	51640	4.16	6.50	3.58	12.77
572	BANK MAYAPADA	0.48	49129	1.71	1.68	57749	0.98	6.50	3.83	3.35
573	BANK MAYAPADA	0.98	51556	3.37	2.78	61773	1.77	6.50	4.33	6.48
574	BANK MAYAPADA	1.52	53582	5.28	2.18	60222	2.81	6.50	3.82	9.63
575	BANK MAYAPADA	2.52	56420	6.81	5.65	62633	3.64	6.50	3.30	12.38
576	BANK MAYAPADA	0.63	58990	1.68	3.69	67441	0.90	6.50	3.18	3.13
577	BANK INTERNASIONAL	3.68	32612	3.65	3.17	42630	2.52	7.25	6.04	8.79
578	BANK INTERNASIONAL	4.92	33907	4.97	3.18	44332	3.68	6.50	2.75	12.41
579	BANK INTERNASIONAL	6.53	37047	5.83	2.39	48354	4.69	6.50	2.41	15.05
580	BANK INTERNASIONAL	1.54	37628	1.29	2.84	46314	1.23	6.50	3.81	3.54
581	BANK INTERNASIONAL	3.02	44297	2.38	2.94	51928	2.17	6.50	4.16	5.97
582	BANK INTERNASIONAL	4.49	47481	3.48	3.62	54955	3.37	6.50	6.44	8.95
583	BANK INTERNASIONAL	6.13	49696	4.44	3.15	59508	4.51	6.50	6.33	11.82
584	BANK INTERNASIONAL	1.75	52179	1.17	2.58	60924	1.19	6.75	6.84	3.03
585	BANK INTERNASIONAL	3.12	54609	2.34	2.43	65665	2.18	6.75	5.98	6.00
586	BANK INTERNASIONAL	4.14	57236	3.70	2.49	66437	3.05	6.75	4.79	8.91
587	BANK INTERNASIONAL	5.34	62574	4.90	2.07	70075	3.91	6.00	4.15	11.17
588	BANK INTERNASIONAL	1.35	65400	1.30	1.95	71847	1.12	5.75	3.56	3.01
589	BANK INTERNASIONAL	2.66	68856	2.33	2.10	76575	2.24	5.75	4.45	5.77
590	BANK INTERNASIONAL	3.54	70299	3.42	2.08	79444	3.29	5.75	4.58	8.59
591	BANK INTERNASIONAL	4.25	74319	4.41	1.70	85470	3.98	5.75	4.32	11.03
592	BANK INTERNASIONAL	1.20	72255	1.24	1.45	88459	0.98	5.75	5.31	3.06
593	BANK INTERNASIONAL	2.17	76339	2.50	1.42	89914	1.94	5.75	5.47	5.89
594	BANK INTERNASIONAL	2.96	82381	3.64	1.76	94744	2.81	7.00	8.79	8.41
595	BANK INTERNASIONAL	3.45	92062	4.74	2.15	104351	3.44	7.50	8.37	10.39
596	BANK INTERNASIONAL	1.01	91341	1.65	2.06	100864	0.86	7.50	7.75	3.08
597	BANK INTERNASIONAL	1.97	93982	3.27	2.72	103372	1.73	7.50	7.32	6.12
598	BANK INTERNASIONAL	3.18	91826	5.14	2.57	100309	2.66	7.50	3.99	9.59
599	BANK INTERNASIONAL	4.21	92439	6.97	2.24	98796	3.70	7.75	6.23	12.87
600	BANK INTERNASIONAL	1.14	92022	1.67	2.83	100594	0.94	7.50	6.29	3.27

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601	BANK INTERNASIONAL	2.24	92271	3.27	3.58	102474	1.85	7.50	7.15	6.46
602	BANK INTERNASIONAL	3.30	95068	4.75	4.34	105427	2.78	7.50	7.18	9.54
603	BANK INTERNASIONAL	4.45	94845	6.13	3.81	109759	3.69	7.50	4.89	12.89
604	BANK INTERNASIONAL	0.99	94697	1.63	3.86	107359	0.95	7.00	4.42	3.36
605	BANK INTERNASIONAL	2.15	96164	3.22	3.85	105115	1.97	6.75	3.33	6.62
606	BANK INTERNASIONAL	3.09	94196	4.76	4.17	105798	2.98	6.50	2.79	10.16
607	BANK INTERNASIONAL	3.89	95906	6.10	3.58	108416	3.95	6.50	3.58	13.27
608	BANK INTERNASIONAL	0.97	93773	1.46	3.93	105887	1.01	6.50	3.83	3.29
609	BANK INTERNASIONAL	2.07	91653	2.88	3.78	106694	1.96	6.50	4.33	6.74
610	BANK INTERNASIONAL	3.13	91745	4.39	4.15	105490	2.94	6.50	3.82	10.07
611	BANK INTERNASIONAL	4.07	91079	5.82	3.00	105311	3.85	6.50	3.30	13.48
612	BANK INTERNASIONAL	0.90	87349	1.40	3.25	103670	0.88	6.50	3.18	3.28
613	BANK SBI INDONESIA	2.06	469	4.72	1.81	624	2.25	7.25	6.04	10.12
614	BANK SBI INDONESIA	2.55	518	5.76	4.93	792	2.70	6.50	2.75	13.88
615	BANK SBI INDONESIA	3.01	561	6.70	4.11	950	3.20	6.50	2.41	17.84
616	BANK SBI INDONESIA	0.67	563	1.68	3.01	1129	0.61	6.50	3.81	4.79
617	BANK SBI INDONESIA	1.56	660	3.49	1.88	1040	1.40	6.50	4.16	8.25
618	BANK SBI INDONESIA	2.27	930	4.88	1.37	1098	2.06	6.50	6.44	9.08
619	BANK SBI INDONESIA	2.67	1061	6.07	7.38	1176	2.97	6.50	6.33	11.19
620	BANK SBI INDONESIA	1.21	1207	1.42	0.57	1255	1.02	6.75	6.84	2.92
621	BANK SBI INDONESIA	1.41	1165	2.61	0.91	1432	1.92	6.75	5.98	6.23
622	BANK SBI INDONESIA	2.27	1191	4.09	1.24	1436	2.86	6.75	4.79	9.62
623	BANK SBI INDONESIA	2.87	1192	5.66	3.60	1468	3.35	6.00	4.15	12.90
624	BANK SBI INDONESIA	0.66	1213	1.66	3.82	1467	0.78	5.75	3.56	3.39
625	BANK SBI INDONESIA	1.44	1338	3.13	3.19	1524	1.60	5.75	4.45	6.19
626	BANK SBI INDONESIA	1.96	1574	4.48	3.94	1624	2.29	5.75	4.58	8.03
627	BANK SBI INDONESIA	2.94	1669	6.26	6.26	1805	2.89	5.75	4.32	10.86
628	BANK SBI INDONESIA	0.75	1730	1.33	3.78	2063	0.92	5.75	5.31	2.93
629	BANK SBI INDONESIA	1.54	1802	3.08	3.88	1830	1.89	5.75	5.47	5.78
