

LAMPIRAN

RIWAYAT HIDUP

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Riwayat Pendidikan : 1. SD Negeri 164 Palembang
2. SMP Negeri 47 Palembang
3. SMA Negeri 12 Palembang
4. S1 Perbankan Syariah UIN Raden Fatah Palembang

- Lampiran 1 : Data RGEC Bank Umum Konvensional dan Bank Umum Syariah
- Lampiran 2 : Output SPSS Statistik Deskriptif, Uji Normalitas, Uji *Independent Sample T-Test* dan Uji *Mann Whitney U-Test*
- Lampiran 3 : Pembobotan Tingkat Kesehatan Bank Umum Konvensional dan Bank Umum Syariah

Lampiran 1 : Data RGEK Bank Umum Konvensional dan Bank Umum Syariah

Data Risk Profile Bank Umum Konvensional Periode 2016 – 2020

No.	Nama Bank	Tahun					Rata-rata
		2016	2017	2018	2019	2020	
1.	Bank Artha Graha Internasional	1.44	4.30	3.33	4.25	3.14	3.29
2.	Bank Bumi Arta	1.01	0.85	0.69	0.70	1.81	1.01
3.	Bank Jtrust Indonesia	2.91	1.53	3.12	0.80	2.72	2.22
4.	Bank Of India Indonesia	4.69	3.59	3.23	1.99	2.22	3.14
5.	Bank Mestika Dharma	2.18	1.32	1.04	0.63	0.75	1.18
6.	Bank Shinhan Indonesia	0.92	0.74	0.43	2.41	4.24	1.75
7.	Bank Sinarmas	1.47	2.34	2.73	4.33	1.39	2.45
8.	Bank Maspion Indonesia	0.81	1.38	2.10	2.27	1.68	1.65
9.	Bank Ganesha	0.80	0.20	0.83	1.06	2.86	1.15
10.	Bank ICBC Indonesia	2.09	2.06	2.47	1.77	2.88	2.25
11.	Bank QNB Indonesia	2.94	1.14	1.47	4.45	1.21	2.24
12.	Bank Woori Saudara Indonesia	0.98	0.90	1.08	1.18	0.55	0.94
13.	Bank MNC Internasional	2.38	2.82	3.43	3.57	3.63	3.17
14.	Bank Raya Indonesia	1.36	1.31	1.78	4.86	2.73	2.41
15.	Bank SBI Indonesia	2.67	0.00	0.00	0.72	0.59	0.80
16.	Bank Index Selindo	1.53	1.66	2.17	1.99	1.36	1.74
17.	Bank Mayora	1.66	2.23	1.32	2.85	2.11	2.03
18.	Bank China Construction Bank Indonesia	2.48	2.26	1.62	1.72	1.92	2.00
19.	Bank Resona Perdania	1.26	0.90	1.95	1.79	1.72	1.52
20.	Bank Capital Indonesia	2.94	2.43	2.50	1.34	0.00	1.84
21.	Bank IBK Indonesia	3.33	4.96	4.64	4.89	2.52	4.07
22.	Bank CTBC Indonesia	3.61	0.20	0.40	0.81	0.56	1.12
23.	Bank Commonwealth	1.68	2.90	2.34	3.08	2.74	2.55
24.	Bank Bisnis Internasional	2.40	1.93	2.09	1.32	0.82	1.71
25.	Bank Jasa Jakarta	0.00	0.00	0.15	0.13	0.63	0.18
26.	Bank NEO Commerce	2.48	2.07	9.92	1.63	2.67	3.75
27.	Bank Digital BCA	2.73	2.31	1.38	0.00	0.00	1.28
28.	Bank National NOBU	0.00	0.05	0.44	2.07	0.17	0.55
29.	Bank Ina Perdana	2.29	2.48	2.06	3.10	0.20	2.03
30.	Prima Master Bank	1.03	1.16	3.25	2.70	0.08	1.64
31.	Bank Sahabat Sampoerna	2.65	2.47	2.62	3.22	0.69	2.33
32.	Bank Oke Indonesia	1.34	2.35	1.94	2.60	2.98	2.24
33.	Bank Amar Indonesia	1.75	3.14	-0.61	0.00	4.80	1.82
34.	Bank Seabank Indonesia	0.46	1.91	2.06	2.06	0.33	1.36
35.	Bank Jago	4.08	4.09	4.15	0.00	0.00	2.46
36.	Bank Multiarta Sentosa	1.02	0.77	0.56	2.94	1.90	1.44

37.	Bank Fama Internasional	2.05	3.54	3.98	4.42	4.32	3.66
38.	Bank Mandiri Taspen	0.12	0.25	0.20	0.12	0.11	0.16
39.	Bank Victoria Internasional	2.37	2.32	1.90	4.96	4.91	3.29
40.	Allo Bank Indonesia	1.90	2.39	2.44	3.93	1.75	2.48
41.	Bank Daerah Istimewa Yogyakarta	2.47	2.29	1.51	0.82	0.44	1.51
42.	Bank Sumatera Utara	1.19	1.44	1.35	1.77	2.24	1.60
43.	Bank Nagari	2.14	1.96	1.49	1.62	1.24	1.69
44.	Bank Lampung	0.14	0.05	0.04	0.16	0.02	0.08
45.	Bank Kalimantan Selatan	2.35	3.57	2.28	1.53	0.97	2.14
46.	Bank Kalimantan Barat	0.15	0.17	0.15	0.13	0.53	0.23
47.	Bank Kalimantan Timur dan Kalimantan Utara	1.98	1.97	1.82	2.41	2.92	2.22
48.	Bank Kalimantan Tengah	0.09	0.21	0.11	0.14	0.18	0.15
49.	Bank Sulawesi Utara dan Gorontalo	0.50	0.52	1.62	0.93	1.88	1.09
50.	Bank Bali	0.94	1.65	1.06	0.30	0.60	0.91
51.	Bank Nusa Tenggara Timur	0.77	1.37	1.27	1.86	2.31	1.52
52.	Bank Maluku dan Maluku Utara	0.65	0.44	0.34	0.20	0.47	0.42
53.	Bank Papua	6.77	3.79	2.44	2.00	1.39	3.28
54.	Bank Bengkulu	0.06	0.06	0.05	0.11	0.36	0.13
55.	Bank Sulawesi Tengah	0.03	0.17	0.21	0.00	0.00	0.08
56.	Bank Sulawesi Tenggara	0.84	0.57	0.33	0.39	0.43	0.51
57.	Bank Banten	4.76	4.67	4.92	4.01	4.51	4.57
	Rata-rata	1.78	1.76	1.83	1.88	1.62	1.77

Sumber: Data diolah, 2022

Data Risk Profile Bank Umum Syariah Periode 2016 – 2020

No.	Nama Bank	Tahun					Rata-rata
		2016	2017	2018	2019	2020	
1.	Bank Aceh Syariah	0.07	0.04	0.04	0.04	0.04	0.05
2.	Bank Muamalat Indonesia	1.40	2.75	2.58	4.30	3.95	3.00
3.	Bank Victoria Syariah	3.36	4.08	3.41	2.64	3.01	3.30
4.	Bank Jabar Banten Syariah	4.94	2.85	1.96	1.50	2.86	2.82
5.	Bank Panin Dubai Syariah	1.86	4.83	3.84	2.80	2.45	3.16
6.	Bank Syariah Bukopin	4.66	4.18	3.65	4.05	4.95	4.30
7.	BCA Syariah	0.21	0.04	0.28	0.26	0.01	0.16
8.	Bank Tabungan Pensiunan Nasional Syariah	0.20	0.05	0.02	0.26	0.02	0.11
	Rata-rata	2.09	2.35	1.97	1.98	2.16	2.11