630	BANK SBI INDONESIA	2.45	2011	4.42	4.21	2005	2.65	7.00	8.79	8.12
631	BANK SBI INDONESIA	3.46	1938	6.16	3.11	1996	3.47	7.50	8.37	11.47
632	BANK SBI INDONESIA	0.87	1954	1.70	3.58	2092	0.97	7.50	7.75	3.30

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633	BANK SBI INDONESIA	1.88	1973	3.89	4.36	1816	2.06	7.50	7.32	6.56
634	BANK SBI INDONESIA	3.45	1876	5.90	6.48	1775	3.44	7.50	3.99	10.68
635	BANK SBI INDONESIA	3.45	1915	6.64	6.85	2140	3.47	7.75	6.23	13.57
636	BANK SBI INDONESIA	0.91	2032	1.78	6.48	2261	0.94	7.50	6.29	3.51
637	BANK SBI INDONESIA	5.12	2082	3.20	12.85	2662	1.80	7.50	7.15	7.35
638	BANK SBI INDONESIA	7.03	2208	4.83	15.46	2699	2.15	7.50	7.18	9.59
639	BANK SBI INDONESIA	8.20	2178	6.71	6.30	2577	2.51	7.50	4.89	12.69
640	BANK SBI INDONESIA	1.16	2071	1.62	4.32	2665	0.95	7.00	4.42	4.08
641	BANK SBI INDONESIA	2.50	2153	3.31	4.56	2519	2.07	6.75	3.33	8.03
642	BANK SBI INDONESIA	4.23	2176	5.08	10.37	2316	3.28	6.50	2.79	11.87
643	BANK SBI INDONESIA	5.00	1933	6.42	6.88	2316	4.65	6.50	3.58	17.49
644	BANK SBI INDONESIA	1.10	2130	1.25	4.31	2365	1.20	6.50	3.83	3.76
645	BANK SBI INDONESIA	2.10	1944	2.54	5.22	2350	2.27	6.50	4.33	8.02
646	BANK SBI INDONESIA	2.63	1952	3.41	5.21	2719	3.18	6.50	3.82	11.94
647	BANK SBI INDONESIA	2.60	2111	4.80	3.64	2609	4.32	6.50	3.30	15.13
648	BANK SBI INDONESIA	0.63	2176	1.39	3.67	2295	0.98	6.50	3.18	3.48
649	BANK MEGA	1.55	17599	3.86	2.01	32153	2.20	7.25	6.04	11.67
650	BANK MEGA	2.71	17367	5.62	2.05	30083	3.51	6.50	2.75	16.79
651	BANK MEGA	1.71	18639	6.34	1.70	34355	3.93	6.50	2.41	20.05
652	BANK MEGA	1.00	18922	1.30	1.12	32910	0.82	6.50	3.81	3.97
653	BANK MEGA	2.20	20856	2.55	1.48	32791	1.72	6.50	4.16	7.32
654	BANK MEGA	3.17	22646	3.51	1.50	36516	2.43	6.50	6.44	10.49
655	BANK MEGA	3.53	23891	4.53	0.90	42271	2.93	6.50	6.33	14.36
656	BANK MEGA	0.64	24149	1.36	0.91	43681	0.81	6.75	6.84	4.22
657	BANK MEGA	2.08	27133	3.08	0.96	39920	1.67	6.75	5.98	7.71
658	BANK MEGA	3.68	29656	4.45	1.02	41939	2.82	6.75	4.79	11.04
659	BANK MEGA	4.10	31798	5.04	0.98	49589	3.33	6.00	4.15	14.39
660	BANK MEGA	0.99	31997	1.32	1.22	44805	1.18	5.75	3.56	4.01
661	BANK MEGA	2.01	30991	2.22	1.44	49154	2.49	5.75	4.45	8.18
662	BANK MEGA	3.34	29278	3.48	1.85	47166	3.66	5.75	4.58	13.00
663	BANK MEGA	4.23	26986	4.39	2.09	51308	4.16	5.75	4.32	18.54
664	BANK MEGA	1.40	25170	1.24	2.67	40631	1.11	5.75	5.31	4.29

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665	BANK MEGA	2.66	25475	2.05	2.69	44148	2.55	5.75	5.47	8.99
666	BANK MEGA	4.15	27127	3.14	2.60	44475	3.25	7.00	8.79	11.73
667	BANK MEGA	5.26	30173	4.16	2.17	52465	3.41	7.50	8.37	14.75
668	BANK MEGA	1.28	30895	1.81	2.33	45355	1.05	7.50	7.75	4.60
669	BANK MEGA	2.52	32596	3.24	2.17	47710	2.06	7.50	7.32	8.61
670	BANK MEGA	4.07	33114	4.70	3.22	50052	3.10	7.50	3.99	12.72
671	BANK MEGA	5.26	33680	6.34	2.09	51128	3.67	7.75	6.23	16.88
672	BANK MEGA	1.76	33557	1.66	2.53	50402	1.00	7.50	6.29	4.33
673	BANK MEGA	3.28	34557	3.27	3.88	49656	2.01	7.50	7.15	8.34
674	BANK MEGA	4.92	33657	4.86	2.88	47976	3.28	7.50	7.18	12.95
675	BANK MEGA	5.99	32398	6.34	2.81	49801	3.99	7.50	4.89	18.16
676	BANK MEGA	1.40	31027	1.52	3.37	47819	1.21	7.00	4.42	4.94
677	BANK MEGA	3.14	30910	3.03	2.99	44741	2.63	6.75	3.33	9.93
678	BANK MEGA	4.85	27974	4.41	3.43	44753	4.25	6.50	2.79	16.49
679	BANK MEGA	5.60	28277	5.22	3.44	51089	4.90	6.50	3.58	21.64
680	BANK MEGA	1.45	28277	1.26	3.57	51089	1.33	6.50	3.83	5.49
681	BANK MEGA	2.92	30091	2.49	3.15	52773	2.53	6.50	4.33	10.43
682	BANK MEGA	4.05	31670	3.64	2.83	55871	3.57	6.50	3.82	15.08
683	BANK MEGA	4.96	35223	4.71	2.01	61283	4.26	6.50	3.30	18.15
684	BANK MEGA	1.10	36429	1.27	2.34	60060	1.03	6.50	3.18	4.48
685	BANK MESTIKA	1.19	3817	2.65	4.47	3893	3.62	7.25	6.04	7.56
686	BANK MESTIKA	1.74	3803	3.76	4.72	4022	5.64	6.50	2.75	11.86
687	BANK MESTIKA	3.88	3782	4.86	10.78	4101	8.02	6.50	2.41	16.71
688	BANK MESTIKA	1.19	3777	1.12	8.18	4107	1.70	6.50	3.81	3.70
689	BANK MESTIKA	2.23	3927	2.20	6.94	4137	3.70	6.50	4.16	7.55
690	BANK MESTIKA	3.81	3898	3.22	10.95	4249	5.50	6.50	6.44	11.56
691	BANK MESTIKA	4.28	3824	4.04	5.48	4512	7.07	6.50	6.33	15.83