Sumber: Data diolah, 2022

Data GCG Bank Umum Konvensional Periode 2016 – 2020

No.	Nama Bank	Tahun					Rata-rata
		2016	2017	2018	2019	2020	
1.	Bank Artha Graha Internasional	2	2	2	3	2	2.20
2.	Bank Bumi Arta	2	2	2	2	2	2.00
3.	Bank Jtrust Indonesia	3	2	3	3	3	2.80
4.	Bank Of India Indonesia	3	3	3	3	3	3.00
5.	Bank Mestika Dharma	3	2	2	2	2	2.20
6.	Bank Shinhan Indonesia	2	2	2	2	2	2.00
7.	Bank Sinarmas	2	2	2	2	2	2.00
8.	Bank Maspion Indonesia	2	2	2	2	2	2.00
9.	Bank Ganesha	3	3	2	2	2	2.40
10.	Bank ICBC Indonesia	2	2	2	2	2	2.00
11.	Bank QNB Indonesia	2	2	2	2	2	2.00
12.	Bank Woori Saudara Indonesia	2	2	2	2	2	2.00
13.	Bank MNC Internasional	3	3	3	2	2	2.60
14.	Bank Raya Indonesia	2	2	2	2	2	2.00
15.	Bank SBI Indonesia	2	2	2	2	2	2.00
16.	Bank Index Selindo	2	2	2	2	2	2.00
17.	Bank Mayora	2	2	2	2	2	2.00
18.	Bank China Construction Bank Indonesia	2	2	2	2	2	2.00
19.	Bank Resona Perdania	2	2	2	2	2	2.00
20.	Bank Capital Indonesia	2	2	2	3	3	2.40
21.	Bank IBK Indonesia	2	2	2	2	2	2.00
22.	Bank CTBC Indonesia	2	2	2	2	2	2.00
23.	Bank Commonwealth	2	2	2	2	2	2.00
24.	Bank Bisnis Internasional	2	2	2	2	2	2.00
25.	Bank Jasa Jakarta	2	2	2	2	2	2.00
26.	Bank NEO Commerce	2	3	3	2	3	2.60
27.	Bank Digital BCA	1	2	2	2	2	1.80
28.	Bank National NOBU	2	2	2	2	2	2.00
29.	Bank Ina Perdana	2	2	2	2	2	2.00
30.	Prima Master Bank	2	2	2	2	2	2.00
31.	Bank Sahabat Sampoerna	2	2	2	2	2	2.00
32.	Bank Oke Indonesia	3	2	2	2	2	2.20
33.	Bank Amar Indonesia	3	2	3	2	3	2.60
34.	Bank Seabank Indonesia	2	2	2	3	2	2.20
35.	Bank Jago	3	3	3	2	2	2.60
36.	Bank Multiarta Sentosa	2	2	2	2	2	2.00
37.	Bank Fama Internasional	2	2	2	2	2	2.00
38.	Bank Mandiri Taspen	2	1	2	2	2	1.80

39.	Bank Victoria Internasional	2	2	2	2	3	2.20
40.	Allo Bank Indonesia	2	2	3	3	3	2.60
41.	Bank Daerah Istimewa Yogyakarta	1	2	2	2	2	1.80
42.	Bank Sumatera Utara	2	2	2	2	2	2.00
43.	Bank Nagari	3	2	2	2	2	2.20
44.	Bank Lampung	3	3	3	3	2	2.80
45.	Bank Kalimantan Selatan	2	2	2	1	1	1.60
46.	Bank Kalimantan Barat	3	2	3	2	2	2.40
47.	Bank Kalimantan Timur dan Kalimantan Utara	3	3	2	2	2	2.40
48.	Bank Kalimantan Tengah	2	2	2	2	2	2.00
49.	Bank Sulawesi Utara dan Gorontalo	2	2	2	2	2	2.00
50.	Bank Bali	2	2	2	2	2	2.00
51.	Bank Nusa Tenggara Timur	3	3	3	3	3	3.00
52.	Bank Maluku dan Maluku Utara	3	3	3	3	3	3.00
53.	Bank Papua	3	3	2	2	2	2.40
54.	Bank Bengkulu	2	3	3	1	1	2.00
55.	Bank Sulawesi Tengah	3	3	3	3	2	2.80
56.	Bank Sulawesi Tenggara	2	2	2	3	3	2.40
57.	Bank Banten	3	3	3	3	4	3.20
Rata-rata		2.26	2.21	2.25	2.18	2.18	2.21

Sumber: Data diolah, 2022

Data GCG Bank Umum Syariah Periode 2016 – 2020

No.	Nama Bank	Tahun					Rata-rata
		2016	2017	2018	2019	2020	
1.	Bank Aceh Syariah	3	3	3	2	2	2.60
2.	Bank Muamalat Indonesia	2	3	3	3	3	2.80
3.	Bank Victoria Syariah	2	2	2	2	2	2.00
4.	Bank Jabar Banten Syariah	3	3	3	3	3	3.00
5.	Bank Panin Dubai Syariah	2	3	2	2	2	2.20
6.	Bank Syariah Bukopin	2	2	2	3	2	2.20
7.	BCA Syariah	1	1	1	1	1	1.00
8.	Bank Tabungan Pensiunan Nasional Syariah	2	2	2	2	2	2.00
Rata-rata		2.13	2.38	2.25	2.25	2.13	2.23