692	BANK MESTIKA	1.15	3811	1.04	5.71	4462	1.76	6.75	6.84	4.01
693	BANK MESTIKA	1.98	3812	2.03	4.39	4631	3.50	6.75	5.98	8.03
694	BANK MESTIKA	3.14	3912	3.01	4.27	4839	5.00	6.75	4.79	11.81
695	BANK MESTIKA	3.67	4240	3.84	3.56	5116	6.38	6.00	4.15	14.76
696	BANK MESTIKA	0.67	4618	0.93	3.00	5142	1.69	5.75	3.56	3.59

Tahun	Nama Bank	BO (X ₁) (%)	vkredit (X ₂) (Milliar Rp)	COF (X ₃) (%)	NPL (X ₄) (%)	vdpk (X ₅) (Milliar Rp)	Spread (X ₆) (%)	BI-rate (X ₇) (%)	Inft-1 (X ₈) (%)	LR (Y)
697	BANK MESTIKA	1.46	4849	1.77	2.88	5166	3.51	5.75	4.45	6.92
698	BANK MESTIKA	2.12	4988	2.48	2.17	5477	5.05	5.75	4.58	10.18
699	BANK MESTIKA	3.26	5193	3.34	2.28	5439	6.89	5.75	4.32	13.27
700	BANK MESTIKA	0.82	5434	0.83	2.30	5328	1.78	5.75	5.31	3.23
701	BANK MESTIKA	1.71	5769	1.68	1.49	5302	3.63	5.75	5.47	6.18
702	BANK MESTIKA	2.56	5849	2.40	1.92	5699	5.29	7.00	8.79	9.37
703	BANK MESTIKA	3.75	5989	3.34	2.16	5852	7.24	7.50	8.37	12.64
704	BANK MESTIKA	0.80	5991	1.09	2.74	5692	1.81	7.50	7.75	3.41
705	BANK MESTIKA	1.76	6286	2.12	2.90	5959	3.58	7.50	7.32	6.62
706	BANK MESTIKA	2.68	6297	3.31	2.78	6172	5.17	7.50	3.99	10.14
707	BANK MESTIKA	3.80	6523	4.36	2.16	6440	6.85	7.75	6.23	13.41
708	BANK MESTIKA	0.99	6651	1.19	2.50	6580	1.73	7.50	6.29	3.51
709	BANK MESTIKA	2.15	6777	2.35	2.62	6749	3.48	7.50	7.15	7.00
710	BANK MESTIKA	3.22	6904	3.50	2.34	6887	5.22	7.50	7.18	10.42
711	BANK MESTIKA	4.15	7110	4.63	2.26	6998	6.97	7.50	4.89	13.78
712	BANK MESTIKA	1.16	7052	1.16	3.71	7357	1.63	7.00	4.42	3.57
713	BANK MESTIKA	2.31	6849	2.30	4.60	7565	3.20	6.75	3.33	7.41
714	BANK MESTIKA	4.08	6227	3.25	4.33	7894	4.74	6.50	2.79	12.36
715	BANK MESTIKA	5.08	6288	4.31	3.59	7770	6.52	6.50	3.58	16.30
716	BANK MESTIKA	1.29	6535	0.96	2.57	7691	1.68	6.50	3.83	3.89
717	BANK MESTIKA	2.47	6441	1.88	2.67	7871	3.28	6.50	4.33	7.85
718	BANK MESTIKA	3.09	6551	2.80	2.78	8054	4.70	6.50	3.82	11.59
719	BANK MESTIKA	4.11	6784	3.60	2.58	8373	6.07	6.50	3.30	15.03
720	BANK MESTIKA	1.01	6976	0.91	3.14	8328	1.48	6.50	3.18	3.63
721	BANK ICB	2.92	4564	4.21	6.27	5316	2.29	7.25	6.04	7.94
722	BANK ICB	4.14	4858	5.72	6.12	5838	2.92	6.50	2.75	10.80
723	BANK ICB	5.45	5327	6.80	5.63	6323	4.57	6.50	2.41	14.09
724	BANK ICB	1.37	5498	1.73	4.67	5876	1.16	6.50	3.81	3.37
725	BANK ICB	3.02	5816	3.35	4.52	6184	2.32	6.50	4.16	6.47
726	BANK ICB	4.47	6050	4.91	4.45	6448	3.31	6.50	6.44	9.43
727	BANK ICB	5.14	6129	6.03	4.34	7214	4.56	6.50	6.33	13.54
728	BANK ICB	1.27	6021	1.98	5.49	6331	1.21	6.75	6.84	3.66

Tahun	Nama Bank	BO (X ₁) (%)	vkredit (X ₂) (Milliar Rp)	COF (X ₃) (%)	NPL (X ₄) (%)	vdpk (X ₅) (Milliar Rp)	Spread (X ₆) (%)	BI-rate (X ₇) (%)	Inft-1 (X ₈) (%)	LR (Y)
729	BANK ICB	2.85	5743	3.88	5.95	6330	1.96	6.75	5.98	6.91
730	BANK ICB	4.73	5197	6.01	6.69	6044	3.05	6.75	4.79	11.31
731	BANK ICB	7.53	5105	7.67	6.25	6011	4.97	6.00	4.15	16.13
732	BANK ICB	1.64	4847	1.58	5.58	5651	1.28	5.75	3.56	3.66
733	BANK ICB	3.35	4801	3.13	5.23	5551	2.28	5.75	4.45	6.87
734	BANK ICB	4.89	4755	4.67	5.22	5373	3.66	5.75	4.58	10.27
735	BANK ICB	5.60	5149	5.15	5.78	6434	4.81	5.75	4.32	13.38
736	BANK ICB	1.97	5186	1.47	6.36	5933	1.05	5.75	5.31	3.09
737	BANK ICB	2.85	5262	2.91	5.92	5968	2.04	5.75	5.47	6.05
738	BANK ICB	4.00	5495	4.13	5.64	6373	2.95	7.00	8.79	8.80
739	BANK ICB	5.42	5516	5.62	4.88	6835	3.68	7.50	8.37	12.41
740	BANK ICB	1.39	5425	1.81	5.25	6512	0.75	7.50	7.75	3.27
741	BANK ICB	2.46	5836	3.73	6.11	6409	1.54	7.50	7.32	6.11
742	BANK ICB	2.38	6069	4.11	5.73	8975	1.63	7.50	3.99	9.03
743	BANK ICB	4.16	6257	7.43	5.88	7734	2.60	7.75	6.23	13.10
744	BANK ICB	0.90	6094	1.96	5.55	8188	0.72	7.50	6.29	3.82
745	BANK ICB	2.13	6612	4.11	3.79	8216	1.35	7.50	7.15	7.21
746	BANK ICB	3.08	7280	5.81	3.43	9036	1.95	7.50	7.18	10.19
747	BANK ICB	3.37	7085	7.40	2.97	9767	2.46	7.50	4.89	14.42
748	BANK ICB	1.07	7265	2.16	3.71	9010	0.68	7.00	4.42	3.79
749	BANK ICB	1.82	7658	4.04	3.50	9905	1.34	6.75	3.33	7.43
750	BANK ICB	2.81	7322	6.28	4.17	9224	2.21	6.50	2.79	11.67
751	BANK ICB	3.65	7994	7.41	2.77	10339	2.89	6.50	3.58	14.31
752	BANK ICB	1.59	7801	2.06	3.13	9495	0.80	6.50	3.83	3.81
753	BANK ICB	2.90	7576	4.04	4.47	9427	1.65	6.50	4.33	7.69