Sumber: Data diolah, 2022

Data Earnings Bank Umum Konvensional Periode 2016 – 2020

No.	Nama Bank	Tahun					Rata-rata
		2016	2017	2018	2019	2020	
1.	Bank Artha Graha Internasional	0.35	0.31	0.27	-0.30	0.11	0.15
2.	Bank Bumi Arta	1.52	1.73	1.77	0.96	0.69	1.33
3.	Bank Jtrust Indonesia	-5.02	0.80	-2.25	0.29	-3.36	-1.91
4.	Bank Of India Indonesia	-11.15	-3.39	0.24	0.60	0.49	-2.64
5.	Bank Mestika Dharma	2.30	3.19	2.96	2.72	3.17	2.87
6.	Bank Shinhan Indonesia	0.75	2.19	1.98	0.43	0.86	1.24
7.	Bank Sinarmas	1.72	1.26	0.25	0.23	0.30	0.75
8.	Bank Maspion Indonesia	1.67	1.60	1.54	1.13	1.09	1.41
9.	Bank Ganesha	1.62	1.59	0.16	0.32	0.10	0.76
10.	Bank ICBC Indonesia	1.61	0.83	0.28	0.22	0.05	0.60
11.	Bank QNB Indonesia	-3.34	-3.72	0.12	0.02	-1.24	-1.63
12.	Bank Woori Saudara Indonesia	1.93	2.37	2.59	1.88	1.84	2.12
13.	Bank MNC Internasional	0.11	-7.47	0.74	0.27	0.15	-1.24
14.	Bank Raya Indonesia	1.49	1.45	1.54	0.31	0.24	1.01
15.	Bank SBI Indonesia	0.17	2.52	3.95	2.37	1.54	2.11
16.	Bank Index Selindo	2.19	1.78	1.56	1.33	1.10	1.59
17.	Bank Mayora	1.39	0.81	0.73	0.25	0.21	0.68
18.	Bank China Construction Bank Indonesia	0.69	0.54	0.86	0.71	0.29	0.62
19.	Bank Resona Perdania	1.20	-1.87	0.12	0.56	0.45	0.09
20.	Bank Capital Indonesia	1.00	0.79	0.90	0.13	0.44	0.65
21.	Bank IBK Indonesia	0.15	-0.20	-0.77	-3.87	-1.75	-1.29
22.	Bank CTBC Indonesia	1.57	0.62	0.88	0.79	0.58	0.89
23.	Bank Commonwealth	-2.80	0.52	0.37	0.14	-0.12	-0.38
24.	Bank Bisnis Internasional	2.49	3.30	3.84	2.87	4.15	3.33
25.	Bank Jasa Jakarta	2.74	2.56	2.51	2.25	1.31	2.27
26.	Bank NEO Commerce	2.53	0.43	-2.83	0.37	0.34	0.17
27.	Bank Digital BCA	0.41	-2.14	0.53	-2.90	3.42	-0.14
28.	Bank National NOBU	0.53	0.48	0.42	0.52	0.57	0.50
29.	Bank Ina Perdana	1.02	0.82	0.50	0.23	0.51	0.62
30.	Prima Master Bank	-2.26	0.76	0.92	0.59	-4.00	-0.80
31.	Bank Sahabat Sampoerna	0.74	0.65	1.21	0.26	0.66	0.70
32.	Bank Oke Indonesia	0.83	0.57	0.81	-0.27	0.35	0.46
33.	Bank Amar Indonesia	-5.08	0.79	1.59	2.99	0.74	0.21
34.	Bank Seabank Indonesia	2.12	0.55	0.57	-3.20	-14.11	-2.81
35.	Bank Jago	-5.25	-1.06	-2.76	-15.89	-11.27	-7.25
36.	Bank Multiarta Sentosa	1.76	1.63	1.67	1.28	0.83	1.43
37.	Bank Fama Internasional	2.34	2.08	2.54	1.80	1.08	1.97
38.	Bank Mandiri Taspen	1.62	2.02	2.64	2.62	1.84	2.15

39.	Bank Victoria Internasional	0.52	0.64	0.33	-0.09	-1.26	0.03
40.	Allo Bank Indonesia	0.53	0.69	-5.06	-1.87	2.04	-0.73
41.	Bank Daerah Istimewa Yogyakarta	3.05	2.88	2.84	3.01	2.27	2.81
42.	Bank Sumatera Utara	2.74	2.65	2.09	2.21	1.89	2.32
43.	Bank Nagari	2.19	1.86	2.03	2.06	1.78	1.98
44.	Bank Lampung	2.85	2.44	2.27	2.31	2.76	2.53
45.	Bank Kalimantan Selatan	2.60	1.83	1.31	1.41	1.83	1.80
46.	Bank Kalimantan Barat	2.88	2.94	2.71	2.73	2.91	2.83
47.	Bank Kalimantan Timur dan Kalimantan Utara	2.99	2.71	2.39	1.20	1.22	2.10
48.	Bank Kalimantan Tengah	4.24	3.84	3.87	3.17	2.94	3.61
49.	Bank Sulawesi Utara dan Gorontalo	2.00	2.80	2.30	1.44	1.60	2.03
50.	Bank Bali	3.76	3.16	3.17	3.08	2.70	3.17
51.	Bank Nusa Tenggara Timur	2.94	2.98	2.77	2.26	2.03	2.60
52.	Bank Maluku dan Maluku Utara	3.15	3.14	3.07	2.78	2.81	2.99
53.	Bank Papua	1.28	0.61	1.24	1.35	1.67	1.23
54.	Bank Bengkulu	2.78	2.02	1.76	2.15	2.06	2.15
55.	Bank Sulawesi Tengah	2.91	2.49	2.51	2.51	3.07	2.70
56.	Bank Sulawesi Tenggara	3.87	3.92	4.01	3.73	3.54	3.81
57.	Bank Banten	-9.58	-1.43	-1.57	-2.09	-3.80	-3.69
Rata-rata		0.80	1.12	1.21	0.67	0.49	0.86

Sumber: Data diolah, 2022

Data *Earnings* Bank Umum Syariah Periode 2016 – 2020

No.	Nama Bank	Tahun					Rata-rata
		2016	2017	2018	2019	2020	
1.	Bank Aceh Syariah	0.52	2.51	2.38	2.33	1.73	1.89
2.	Bank Muamalat Indonesia	0.22	0.11	0.08	0.05	0.03	0.10
3.	Bank Victoria Syariah	-2.19	0.36	0.32	0.05	0.16	-0.26
4.	Bank Jabar Banten Syariah	-8.09	-5.69	0.54	0.60	0.41	-2.45
5.	Bank Panin Dubai Syariah	0.37	-10.77	0.26	0.25	0.06	-1.97
6.	Bank Syariah Bukopin	-1.12	0.02	0.02	0.04	0.04	-0.20
7.	BCA Syariah	1.13	1.17	1.17	1.15	1.09	1.14
8.	Bank Tabungan Pensiunan Nasional Syariah	8.98	11.19	12.37	13.58	7.16	10.66
Rata-rata		-0.02	-0.14	2.14	2.26	1.34	1.11