754	BANK ICB	4.50	7609	6.37	4.49	8747	2.63	6.50	3.82	11.24
755	BANK ICB	13.08	7115	8.24	7.23	9028	3.23	6.50	3.30	15.31
756	BANK ICB	1.33	6947	1.98	5.76	8615	0.76	6.50	3.18	3.61
757	BANK EKONOMI	1.72	8836	2.56	0.68	17600	2.38	7.25	6.04	10.44
758	BANK EKONOMI	2.28	8714	3.40	0.66	18625	3.30	6.50	2.75	15.29
759	BANK EKONOMI	3.00	8659	4.26	1.11	19012	4.28	6.50	2.41	20.03
760	BANK EKONOMI	0.62	8932	0.81	1.04	20359	0.89	6.50	3.81	4.20

Tahun	Nama Bank	BO (X ₁) (%)	vkredit (X ₂) (Milliar Rp)	COF (X ₃) (%)	NPL (X ₄) (%)	vdpk (X ₅) (Milliar Rp)	Spread (X ₆) (%)	BI-rate (X ₇) (%)	Inft-1 (X ₈) (%)	LR (Y)
761	BANK EKONOMI	1.38	9637	1.63	0.57	19152	1.95	6.50	4.16	7.71
762	BANK EKONOMI	2.18	10192	2.33	0.58	19317	3.00	6.50	6.44	10.94
763	BANK EKONOMI	3.23	11486	3.14	0.35	18396	4.13	6.50	6.33	12.77
764	BANK EKONOMI	0.92	12185	0.72	0.32	17922	1.07	6.75	6.84	2.91
765	BANK EKONOMI	1.81	12748	1.46	0.34	18093	2.16	6.75	5.98	5.69
766	BANK EKONOMI	2.53	13330	2.29	0.63	18668	3.08	6.75	4.79	8.39
767	BANK EKONOMI	3.23	14062	3.09	0.74	20072	3.78	6.00	4.15	10.90
768	BANK EKONOMI	0.96	14338	0.94	0.69	19718	0.95	5.75	3.56	2.82
769	BANK EKONOMI	2.07	15324	1.93	0.37	19200	1.85	5.75	4.45	5.27
770	BANK EKONOMI	3.14	16334	2.56	0.26	20978	2.71	5.75	4.58	7.39
771	BANK EKONOMI	4.21	17150	3.40	0.28	20961	3.65	5.75	4.32	9.56
772	BANK EKONOMI	1.19	17176	0.88	0.24	20407	0.98	5.75	5.31	2.50
773	BANK EKONOMI	3.07	18930	1.76	0.43	20950	2.10	5.75	5.47	4.89
774	BANK EKONOMI	10.06	19236	2.55	0.44	23556	2.97	7.00	8.79	7.62
775	BANK EKONOMI	13.33	19393	3.61	0.92	23347	4.19	7.50	8.37	10.55
776	BANK EKONOMI	1.10	19020	1.19	1.01	22349	1.09	7.50	7.75	3.01
777	BANK EKONOMI	2.10	19790	2.38	1.15	24224	1.99	7.50	7.32	5.98
778	BANK EKONOMI	3.33	19942	3.74	1.85	24496	2.92	7.50	3.99	9.07
779	BANK EKONOMI	4.50	19906	5.36	2.27	23491	4.02	7.75	6.23	12.32
780	BANK EKONOMI	1.09	20205	1.40	2.24	24209	0.95	7.50	6.29	3.12
781	BANK EKONOMI	2.09	20039	3.89	2.21	18281	1.84	7.50	7.15	6.44
782	BANK EKONOMI	3.24	21059	4.35	2.22	24656	2.82	7.50	7.18	9.26
783	BANK EKONOMI	4.85	19876	6.13	4.17	22892	3.98	7.50	4.89	13.11
784	BANK EKONOMI	0.99	19597	1.34	4.38	23538	1.08	7.00	4.42	3.30
785	BANK EKONOMI	2.14	19753	2.85	4.24	22317	2.29	6.75	3.33	6.63
786	BANK EKONOMI	3.57	19329	4.38	4.84	20750	3.81	6.50	2.79	10.10
787	BANK EKONOMI	5.85	18595	5.99	6.06	19111	5.31	6.50	3.58	13.74
788	BANK EKONOMI	1.34	17846	1.33	6.52	15728	1.46	6.50	3.83	3.18
789	BANK EKONOMI	2.25	61032	1.05	3.23	58073	1.33	6.50	4.33	3.27
790	BANK EKONOMI	3.97	61555	1.65	3.81	59139	2.45	6.50	3.82	5.79
791	BANK EKONOMI	5.97	60662	2.30	4.26	56933	3.84	6.50	3.30	8.55
792	BANK EKONOMI	1.62	56489	0.60	3.91	57577	1.04	6.50	3.18	2.65

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793	BANK OCBC NISP	2.54	18909	3.54	3.91	27253	2.41	7.25	6.04	9.49
794	BANK OCBC NISP	3.79	19869	5.00	3.93	25970	3.94	6.50	2.75	13.01
795	BANK OCBC NISP	4.36	21887	5.43	3.17	30216	4.66	6.50	2.41	15.39
796	BANK OCBC NISP	1.23	21393	1.30	3.27	27894	1.37	6.50	3.81	3.98
797	BANK OCBC NISP	2.30	23954	2.36	2.97	30852	2.49	6.50	4.16	7.11
798	BANK OCBC NISP	3.46	25181	3.59	2.99	31973	3.70	6.50	6.44	10.47
799	BANK OCBC NISP	4.44	27957	4.60	2.00	35651	4.48	6.50	6.33	13.00
800	BANK OCBC NISP	1.14	30832	1.13	1.94	36737	1.12	6.75	6.84	3.08
801	BANK OCBC NISP	1.88	34348	2.23	1.82	39958	2.02	6.75	5.98	5.71
802	BANK OCBC NISP	2.77	35820	3.31	1.53	42755	2.99	6.75	4.79	8.54
803	BANK OCBC NISP	3.35	41077	4.11	1.26	47009	3.77	6.00	4.15	10.19
804	BANK OCBC NISP	0.86	42110	1.10	1.20	49214	0.95	5.75	3.56	2.71
805	BANK OCBC NISP	1.63	47324	2.18	1.07	51381	1.75	5.75	4.45	4.91
806	BANK OCBC NISP	2.36	49934	3.21	1.04	53137	2.63	5.75	4.58	7.18
807	BANK OCBC NISP	2.88	52085	3.92	0.91	60168	3.24	5.75	4.32	9.45
808	BANK OCBC NISP	0.74	52677	1.19	0.80	58637	0.87	5.75	5.31	2.67
809	BANK OCBC NISP	1.51	55685	2.42	0.69	57016	1.82	5.75	5.47	5.15
810	BANK OCBC NISP	2.15	59783	3.41	0.72	61867	2.60	7.00	8.79	7.39
811	BANK OCBC NISP	2.66	62358	5.62	0.73	53565	3.22	7.50	8.37	9.86
812	BANK OCBC NISP	0.75	61847	1.60	0.76	61868	0.96	7.50	7.75	3.07
813	BANK OCBC NISP	1.48	63740	2.81	1.12	70453	1.79	7.50	7.32	5.94