Sumber: Data diolah, 2022

Data *Capital* Bank Umum Konvensional Periode 2016 – 2020

No.	Nama Bank	Tahun					Rata-rata
		2016	2017	2018	2019	2020	
1.	Bank Artha Graha Internasional	19.92	17.44	19.80	18.55	16.37	18.42
2.	Bank Bumi Arta	25.15	25.67	25.52	23.55	25.80	25.14
3.	Bank Jtrust Indonesia	15.28	14.15	14.03	14.53	11.59	13.92
4.	Bank Of India Indonesia	34.58	42.64	39.46	45.85	45.49	41.60
5.	Bank Mestika Dharma	35.12	35.21	34.58	38.60	47.29	38.16
6.	Bank Shinhan Indonesia	85.28	67.85	38.62	31.31	30.18	50.65
7.	Bank Sinarmas	16.70	18.31	17.60	17.32	17.10	17.41
8.	Bank Maspion Indonesia	24.32	21.59	21.28	20.19	16.53	20.78
9.	Bank Ganesha	34.93	30.10	31.85	32.84	35.70	33.08
10.	Bank ICBC Indonesia	15.86	17.72	16.21	21.64	23.87	19.06
11.	Bank QNB Indonesia	16.46	20.30	26.50	21.08	24.53	21.77
12.	Bank Woori Saudara Indonesia	17.20	24.86	23.04	20.02	19.98	21.02
13.	Bank MNC Internasional	19.54	12.58	16.27	15.16	15.75	15.86
14.	Bank Raya Indonesia	23.68	29.58	28.34	24.28	24.33	26.04
15.	Bank SBI Indonesia	47.33	42.17	39.73	43.68	50.84	44.75
16.	Bank Index Selindo	25.53	27.06	22.57	20.82	22.52	23.70
17.	Bank Mayora	28.17	24.96	23.68	21.47	25.21	24.70
18.	Bank China Construction Bank Indonesia	19.43	15.75	15.69	17.38	35.28	20.71
19.	Bank Resona Perdania	26.50	23.50	18.32	20.96	23.39	22.53
20.	Bank Capital Indonesia	20.64	22.56	18.66	12.67	18.11	18.53
21.	Bank IBK Indonesia	16.81	17.10	15.50	26.50	30.49	21.28
22.	Bank CTBC Indonesia	27.88	24.62	25.34	23.87	26.01	25.54
23.	Bank Commonwealth	25.87	23.77	23.65	23.95	25.07	24.46
24.	Bank Bisnis Internasional	55.55	53.54	51.02	58.78	94.62	62.70
25.	Bank Jasa Jakarta	32.32	31.86	33.76	37.77	50.00	37.14
26.	Bank NEO Commerce	21.38	18.18	19.47	29.35	32.78	24.23
27.	Bank Digital BCA	30.66	47.48	54.60	201.04	820.88	230.93
28.	Bank National NOBU	26.18	26.83	23.27	21.56	22.02	23.97
29.	Bank Ina Perdana	30.36	66.43	55.03	37.41	40.08	45.86
30.	Prima Master Bank	17.47	18.60	17.22	16.24	10.95	16.10
31.	Bank Sahabat Sampoerna	18.28	19.93	19.51	21.08	19.07	19.57
32.	Bank Oke Indonesia	26.84	25.83	28.10	41.27	53.98	35.20
33.	Bank Amar Indonesia	125.65	84.86	42.43	55.64	45.34	70.78
34.	Bank Seabank Indonesia	22.23	14.80	16.49	13.53	51.58	23.73
35.	Bank Jago	22.87	21.26	18.63	148.28	91.38	60.48
36.	Bank Multiarta Sentosa	28.20	21.73	16.46	16.45	19.90	20.55
37.	Bank Fama Internasional	25.96	27.75	27.19	25.75	72.77	35.88
38.	Bank Mandiri Taspen	31.32	22.32	24.72	21.72	17.36	23.49

39.	Bank Victoria Internasional	24.58	18.17	16.73	17.29	16.68	18.69
40.	Allo Bank Indonesia	21.73	19.60	16.85	16.20	19.61	18.80
41.	Bank Daerah Istimewa Yogyakarta	21.61	19.97	19.41	24.74	26.80	22.51
42.	Bank Sumatera Utara	16.42	15.85	17.85	18.49	20.99	17.92
43.	Bank Nagari	19.95	19.97	20.50	19.96	19.70	20.02
44.	Bank Lampung	20.39	20.57	19.80	18.54	27.86	21.43
45.	Bank Kalimantan Selatan	22.72	19.81	25.63	23.30	22.05	22.70
46.	Bank Kalimantan Barat	20.66	21.59	24.31	24.27	24.46	23.06
47.	Bank Kalimantan Timur dan Kalimantan Utara	24.50	24.84	21.06	21.94	23.35	23.14
48.	Bank Kalimantan Tengah	26.79	31.62	29.13	25.89	23.77	27.44
49.	Bank Sulawesi Utara dan Gorontalo	17.11	16.61	16.49	15.04	15.19	16.09
50.	Bank Bali	20.42	18.90	23.47	22.48	20.56	21.17
51.	Bank Nusa Tenggara Timur	23.57	22.66	21.59	21.59	21.50	22.18
52.	Bank Maluku dan Maluku Utara	19.53	22.68	24.73	25.46	26.16	23.71
53.	Bank Papua	17.53	17.99	22.21	21.43	20.68	19.97
54.	Bank Bengkulu	19.08	19.36	19.26	19.14	24.24	20.22
55.	Bank Sulawesi Tengah	28.15	27.80	27.22	27.21	27.37	27.55
56.	Bank Sulawesi Tenggara	24.69	26.30	26.33	25.13	25.59	25.61
57.	Bank Banten	13.22	10.22	10.04	9.01	34.75	15.45
	Rata-rata	27.02	26.24	24.68	29.81	43.78	30.30

Sumber: Data diolah, 2022

Data Capital Bank Umum Syariah Periode 2016 – 2020

No.	Nama Bank	Tahun					Rata-rata
		2016	2017	2018	2019	2020	
1.	Bank Aceh Syariah	20.74	21.50	19.67	18.90	18.60	19.88
2.	Bank Muamalat Indonesia	12.74	13.62	12.34	12.42	15.21	13.27
3.	Bank Victoria Syariah	15.98	19.29	22.07	19.44	24.60	20.28
4.	Bank Jabar Banten Syariah	18.25	16.25	16.43	14.95	24.14	18.00
5.	Bank Panin Dubai Syariah	18.17	11.51	23.15	14.46	31.43	19.74
6.	Bank Syariah Bukopin	17.00	19.20	19.31	15.25	22.22	18.60
7.	BCA Syariah	36.78	29.39	24.27	38.28	45.26	34.80
8.	Bank Tabungan Pensiunan Nasional Syariah	23.80	28.91	40.92	44.57	49.44	37.53
	Rata-rata	20.43	19.96	22.27	22.28	28.86	22.76

Sumber: Data diolah, 2022

Data Tingkat Kesehatan BUK Periode 2016 – 2020

No.	Nama Bank	Tahun					Rata-rata
		2016	2017	2018	2019	2020	
1.	Bank Artha Graha Internasional	80	75	75	65	75	74.00
2.	Bank Bumi Arta	95	95	95	85	85	91.00
3.	Bank Jtrust Indonesia	65	85	65	75	65	71.00
4.	Bank Of India Indonesia	65	65	70	80	70	70.00
5.	Bank Mestika Dharma	85	95	95	95	95	93.00
6.	Bank Shinhan Indonesia	85	95	95	75	80	86.00
7.	Bank Sinarmas	95	85	75	75	80	82.00
8.	Bank Maspion Indonesia	95	95	90	80	85	89.00
9.	Bank Ganesha	90	90	80	80	75	83.00
10.	Bank ICBC Indonesia	90	80	75	80	75	80.00
11.	Bank QNB Indonesia	70	75	80	75	75	75.00
12.	Bank Woori Saudara Indonesia	95	95	95	95	95	95.00
13.	Bank MNC Internasional	70	65	75	75	75	72.00
14.	Bank Raya Indonesia	90	90	95	75	75	85.00
15.	Bank SBI Indonesia	75	95	95	95	95	91.00
16.	Bank Index Selindo	95	95	90	90	85	91.00
17.	Bank Mayora	90	80	85	75	75	81.00
18.	Bank China Construction Bank Indonesia	80	80	85	85	80	82.00
19.	Bank Resona Perdania	85	75	80	85	80	81.00
20.	Bank Capital Indonesia	80	80	80	75	75	78.00
21.	Bank IBK Indonesia	75	70	70	70	70	71.00
22.	Bank CTBC Indonesia	90	85	85	85	85	86.00
23.	Bank Commonwealth	75	85	80	80	75	79.00
24.	Bank Bisnis Internasional	90	95	90	95	95	93.00
25.	Bank Jasa Jakarta	95	95	95	95	90	94.00
26.	Bank NEO Commerce	90	70	55	80	70	73.00
27.	Bank Digital BCA	80	70	85	75	95	81.00
28.	Bank National NOBU	85	80	80	80	85	82.00
29.	Bank Ina Perdana	80	80	75	75	85	79.00
30.	Prima Master Bank	75	85	80	80	70	78.00
31.	Bank Sahabat Sampoerna	80	80	80	75	85	80.00
32.	Bank Oke Indonesia	80	80	85	70	75	78.00
33.	Bank Amar Indonesia	70	80	90	95	75	82.00
34.	Bank Seabank Indonesia	95	85	80	65	75	80.00
35.	Bank Jago	65	65	65	75	75	69.00
36.	Bank Multiarta Sentosa	95	95	95	85	85	91.00
37.	Bank Fama Internasional	90	90	90	90	80	88.00
38.	Bank Mandiri Taspen	95	100	95	95	95	96.00

39.	Bank Victoria Internasional	80	80	80	70	65	75.00
40.	Allo Bank Indonesia	85	80	65	65	90	77.00
41.	Bank Daerah Istimewa Yogyakarta	95	90	95	95	95	94.00
42.	Bank Sumatera Utara	95	95	95	95	90	94.00
43.	Bank Nagari	85	95	95	95	95	93.00
44.	Bank Lampung	90	90	90	90	95	91.00
45.	Bank Kalimantan Selatan	90	90	85	95	100	92.00
46.	Bank Kalimantan Barat	90	95	85	95	95	92.00
47.	Bank Kalimantan Timur dan Kalimantan Utara	90	90	95	80	80	87.00
48.	Bank Kalimantan Tengah	95	95	95	95	95	95.00
49.	Bank Sulawesi Utara dan Gorontalo	95	95	95	90	95	94.00
50.	Bank Bali	95	95	95	95	95	95.00
51.	Bank Nusa Tenggara Timur	90	90	90	90	85	89.00
52.	Bank Maluku dan Maluku Utara	90	90	90	90	90	90.00
53.	Bank Papua	75	75	80	85	95	82.00
54.	Bank Bengkulu	95	90	90	100	100	95.00
55.	Bank Sulawesi Tengah	90	90	90	90	95	91.00
56.	Bank Sulawesi Tenggara	95	95	95	90	90	93.00
57.	Bank Banten	65	65	65	55	60	62.00
	Rata-rata	85.35	85.35	84.56	83.16	83.60	84.40

Sumber: Data diolah, 2022

Data Tingkat Kesehatan BUS Periode 2016 – 2020

No.	Nama Bank	Tahun					Rata-rata
		2016	2017	2018	2019	2020	
1.	Bank Aceh Syariah	80	90	90	95	95	90.00
2.	Bank Muamalat Indonesia	80	70	70	70	70	72.00
3.	Bank Victoria Syariah	80	75	75	75	75	76.00
4.	Bank Jabar Banten Syariah	65	65	80	75	80	73.00
5.	Bank Panin Dubai Syariah	80	65	75	75	75	74.00
6.	Bank Syariah Bukopin	70	75	75	70	75	73.00
7.	BCA Syariah	90	90	90	90	90	90.00
8.	Bank Tabungan Pensiunan Nasional Syariah	95	95	95	95	95	95.00
	Rata-rata	80.00	78.13	81.25	80.63	81.88	80.38

Sumber: Data diolah, 2022

**Lampiran 2 : Output SPSS Statistik Deskriptif, Uji Normalitas, Uji
Independent Samples T-Test, Uji Mann-Whitney**

1. Output SPSS Statistik Deskriptif

a. Bank Umum Konvensional

Descriptive Statistics

	N	Minimum	Maximum	Mean
Risk Profile BUK	57	.08	4.57	1.7725
GCG BUK	57	1.60	3.20	2.2140
Earnings BUK	57	-7.25	3.81	.8572
Capital BUK	57	13.92	230.93	30.3049
Tingkat Kesehatan BUK	57	62	96	84.40
Valid N (listwise)	57			

b. Bank Umum Syariah

Descriptive Statistics

	N	Minimum	Maximum	Mean
Risk Profile BUS	8	.05	4.30	2.1125
GCG BUS	8	1.00	3.00	2.2250
Earnings BUS	8	-2.45	10.66	1.1138
Capital BUS	8	13.27	37.53	22.7625
Tingkat Kesehatan BUS	8	72	95	80.38
Valid N (listwise)	8			

c. BUK dan BUS

Descriptive Statistics

	N	Minimum	Maximum	Mean
Risk Profile	65	.05	4.57	1.8143
Good Corporate Governance	65	1.00	3.20	2.2154
Earnings	65	-7.25	10.66	.8888
Capital	65	13.27	230.93	29.3766
Tingkat Kesehatan Bank	65	62	96	83.91
Valid N (listwise)	65			

2. Output SPSS Uji Normalitas

a. Risk Profile

			Descriptives		
	JENIS BANK		Statistic	Std. Error	
Risk Profile	Bank Umum Konvensional	Mean	1.7725	.14194	
		95% Confidence Interval for Mean	Lower Bound	1.4881	
			Upper Bound	2.0568	
		5% Trimmed Mean		1.7336	
		Median		1.7100	
		Variance		1.148	
		Std. Deviation		1.07160	
		Minimum		.08	
		Maximum		4.57	
		Range		4.49	
	Interquartile Range		1.32		
	Skewness		.393	.316	
	Kurtosis		-.117	.623	
	Bank Umum Syariah	Mean	2.1125	.60735	
		95% Confidence Interval for Mean	Lower Bound	.6763	
			Upper Bound	3.5487	
		5% Trimmed Mean		2.1056	
		Median		2.9100	
Variance			2.951		
Std. Deviation			1.71785		
Minimum			.05		
Maximum			4.30		
Range			4.25		
Interquartile Range		3.14			
Skewness		-.372	.752		
Kurtosis		-1.921	1.481		

			Tests of Normality		
	JENIS BANK		Kolmogorov-Smirnov ^a		
			Statistic	df	Sig.
Risk Profile	Bank Umum Konvensional		.079	57	.200*
	Bank Umum Syariah		.285	8	.055

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

b. Good Corporate Governance (GCG)

Descriptives

		JENIS BANK	Statistic	Std. Error
Good Corporate Governanc e		Mean	2.2140	.04693
		95% Confidence Interval for Mean	Lower Bound 2.1200 Upper Bound 2.3080	
		5% Trimmed Mean	2.1934	
		Median	2.0000	
	Bank Umum Konvensional	Variance	.126	
		Std. Deviation	.35428	
		Minimum	1.60	
		Maximum	3.20	
		Range	1.60	
		Interquartile Range	.40	
		Skewness	1.089	.316
		Kurtosis	.432	.623
		Mean	2.2250	.21856
		95% Confidence Interval for Mean	Lower Bound 1.7082 Upper Bound 2.7418	
		5% Trimmed Mean	2.2500	
		Median	2.2000	
	Bank Umum Syariah	Variance	.382	
		Std. Deviation	.61818	
		Minimum	1.00	
		Maximum	3.00	
	Range	2.00		
	Interquartile Range	.75		
	Skewness	-.929	.752	
	Kurtosis	1.549	1.481	