814	BANK OCBC NISP	2.08	64796	3.89	1.13	78431	2.54	7.50	3.99	8.99
815	BANK OCBC NISP	2.85	66514	5.81	1.34	71601	3.63	7.75	6.23	11.89
816	BANK OCBC NISP	0.67	68096	1.46	1.39	80905	0.85	7.50	6.29	3.18
817	BANK OCBC NISP	1.23	72246	2.96	1.28	82702	1.61	7.50	7.15	6.08
818	BANK OCBC NISP	1.84	80114	4.08	1.34	89220	2.39	7.50	7.18	8.43
819	BANK OCBC NISP	2.78	83941	5.62	1.30	85492	3.67	7.50	4.89	10.99
820	BANK OCBC NISP	0.92	83250	1.34	1.41	87555	1.19	7.00	4.42	3.12
821	BANK OCBC NISP	1.70	84412	2.65	1.36	90353	2.05	6.75	3.33	5.97
822	BANK OCBC NISP	2.58	86352	3.88	1.45	93132	3.07	6.50	2.79	8.79
823	BANK OCBC NISP	3.32	91444	4.76	1.88	101022	3.90	6.50	3.58	11.16
824	BANK OCBC NISP	0.77	92543	1.19	1.89	106700	0.98	6.50	3.83	2.90

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825	BANK OCBC NISP	1.66	98405	2.38	1.88	103878	2.04	6.50	4.33	5.48
826	BANK OCBC NISP	2.42	100695	3.30	1.90	112313	2.98	6.50	3.82	8.12
827	BANK OCBC NISP	3.22	103639	4.49	1.79	111268	3.93	6.50	3.30	10.65
828	BANK OCBC NISP	0.67	108093	1.12	1.72	119022	0.96	6.50	3.18	2.67
829	BANK PERMATA	2.56	36682	4.02	5.70	43139	2.59	7.25	6.04	8.54
830	BANK PERMATA	3.61	37643	5.69	5.06	43321	3.76	6.50	2.75	12.21
831	BANK PERMATA	5.30	41202	6.79	3.99	45751	5.29	6.50	2.41	14.72
832	BANK PERMATA	1.20	39281	1.31	4.20	46332	1.26	6.50	3.81	3.53
833	BANK PERMATA	2.40	42729	2.58	3.70	48951	2.51	6.50	4.16	6.64
834	BANK PERMATA	3.31	45128	3.63	3.19	53679	3.58	6.50	6.44	9.63
835	BANK PERMATA	4.24	50589	4.66	2.65	57792	4.44	6.50	6.33	11.79
836	BANK PERMATA	1.09	52280	1.29	2.63	62407	1.11	6.75	6.84	3.22
837	BANK PERMATA	1.94	56824	2.57	2.42	66605	2.12	6.75	5.98	6.21
838	BANK PERMATA	2.85	61708	3.96	2.26	69376	3.01	6.75	4.79	8.99
839	BANK PERMATA	3.63	65859	4.83	2.00	79258	3.85	6.00	4.15	11.75
840	BANK PERMATA	1.19	69811	1.34	1.92	80048	1.22	5.75	3.56	3.36
841	BANK PERMATA	1.81	79284	2.49	1.57	82584	2.04	5.75	4.45	5.44
842	BANK PERMATA	2.67	83644	3.61	1.49	85912	3.07	5.75	4.58	7.93
843	BANK PERMATA	3.30	86955	4.42	1.37	97885	3.65	5.75	4.32	10.52
844	BANK PERMATA	1.08	90028	1.39	1.28	101950	1.12	5.75	5.31	3.29
845	BANK PERMATA	1.58	95317	2.74	1.21	105013	1.77	5.75	5.47	5.69
846	BANK PERMATA	2.28	104878	4.07	1.12	111592	2.59	7.00	8.79	8.15
847	BANK PERMATA	2.86	106980	5.42	1.04	121002	3.22	7.50	8.37	11.11
848	BANK PERMATA	0.74	109743	1.96	1.00	118198	0.76	7.50	7.75	3.27
849	BANK PERMATA	1.50	115357	3.71	1.45	126745	1.51	7.50	7.32	6.39
850	BANK PERMATA	2.14	118989	5.27	1.44	136714	2.20	7.50	3.99	9.48
851	BANK PERMATA	3.13	120608	7.25	1.70	135700	3.06	7.75	6.23	12.85
852	BANK PERMATA	0.80	120180	1.91	1.62	136159	0.79	7.50	6.29	3.41
853	BANK PERMATA	1.76	119124	3.81	2.15	132693	1.67	7.50	7.15	6.86
854	BANK PERMATA	2.87	122386	5.29	2.50	139332	2.51	7.50	7.18	10.01
855	BANK PERMATA	4.62	117002	7.22	2.74	133440	3.54	7.50	4.89	13.76
856	BANK PERMATA	1.81	111742	1.79	3.48	125496	0.88	7.00	4.42	3.38

Tahun	Nama Bank	BO (X ₁) (%)	vkredit (X ₂) (Milliar Rp)	COF (X ₃) (%)	NPL (X ₄) (%)	vdpk (X ₅) (Milliar Rp)	Spread (X ₆) (%)	BI-rate (X ₇) (%)	Inft-1 (X ₈) (%)	LR (Y)
857	BANK PERMATA	3.21	108715	3.44	4.59	126713	1.69	6.75	3.33	6.82
858	BANK PERMATA	5.00	101349	5.45	4.86	117553	2.73	6.50	2.79	10.92
859	BANK PERMATA	10.56	93816	7.03	8.83	117132	3.71	6.50	3.58	15.30
860	BANK PERMATA	1.28	84008	1.52	6.41	113926	0.78	6.50	3.83	3.58
861	BANK PERMATA	2.75	81119	3.39	4.72	93227	1.84	6.50	4.33	7.16
862	BANK PERMATA	3.93	80373	4.51	4.70	97916	2.68	6.50	3.82	10.50
863	BANK PERMATA	5.78	83575	5.92	4.60	96835	3.66	6.50	3.30	13.35
864	BANK PERMATA	1.35	85661	1.33	4.59	97153	0.89	6.50	3.18	3.09
865	BANK QNB KESAWAN	2.12	1297	3.94	4.61	1842	2.04	7.25	6.04	8.77
866	BANK QNB KESAWAN	3.07	1248	5.03	5.35	2035	2.78	6.50	2.75	13.20
867	BANK QNB KESAWAN	3.93	1433	6.18	5.70	2140	3.56	6.50	2.41	15.06
868	BANK QNB KESAWAN	1.12	1544	1.38	4.23	2217	1.01	6.50	3.81	3.59
869	BANK QNB KESAWAN	2.38	1665	2.78	3.53	2144	2.26	6.50	4.16	6.78
870	BANK QNB KESAWAN	3.39	1702	3.87	3.21	2314	3.29	6.50	6.44	10.16
871	BANK QNB KESAWAN	4.66	1700	5.07	2.08	2372	4.40	6.50	6.33	13.79
872	BANK QNB KESAWAN	1.02	1487	1.33	1.73	2165	1.26	6.75	6.84	4.58