Tests of Normality

		JENIS BANK	Kolmogorov-Smirnov ^a		
			Statistic	df	Sig.
Good Corporate Governance	Bank Umum Konvensional		.306	57	.000
	Bank Umum Syariah		.233	8	.200*

a. Lilliefors Significance Correction

c. *Earnings*

Descriptives

JENIS BANK		Statistic	Std. Error		
Earnings	Bank Umum Konvensional	Mean	.8572	.26129	
		95% Confidence Interval for Mean	.3338		
		Lower Bound	1.3806		
		Upper Bound	1.0124		
		5% Trimmed Mean	1.0100		
		Median	3.892		
		Variance	1.97270		
		Std. Deviation	-7.25		
		Minimum	3.81		
		Maximum	11.06		
		Range	2.03		
		Interquartile Range	-1.549		.316
		Skewness	4.126		.623
		Kurtosis	1.1138		1.45519
		Mean	-2.3272		
		95% Confidence Interval for Mean	4.5547		
		Lower Bound	.7814		
	Upper Bound	-.0500			
Earnings	Bank Umum Syariah	Variance	16.941		
		Std. Deviation	4.11591		
		Minimum	-2.45		
		Maximum	10.66		
		Range	13.11		
		Interquartile Range	3.25		
		Skewness	2.158	.752	
		Kurtosis	5.332	1.481	

Tests of Normality

	JENIS BANK	Kolmogorov-Smirnov ^a		
		Statistic	df	Sig.
Earnings	Bank Umum Konvensional	.127	57	.023
	Bank Umum Syariah	.300	8	.032

a. Lilliefors Significance Correction

d. Capital

Descriptives

JENIS BANK		Statistic	Std. Error		
Capital	Bank Umum Konvensional	Mean	30.3049	3.91765	
		95% Confidence Interval for Mean	22.4569		
		Lower Bound	38.1529		
		Upper Bound	25.9166		
		5% Trimmed Mean	23.0600		
		Median	874.834		
		Variance	29.57760		
		Std. Deviation	13.92		
		Minimum	230.93		
		Maximum	217.01		
		Range	7.50		
		Interquartile Range	5.848		.316
		Skewness	39.051		.623
		Kurtosis	22.7625		3.03757
		Mean	15.5798		
	Capital	Bank Umum Syariah	95% Confidence Interval for Mean		29.9452
		Lower Bound	22.4694		
		Upper Bound	19.8100		
		5% Trimmed Mean	73.815		
		Median	8.59155		
		Variance	13.27		
		Std. Deviation	37.53		
		Minimum	24.26		
		Maximum	13.02		
		Range	1.160	.752	
		Interquartile Range	-.012	1.481	
		Skewness			
	Kurtosis				

Tests of Normality

JENIS BANK		Kolmogorov-Smirnov ^a		
		Statistic	df	Sig.
Capital	Bank Umum Konvensional	.309	57	.000
	Bank Umum Syariah	.364	8	.003

a. Lilliefors Significance Correction

e. Tingkat Kesehatan Bank

Descriptives

		JENIS BANK	Statistic	Std. Error
Tingkat Kesehatan Bank	Bank Umum Konvensional	Mean	84.40	1.114
		95% Confidence Interval for Mean	Lower Bound	82.17
		Upper Bound	86.63	
		5% Trimmed Mean	84.77	
		Median	85.00	
		Variance	70.674	
		Std. Deviation	8.407	
		Minimum	62	
		Maximum	96	
		Range	34	
	Interquartile Range	14		
	Skewness	-.480	.316	
	Kurtosis	-.622	.623	
	Bank Umum Syariah	Mean	80.38	3.375
		95% Confidence Interval for Mean	Lower Bound	72.39
		Upper Bound	88.36	
		5% Trimmed Mean	80.03	
		Median	75.00	
		Variance	91.125	
		Std. Deviation	9.546	
Minimum		72		
Maximum		95		
Range		23		
Interquartile Range	17			
Skewness	.696	.752		
Kurtosis	-1.772	1.481		

Tests of Normality

		JENIS BANK	Kolmogorov-Smirnov ^a		
			Statistic	df	Sig.
Tingkat Kesehatan Bank	Bank Umum Konvensional		.152	57	.002
	Bank Umum Syariah		.302	8	.031

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

3. Output Uji *Independent Samples T – Test*

a. *Risk Profile*

Group Statistics

	JENIS BANK	N	Mean	Std. Deviation	Std. Error Mean
Risk Profile	Bank Umum Konvensional	57	1.7725	1.07160	.14194
	Bank Umum Syariah	8	2.1125	1.71785	.60735

Independent Samples Test

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	7.310	.009	-.776	63	.441	-.34004	.43845	-1.21621	.53613
Equal variances not assumed			-.545	7.783	.601	-.34004	.62371	-1.78536	1.10527

4. Output Uji *Mann-Whitney*

a. *Good Corporate Governance (GCG)*

Ranks				
	JENIS BANK	N	Mean Rank	Sum of Ranks
Good Corporate Governance	Bank Umum Konvensional	57	32.39	1846.50
	Bank Umum Syariah	8	37.31	298.50
	Total	65		

Test Statistics ^a	
	Good Corporate Governance
Mann-Whitney U	193.500
Wilcoxon W	1846.500
Z	-.731
Asymp. Sig. (2-tailed)	.465

a. Grouping Variable: JENIS BANK

b. *Earnings*

Ranks				
	JENIS BANK	N	Mean Rank	Sum of Ranks
Earnings	Bank Umum Konvensional	57	34.09	1943.00
	Bank Umum Syariah	8	25.25	202.00
	Total	65		

Test Statistics ^a	
	Earnings
Mann-Whitney U	166.000
Wilcoxon W	202.000
Z	-1.238
Asymp. Sig. (2-tailed)	.216

a. Grouping Variable: JENIS BANK

c. Capital

Ranks

	JENIS BANK	N	Mean Rank	Sum of Ranks
Capital	Bank Umum Konvensional	57	34.35	1958.00
	Bank Umum Syariah	8	23.38	187.00
	Total	65		

Test Statistics^a

	Capital
Mann-Whitney U	151.000
Wilcoxon W	187.000
Z	-1.538
Asymp. Sig. (2-tailed)	.124

a. Grouping Variable: JENIS BANK

d. Tingkat Kesehatan Bank

Ranks

	JENIS BANK	N	Mean Rank	Sum of Ranks
Tingkat Kesehatan Bank	Bank Umum Konvensional	57	34.18	1948.00
	Bank Umum Syariah	8	24.63	197.00
	Total	65		

Test Statistics^a

	Tingkat Kesehatan Bank
Mann-Whitney U	161.000
Wilcoxon W	197.000
Z	-1.340
Asymp. Sig. (2-tailed)	.180

a. Grouping Variable: JENIS BANK

Lampiran 3 : Pembobotan Tingkat Kesehatan Bank Umum Konvensional dan Bank Umum Syariah

No.	Bank Umum Konvensional	Rasio	2016					2017					2018					2019					2020									
			1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5					
1	Bank Artha Graha Internasional	NPL	√						√					√					√					√					√			
		GCG		√					√					√					√					√					√			
		ROA				√					√					√					√					√					√	
		CAR	√					√					√					√					√					√				
		20	10	4		2		5	8		2		5	8		2		5	4	3			1	5	8		2					
				16/20 x 100% = 80					15/20 x 100% = 75					15/20 x 100% = 75					13/20 x 100% = 65					15/20 x 100% = 75								
2	Bank Bumi Arta	NPL	√					√					√					√					√					√				
		GCG		√					√					√					√					√					√			
		ROA	√					√					√					√					√					√				
		CAR	√					√					√					√					√					√				
		20	15	4				15	4				15	4				10	4	3			10	4	3							
				19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95					17/20 x 100% = 85					17/20 x 100% = 85								
3	Bank Jtrust Indonesia	NPL		√					√					√					√					√					√			
		GCG			√					√					√					√					√					√		
		ROA					√				√					√					√					√					√	
		CAR	√					√					√					√					√					√				
		20	5	4	3		1	10	4	3			5	4	3		1	10		3	2		5	4	3		1					
				13/20 x 100% = 65					17/20 x 100% = 85					13/20 x 100% = 65					15/20 x 100% = 75					13/20 x 100% = 65								
4	Bank Of India Indonesia	NPL		√					√					√					√					√					√			
		GCG			√					√					√					√					√					√		
		ROA					√				√					√					√					√					√	
		CAR	√					√					√					√					√					√				
		20	5	4	3		1	5	4	3		1	5	4	3	2		10		6			5	4	3	2						
				13/20 x 100% = 65					13/20 x 100% = 65					14/20 x 100% = 70					16/20 x 100% = 80					14/20 x 100% = 70								
5	Bank Mestika Dharma	NPL		√					√					√					√					√					√			
		GCG			√					√					√					√					√					√		
		ROA	√					√					√					√					√					√				
		CAR	√					√					√					√					√					√				
		20	10	4	3			15	4				15	4				15	4				15	4				15	4			
				17/20 x 100% = 85					19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95								

No.	Bank Umum Konvensional	Rasio	2016					2017					2018					2019					2020									
			1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5					
6	Bank Shinhan Indonesia	NPL	√					√					√					√					√					√				
		GCG		√					√					√					√					√					√			
		ROA			√				√					√						√					√					√		
		CAR	√					√					√					√					√					√				
		20	10	4	3			15	4				15	4				5	8		2		5	8	3			5	8	3		
		17/20 x 100% = 85					19/20 x 100% = 95					19/20 x 100% = 95					15/20 x 100% = 75					16/20 x 100% = 80										
7	Bank Sinarmas	NPL	√						√					√					√					√					√			
		GCG		√					√					√					√					√					√			
		ROA	√						√						√					√					√					√		
		CAR	√					√					√					√					√					√				
		20	15	4				5	12				5	8		2		5	8		2		10	4		2		10	4		2	
		19/20 x 100% = 95					17/20 x 100% = 85					15/20 x 100% = 75					15/20 x 100% = 75					16/20 x 100% = 80										
8	Bank Maspiion Indonesia	NPL	√					√					√					√					√					√				
		GCG		√					√					√					√					√					√			
		ROA	√					√					√							√					√					√		
		CAR	√					√					√					√					√					√				
		20	15	4				15	4				10	8				5	8	3			10	4	3			10	4	3		
		19/20 x 100% = 95					19/20 x 100% = 95					18/20 x 100% = 90					16/20 x 100% = 80					17/20 x 100% = 85										
9	Bank Ganesha	NPL	√					√					√					√					√					√				
		GCG			√					√					√					√					√					√		
		ROA	√					√							√					√					√					√		
		CAR	√					√					√					√					√					√				
		20	15		3			15		3			10	4		2		10	4		2		5	8		2		5	8		2	
		18/20 x 100% = 90					18/20 x 100% = 90					16/20 x 100% = 80					16/20 x 100% = 80					15/20 x 100% = 75										
10	Bank ICBC Indonesia	NPL		√					√					√					√					√					√			
		GCG		√					√					√					√					√					√			
		ROA	√							√					√					√					√					√		
		CAR	√					√					√					√					√					√				
		20	10	8				5	8	3			5	8		2		10	4		2		5	8		2		5	8		2	
		18/20 x 100% = 90					16/20 x 100% = 80					15/20 x 100% = 75					16/20 x 100% = 80					15/20 x 100% = 75										

No.	Bank Umum Konvensional	Rasio	2016					2017					2018					2019					2020				
			1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
11	Bank QNB Indonesia	NPL		√				√					√					√					√				
		GCG		√					√					√					√					√			
		ROA					√					√					√					√					√
		CAR	√					√					√					√					√				
		20	5	8			1	10	4			1	10	4		2		5	8		2		10	4			1
		14/20 x 100% = 70					15/20 x 100% = 75					16/20 x 100% = 80					15/20 x 100% = 75					15/20 x 100% = 75					
12	Bank Woori Saudara Indonesia	NPL	√					√					√					√					√				
		GCG		√					√					√					√					√			
		ROA	√					√					√					√					√				
		CAR	√					√					√					√					√				
		20	15	4				15	4				15	4				15	4				15	4			
		19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95					
13	Bank MNC Internasional	NPL		√					√					√					√					√			
		GCG			√					√					√					√					√		
		ROA				√					√					√					√					√	
		CAR	√					√					√					√					√				
		20	5	4	3	2		5	4	3		1	5	4	6			5	8		2		5	8		2	
		14/20 x 100% = 70					13/20 x 100% = 65					15/20 x 100% = 75					15/20 x 100% = 75					15/20 x 100% = 75					
14	Bank Raya Indonesia	NPL	√					√					√					√					√				
		GCG		√					√					√					√					√			
		ROA		√					√					√						√					√		
		CAR	√					√					√					√					√				
		20	10	8				10	8				15	4				5	8		2		5	8		2	
		18/20 x 100% = 90					18/20 x 100% = 90					19/20 x 100% = 95					15/20 x 100% = 75					15/20 x 100% = 75					
15	Bank SBI Indonesia	NPL		√				√					√					√					√				
		GCG		√					√					√					√					√			
		ROA				√		√					√					√					√				
		CAR	√					√					√					√					√				
		20	5	8		2		15	4				15	4				15	4				15	4			
		15/20 x 100% = 75					19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95					