873	BANK QNB KESAWAN	2.18	1530	2.54	1.77	2310	2.43	6.75	5.98	9.05
874	BANK QNB KESAWAN	3.20	1825	3.54	1.26	2690	3.31	6.75	4.79	11.84
875	BANK QNB KESAWAN	4.98	1991	4.97	1.56	2637	4.59	6.00	4.15	14.88
876	BANK QNB KESAWAN	1.35	2310	1.16	1.27	2820	1.10	5.75	3.56	3.21
877	BANK QNB KESAWAN	2.83	2846	2.11	1.03	3200	2.08	5.75	4.45	5.44
878	BANK QNB KESAWAN	4.24	3000	3.02	0.96	3728	2.80	5.75	4.58	8.16
879	BANK QNB KESAWAN	6.08	3167	4.35	0.73	3624	3.85	5.75	4.32	10.62
880	BANK QNB KESAWAN	2.32	3220	1.26	0.58	3455	0.93	5.75	5.31	2.73
881	BANK QNB KESAWAN	3.98	3862	2.25	0.47	4166	1.59	5.75	5.47	4.82
882	BANK QNB KESAWAN	6.18	6144	2.81	0.25	5729	1.99	7.00	8.79	5.15
883	BANK QNB KESAWAN	3.74	8209	3.69	0.23	7245	2.17	7.50	8.37	6.17
884	BANK QNB KESAWAN	0.98	8645	1.73	0.17	8302	0.67	7.50	7.75	2.59
885	BANK QNB KESAWAN	1.58	10756	2.98	0.31	10300	1.29	7.50	7.32	4.62
886	BANK QNB KESAWAN	2.06	12346	4.04	0.27	12665	1.82	7.50	3.99	6.67
887	BANK QNB KESAWAN	2.34	15106	4.92	0.31	16162	2.05	7.75	6.23	8.08
888	BANK QNB KESAWAN	0.65	16791	1.85	0.28	17431	0.59	7.50	6.29	2.70

Tahun	Nama Bank	BO (X ₁) (%)	vkredit (X ₂) (Milliar Rp)	COF (X ₃) (%)	NPL (X ₄) (%)	vdpk (X ₅) (Milliar Rp)	Spread (X ₆) (%)	BI-rate (X ₇) (%)	Inft-1 (X ₈) (%)	LR (Y)
889	BANK QNB KESAWAN	1.30	18452	3.30	1.90	18974	1.27	7.50	7.15	4.98
890	BANK QNB KESAWAN	1.93	20107	5.01	2.78	19214	1.91	7.50	7.18	7.20
891	BANK QNB KESAWAN	2.92	20830	7.08	2.59	18509	2.84	7.50	4.89	9.80
892	BANK QNB KESAWAN	1.03	20214	1.69	3.85	22455	0.59	7.00	4.42	2.66
893	BANK QNB KESAWAN	2.00	19437	3.69	3.92	20166	1.18	6.75	3.33	5.33
894	BANK QNB KESAWAN	4.41	18667	5.39	4.87	20897	1.65	6.50	2.79	8.24
895	BANK QNB KESAWAN	6.66	18288	7.70	6.86	19345	2.30	6.50	3.58	11.20
896	BANK QNB KESAWAN	0.76	17920	1.72	8.76	18960	0.69	6.50	3.83	2.73
897	BANK QNB KESAWAN	3.06	16698	3.44	4.84	18506	1.05	6.50	4.33	5.36
898	BANK QNB KESAWAN	4.12	16628	4.54	6.48	21604	1.17	6.50	3.82	7.77
899	BANK QNB KESAWAN	7.14	14022	6.79	1.85	19926	1.18	6.50	3.30	11.72
900	BANK QNB KESAWAN	0.85	12820	1.51	2.63	17785	0.42	6.50	3.18	2.84
901	BANK SINARMAS	1.82	4211	3.62	1.11	6822	1.62	7.25	6.04	8.81
902	BANK SINARMAS	2.91	4918	5.16	0.80	6782	2.76	6.50	2.75	11.53
903	BANK SINARMAS	3.98	5414	6.65	2.17	6832	4.05	6.50	2.41	14.40
904	BANK SINARMAS	0.10	5609	0.15	2.59	7578	0.11	6.50	3.81	0.36
905	BANK SINARMAS	0.21	5757	0.32	2.15	7165	7.64	6.50	4.16	11.64
906	BANK SINARMAS	0.27	6116	0.40	2.04	8964	0.28	6.50	6.44	1.04
907	BANK SINARMAS	0.34	6865	0.52	1.26	9613	0.33	6.50	6.33	1.27
908	BANK SINARMAS	0.08	7270	0.16	0.80	10112	0.08	6.75	6.84	0.34
909	BANK SINARMAS	0.15	7878	0.30	1.04	10653	0.14	6.75	5.98	0.64
910	BANK SINARMAS	0.19	8693	0.39	0.94	12971	0.18	6.75	4.79	0.91
911	BANK SINARMAS	0.26	9598	0.49	0.88	14060	0.24	6.00	4.15	1.13
912	BANK SINARMAS	1.22	10394	2.74	0.93	14512	1.12	5.75	3.56	5.67
913	BANK SINARMAS	2.36	10849	5.30	0.92	13451	2.60	5.75	4.45	10.46
914	BANK SINARMAS	3.55	10438	7.66	0.92	13863	3.90	5.75	4.58	16.40
915	BANK SINARMAS	5.35	9626	11.32	3.18	12266	5.69	5.75	4.32	23.38
916	BANK SINARMAS	1.35	9363	2.55	3.66	11979	1.42	5.75	5.31	5.56
917	BANK SINARMAS	2.65	9818	5.04	3.88	12238	2.71	5.75	5.47	10.60
918	BANK SINARMAS	3.71	10257	6.82	3.05	13716	3.70	7.00	8.79	15.50
919	BANK SINARMAS	5.15	9968	10.21	2.50	13191	4.92	7.50	8.37	22.12
920	BANK SINARMAS	1.61	10054	3.24	1.55	13255	1.51	7.50	7.75	6.93

Tahun	Nama Bank	BO (X ₁) (%)	vkredit (X ₂) (Milliar Rp)	COF (X ₃) (%)	NPL (X ₄) (%)	vdpk (X ₅) (Milliar Rp)	Spread (X ₆) (%)	BI-rate (X ₇) (%)	Inft-1 (X ₈) (%)	LR (Y)
921	BANK SINARMAS	2.97	10496	5.96	1.57	15320	2.78	7.50	7.32	13.96
922	BANK SINARMAS	4.37	11104	9.25	2.04	15613	4.17	7.50	3.99	20.57
923	BANK SINARMAS	5.80	12571	13.24	3.00	15514	5.37	7.75	6.23	25.41
924	BANK SINARMAS	1.80	12120	4.08	2.55	15333	1.62	7.50	6.29	8.03
925	BANK SINARMAS	3.11	12919	7.40	2.37	17650	2.76	7.50	7.15	15.27
926	BANK SINARMAS	4.10	15411	9.25	2.27	21383	3.71	7.50	7.18	19.64
927	BANK SINARMAS	6.03	15347	13.81	3.95	20070	5.21	7.50	4.89	27.52
928	BANK SINARMAS	1.61	15647	3.70	2.97	21725	1.38	7.00	4.42	7.65
929	BANK SINARMAS	3.58	16450	8.05	4.02	19699	3.01	6.75	3.33	14.75
930	BANK SINARMAS	5.28	16615	11.53	3.45	20133	4.63	6.50	2.79	21.92
931	BANK SINARMAS	6.64	17278	13.59	2.10	22688	5.81	6.50	3.58	28.34
932	BANK SINARMAS	1.61	17978	3.43	3.23	23451	1.57	6.50	3.83	7.25
933	BANK SINARMAS	3.13	18168	6.59	4.21	25867	2.74	6.50	4.33	14.53
934	BANK SINARMAS	5.16	17165	11.04	4.32	23519	4.44	6.50	3.82	23.45
935	BANK SINARMAS	7.44	15458	5.35	3.79	21115	6.60	6.50	3.30	20.29
936	BANK SINARMAS	1.90	16125	0.96	3.75	20333	1.72	6.50	3.18	4.53
937	BANK UOB INDONESIA	3.08	15083	2.95	2.80	16822	3.32	7.25	6.04	8.15
938	BANK UOB INDONESIA	5.37	15441	6.98	2.15	16507	6.31	6.50	2.75	16.61
939	BANK UOB INDONESIA	7.05	15828	8.58	2.24	16847	8.54	6.50	2.41	20.97
940	BANK UOB INDONESIA	1.47	15920	1.17	1.90	17247	1.53	6.50	3.81	3.53
941	BANK UOB INDONESIA	3.06	17041	2.40	2.39	16960	2.98	6.50	4.16	6.54
942	BANK UOB INDONESIA	3.42	25377	3.31	1.78	25263	4.09	6.50	6.44	8.92
943	BANK UOB INDONESIA	4.20	27449	4.04	2.28	28263	5.20	6.50	6.33	11.42
944	BANK UOB INDONESIA	1.07	29879	1.06	2.45	32368	1.15	6.75	6.84	2.78
945	BANK UOB INDONESIA	2.14	33841	2.24	1.59	33281	2.27	6.75	5.98	5.15
946	BANK UOB INDONESIA	2.77	37368	3.04	1.50	39744	3.00	6.75	4.79	7.31
947	BANK UOB INDONESIA	3.51	39357	3.99	1.53	42903	3.79	6.00	4.15	9.66
948	BANK UOB INDONESIA	1.19	40469	1.14	1.50	41180	1.16	5.75	3.56	2.68
949	BANK UOB INDONESIA	1.94	43016	2.02	1.48	46309	2.16	5.75	4.45	5.12
950	BANK UOB INDONESIA	2.81	43722	3.04	1.52	46939	3.27	5.75	4.58	7.65
951	BANK UOB INDONESIA	3.69	44979	4.22	1.81	46539	4.29	5.75	4.32	10.03
952	BANK UOB INDONESIA	0.94	44760	1.09	1.71	48923	1.00	5.75	5.31	2.57

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953	BANK UOB INDONESIA	2.15	46622	2.32	2.38	48111	1.94	5.75	5.47	5.02
954	BANK UOB INDONESIA	3.52	49691	3.25	2.23	52708	2.84	7.00	8.79	7.30
955	BANK UOB INDONESIA	3.88	52216	4.33	1.63	57278	3.63	7.50	8.37	9.72
956	BANK UOB INDONESIA	0.96	53749	1.53	1.76	55864	0.95	7.50	7.75	2.88
957	BANK UOB INDONESIA	3.14	54758	3.04	2.60	58325	1.86	7.50	7.32	5.78
958	BANK UOB INDONESIA	4.40	55541	4.58	3.51	59280	2.70	7.50	3.99	8.63
959	BANK UOB INDONESIA	6.23	56487	5.85	3.72	63235	3.47	7.75	6.23	11.48
960	BANK UOB INDONESIA	2.39	56889	1.42	3.98	67795	0.82	7.50	6.29	2.90
961	BANK UOB INDONESIA	6.00	55075	3.05	2.17	65611	1.59	7.50	7.15	6.04
962	BANK UOB INDONESIA	9.44	58823	4.67	2.33	63598	2.47	7.50	7.18	8.59
963	BANK UOB INDONESIA	15.27	61356	6.17	2.68	64457	3.31	7.50	4.89	11.16
964	BANK UOB INDONESIA	6.21	58615	1.57	3.46	65352	0.91	7.00	4.42	3.07
965	BANK UOB INDONESIA	7.93	60929	3.01	3.30	64021	1.87	6.75	3.33	5.84
966	BANK UOB INDONESIA	10.93	63177	4.23	3.65	66792	2.87	6.50	2.79	8.38
967	BANK UOB INDONESIA	12.41	65789	5.12	3.24	73005	3.56	6.50	3.58	10.77
968	BANK UOB INDONESIA	1.84	66262	1.21	3.27	74641	0.89	6.50	3.83	2.63
969	BANK UOB INDONESIA	3.98	68118	2.42	3.68	74394	1.74	6.50	4.33	5.09
970	BANK UOB INDONESIA	7.32	68453	3.72	3.61	73633	2.58	6.50	3.82	7.62
971	BANK UOB INDONESIA	10.53	63031	4.80	1.09	75047	3.52	6.50	3.30	11.03
972	BANK UOB INDONESIA	3.38	63316	1.09	1.26	71440	0.87	6.50	3.18	2.50
973	BRI AGRONIAGA	3.07	1942	7.85	7.00	2057	1.99	7.25	6.04	10.87
974	BRI AGRONIAGA	4.44	2093	8.28	6.00	2030	3.49	6.50	2.75	12.11
975	BRI AGRONIAGA	5.13	1994	12.71	7.00	2454	4.16	6.50	2.41	21.88
976	BRI AGRONIAGA	1.45	1998	2.21	9.00	2267	1.27	6.50	3.81	4.39
977	BRI AGRONIAGA	2.95	1904	5.95	9.00	2389	2.48	6.50	4.16	11.48
978	BRI AGRONIAGA	4.53	1970	8.95	9.00	2254	4.06	6.50	6.44	16.33
979	BRI AGRONIAGA	5.84	2069	11.30	9.00	2387	5.34	6.50	6.33	20.93
980	BRI AGRONIAGA	1.59	2105	2.56	8.56	2749	1.22	6.75	6.84	5.32
981	BRI AGRONIAGA	3.14	1926	5.72	8.87	2443	2.50	6.75	5.98	11.31
982	BRI AGRONIAGA	3.03	1856	5.47	3.68	2742	3.68	6.75	4.79	14.91
983	BRI AGRONIAGA	5.23	1823	9.62	3.55	2766	4.09	6.00	4.15	22.40
984	BRI AGRONIAGA	1.46	1700	2.90	3.62	2321	1.19	5.75	3.56	6.17

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985	BRI AGRONIAGA	2.92	1771	5.64	3.54	2264	2.66	5.75	4.45	12.14
986	BRI AGRONIAGA	4.17	2195	4.06	3.20	2423	4.28	5.75	4.58	10.69
987	BRI AGRONIAGA	4.38	2531	4.37	3.68	3054	4.53	5.75	4.32	12.51
988	BRI AGRONIAGA	1.14	2715	1.45	3.97	3090	1.13	5.75	5.31	3.32
989	BRI AGRONIAGA	2.19	3082	2.64	3.02	3268	2.43	5.75	5.47	6.09
990	BRI AGRONIAGA	3.02	3379	3.84	2.76	3448	3.47	7.00	8.79	8.78
991	BRI AGRONIAGA	4.08	3699	4.74	2.27	4120	4.39	7.50	8.37	11.37
992	BRI AGRONIAGA	0.87	3860	1.87	2.17	4026	1.19	7.50	7.75	3.55
993	BRI AGRONIAGA	1.85	4081	3.24	2.06	4725	2.23	7.50	7.32	6.87
994	BRI AGRONIAGA	2.80	4547	4.84	1.79	4961	3.22	7.50	3.99	9.49
995	BRI AGRONIAGA	3.42	4695	6.51	2.02	5206	4.06	7.75	6.23	12.75
996	BRI AGRONIAGA	0.95	4966	1.80	2.66	5686	1.05	7.50	6.29	3.52
997	BRI AGRONIAGA	1.99	5367	3.55	2.36	5877	2.42	7.50	7.15	7.08
998	BRI AGRONIAGA	3.01	5626	5.51	2.46	5761	3.37	7.50	7.18	10.28
999	BRI AGRONIAGA	3.77	6045	6.28	1.90	6862	4.25	7.50	4.89	13.02
1000	BRI AGRONIAGA	0.92	6319	1.76	2.13	6824	1.06	7.00	4.42	3.31
1001	BRI AGRONIAGA	1.89	7054	3.27	3.24	7692	2.02	6.75	3.33	6.26
1002	BRI AGRONIAGA	2.50	7606	4.75	2.85	8317	2.82	6.50	2.79	9.07
1003	BRI AGRONIAGA	3.20	8180	5.89	2.88	9224	3.71	6.50	3.58	11.80
1004	BRI AGRONIAGA	0.66	8592	1.67	2.88	9949	0.92	6.50	3.83	3.23
1005	BRI AGRONIAGA	1.47	9174	3.44	3.81	10289	1.77	6.50	4.33	6.26
1006	BRI AGRONIAGA	1.80	9838	5.40	3.31	10276	2.49	6.50	3.82	9.19
1007	BRI AGRONIAGA	2.34	10982	6.03	2.59	12422	3.08	6.50	3.30	11.40
1008	BRI AGRONIAGA	0.42	12506	1.62	2.24	13863	0.86	6.50	3.18	3.02
1009	PAN INDONESIA BANK	2.11	35867	6.86	4.97	50750	1.77	7.25	6.04	13.14
1010	PAN INDONESIA BANK	2.92	40156	5.76	4.79	53556	2.76	6.50	2.75	12.65
1011	PAN INDONESIA BANK	3.74	43196	7.04	3.15	56307	3.67	6.50	2.41	15.63
1012	PAN INDONESIA BANK	1.13	45137	2.42	2.90	57143	1.08	6.50	3.81	4.96
1013	PAN INDONESIA BANK	1.86	49794	4.54	2.80	62455	1.99	6.50	4.16	9.17
1014	PAN INDONESIA BANK	2.66	52674	3.94	3.04	69204	2.89	6.50	6.44	10.30
1015	PAN INDONESIA BANK	3.70	57525	5.00	4.36	75055	3.50	6.50	6.33	12.98
1016	PAN INDONESIA BANK	0.94	61012	1.44	4.26	78589	0.89	6.75	6.84	3.45

Tahun	Nama Bank	BO (X ₁) (%)	vkredit (X ₂) (Milliar Rp)	COF (X ₃) (%)	NPL (X ₄) (%)	vdpk (X ₅) (Milliar Rp)	Spread (X ₆) (%)	BI-rate (X ₇) (%)	Inft-1 (X ₈) (%)	LR (Y)
1017	PAN INDONESIA BANK	1.94	63677	2.87	3.83	77979	1.97	6.75	5.98	6.85
1018	PAN INDONESIA BANK	2.95	66741	4.23	3.88	78901	3.02	6.75	4.79	9.88
1019	PAN INDONESIA BANK	3.82	70794	5.27	3.56	85537	3.80	6.00	4.15	12.72
1020	PAN INDONESIA BANK	0.71	74399	1.41	3.61	89832	0.89	5.75	3.56	3.17
1021	PAN INDONESIA BANK	1.47	83075	2.74	3.30	92160	1.77	5.75	4.45	5.77
1022	PAN INDONESIA BANK	2.19	91751	4.05	1.64	94488	2.65	5.75	4.58	8.00
1023	PAN INDONESIA BANK	2.85	91766	5.17	1.69	101503	3.39	5.75	4.32	10.94
1024	PAN INDONESIA BANK	0.67	93437	1.41	1.70	105203	0.85	5.75	5.31	2.92
1025	PAN INDONESIA BANK	1.32	96071	2.83	1.49	105704	1.75	5.75	5.47	5.74
1026	PAN INDONESIA BANK	2.06	102694	3.97	1.43	114369	2.68	7.00	8.79	8.18
1027	PAN INDONESIA BANK	2.69	103046	5.43	2.13	117422	3.39	7.50	8.37	11.25
1028	PAN INDONESIA BANK	0.61	102710	1.69	2.15	115202	0.82	7.50	7.75	3.11
1029	PAN INDONESIA BANK	1.21	108739	3.42	2.08	118866	1.60	7.50	7.32	6.03
1030	PAN INDONESIA BANK	1.91	109180	5.21	2.01	120602	2.35	7.50	3.99	9.21
1031	PAN INDONESIA BANK	2.61	109616	7.03	2.05	121061	3.29	7.75	6.23	12.54
1032	PAN INDONESIA BANK	0.71	109677	1.86	1.66	118870	0.89	7.50	6.29	3.29
1033	PAN INDONESIA BANK	1.44	113701	3.75	1.78	117904	1.80	7.50	7.15	6.43
1034	PAN INDONESIA BANK	2.31	113725	5.36	2.30	123394	2.67	7.50	7.18	9.76
1035	PAN INDONESIA BANK	3.08	115367	7.15	2.41	122406	3.68	7.50	4.89	12.98
1036	PAN INDONESIA BANK	0.80	114468	1.64	2.64	122133	1.06	7.00	4.42	3.32
1037	PAN INDONESIA BANK	1.70	122135	3.18	2.76	127706	2.08	6.75	3.33	6.35
1038	PAN INDONESIA BANK	2.48	119293	4.81	2.63	127247	3.12	6.50	2.79	9.83
1039	PAN INDONESIA BANK	3.17	122300	5.98	2.85	135770	4.11	6.50	3.58	12.81
1040	PAN INDONESIA BANK	0.73	119728	1.43	2.94	138276	0.96	6.50	3.83	3.18
1041	PAN INDONESIA BANK	1.41	124334	2.99	2.88	133239	1.89	6.50	4.33	6.14
1042	PAN INDONESIA BANK	2.07	124653	4.35	2.94	136680	2.86	6.50	3.82	9.24
1043	PAN INDONESIA BANK	2.72	127275	5.70	2.84	138185	3.83	6.50	3.30	12.10
1044	PAN INDONESIA BANK	0.70	127843	1.32	2.65	141628	0.95	6.50	3.18	2.93