No.	Bank Umum Konvensional	Rasio	2016					2017					2018					2019					2020				
			1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
16	Bank Index Selindo	NPL	√					√					√					√					√				
		GCG		√					√					√					√					√			
		ROA	√					√					√					√					√				
		CAR	√					√					√					√					√				
		20	15	4				15	4				10	8				10	8				10	4	3		
		19/20 x 100% = 95					19/20 x 100% = 95					18/20 x 100% = 90					18/20 x 100% = 90					17/20 x 100% = 85					
17	Bank Mayora	NPL	√					√					√					√					√				
		GCG		√					√					√					√					√			
		ROA	√							√					√					√					√		
		CAR	√					√					√					√					√				
		20	10	8				5	8	3			10	4	3			5	8		2		5	8		2	
		18/20 x 100% = 90					16/20 x 100% = 80					17/20 x 100% = 85					15/20 x 100% = 75					15/20 x 100% = 75					
18	Bank China Construction Bank Indonesia	NPL		√					√					√					√					√			
		GCG		√					√					√					√					√			
		ROA			√					√					√					√					√		
		CAR	√					√					√					√					√				
		20	5	8	3			5	8	3			10	4	3			10	4	3			10	4		2	
		16/20 x 100% = 80					16/20 x 100% = 80					17/20 x 100% = 85					17/20 x 100% = 85					16/20 x 100% = 80					
19	Bank Resona Perdania	NPL	√					√					√					√					√				
		GCG		√					√					√					√					√			
		ROA			√					√					√					√					√		
		CAR	√					√					√					√					√				
		20	10	4	3			10	4				1	10	4		2	10	4	3			10	4		2	
		17/20 x 100% = 85					15/20 x 100% = 75					16/20 x 100% = 80					17/20 x 100% = 85					16/20 x 100% = 80					
20	Bank Capital Indonesia	NPL		√					√					√					√					√			
		GCG		√					√					√					√					√			
		ROA			√					√					√					√					√		
		CAR	√					√					√					√					√				
		20	5	8	3			5	8	3			5	8	3			10		3	2		10		3	2	
		16/20 x 100% = 80					16/20 x 100% = 80					16/20 x 100% = 80					15/20 x 100% = 75					15/20 x 100% = 75					

No.	Bank Umum Konvensional	Rasio	2016					2017					2018					2019					2020				
			1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
21	Bank IBK Indonesia	NPL		√					√					√					√					√			
		GCG		√					√					√					√					√			
		ROA				√					√					√					√					√	
		CAR	√					√					√					√					√				
		20	5	8		2		5	8		1		5	8		1		5	8		1		5	8		1	
			15/20 x 100% = 75					14/20 x 100% = 70					14/20 x 100% = 70					14/20 x 100% = 70					14/20 x 100% = 70				
22	Bank CTBC Indonesia	NPL		√				√					√					√					√				
		GCG		√					√					√					√					√			
		ROA	√							√					√					√					√		
		CAR	√					√					√					√					√				
		20	10	8				10	4	3			10	4	3			10	4	3			10	4	3		
			18/20 x 100% = 90					17/20 x 100% = 85					17/20 x 100% = 85					17/20 x 100% = 85					17/20 x 100% = 85				
23	Bank Commonwealth	NPL	√					√					√					√					√				
		GCG		√					√					√					√					√			
		ROA				√				√					√					√					√		
		CAR	√					√					√					√					√				
		20	10	4			1	10	4	3			10	4	2			10	4	2			10	4			1
			15/20 x 100% = 75					17/20 x 100% = 85					16/20 x 100% = 80					16/20 x 100% = 80					15/20 x 100% = 75				
24	Bank Bisnis Internasional	NPL		√				√						√				√					√				
		GCG		√					√					√					√					√			
		ROA	√					√					√					√					√				
		CAR	√					√					√					√					√				
		20	10	8				15	4				10	8				15	4				15	4			
			18/20 x 100% = 90					19/20 x 100% = 95					18/20 x 100% = 90					19/20 x 100% = 95					19/20 x 100% = 95				

No.	Bank Umum Konvensional	Rasio	2016					2017					2018					2019					2020				
			1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
25	Bank Jasa Jakarta	NPL	√					√					√					√					√				
		GCG		√					√					√					√					√			
		ROA	√					√					√					√					√				
		CAR	√					√					√					√					√				
		20	15	4				15	4				15	4				15	4				10	8			
			19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95					18/20 x 100% = 90				
26	Bank NEO Commerce	NPL		√					√						√				√					√			
		GCG		√						√					√				√						√		
		ROA	√								√					√					√					√	
		CAR	√					√					√					√					√				
		20	10	8				5	4	3	2		5	3	2	1		10	4		2		5	4	3	2	
			18/20 x 100% = 90					14/20 x 100% = 70					11/20 x 100% = 55					16/20 x 100% = 80					14/20 x 100% = 70				
27	Bank Digital BCA	NPL		√					√					√					√					√			
		GCG	√						√					√					√					√			
		ROA				√					√				√						√		√				
		CAR	√					√					√					√					√				
		20	10	4		2		5	8			1	10	4	3			10	4				1	15	4		
			16/20 x 100% = 80					14/20 x 100% = 70					17/20 x 100% = 85					15/20 x 100% = 75					19/20 x 100% = 95				
28	Bank National NOBU	NPL	√					√					√					√					√				
		GCG		√					√					√					√					√			
		ROA			√						√					√					√					√	
		CAR	√					√					√					√					√				
		20	10	4	3			10	4	2			10	4	2			5	8	3			10	4	3		
			17/20 x 100% = 85					16/20 x 100% = 80					16/20 x 100% = 80					16/20 x 100% = 80					17/20 x 100% = 85				

No.	Bank Umum Konvensional	Rasio	2016					2017					2018					2019					2020				
			1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
29	Bank Ina Perdana	NPL		√					√					√					√					√			
		GCG		√					√					√					√					√			
		ROA			√					√					√					√					√		
		CAR	√					√					√					√					√				
		20	5	8	3			5	8	3			5	8	2			5	8	2			10	4	3		
		16/20 x 100% = 80					16/20 x 100% = 80					15/20 x 100% = 75					15/20 x 100% = 75					17/20 x 100% = 85					
30	Prima Master Bank	NPL	√					√					√					√					√				
		GCG		√					√					√					√					√			
		ROA				√				√					√					√					√		
		CAR	√					√					√					√					√				
		20	10	4			1	10	4	3			5	8	3			5	8	3			5	8			1
		15/20 x 100% = 75					17/20 x 100% = 85					16/20 x 100% = 80					16/20 x 100% = 80					14/20 x 100% = 70					
31	Bank Sahabat Sampoe ma	NPL		√					√					√					√					√			
		GCG		√					√					√					√					√			
		ROA			√					√					√					√					√		
		CAR	√					√					√					√					√				
		20	5	8	3			5	8	3			5	8	3			5	8	2			10	4	3		
		16/20 x 100% = 80					16/20 x 100% = 80					16/20 x 100% = 80					15/20 x 100% = 75					17/20 x 100% = 85					
32	Bank Oke Indonesia	NPL	√						√					√					√					√			
		GCG			√					√					√					√					√		
		ROA			√					√					√					√					√		
		CAR	√					√					√					√					√				
		20	10		6			5	8	3			10	4	3			5	8			1	5	8		2	
		16/20 x 100% = 80					16/20 x 100% = 80					17/20 x 100% = 85					14/20 x 100% = 70					15/20 x 100% = 75					
33	Bank Amar Indonesia	NPL	√						√					√					√					√			
		GCG			√					√					√					√					√		
		ROA				√				√					√					√					√		
		CAR	√					√					√					√					√				
		20	10		3		1	5	8	3			15		3			15	4				5	4	6		
		14/20 x 100% = 70					16/20 x 100% = 80					18/20 x 100% = 90					19/20 x 100% = 95					15/20 x 100% = 75					

No.	Bank Umum Konvensional	Rasio	2016					2017					2018					2019					2020					
			1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	
34	Bank Seabank Indonesia	NPL	√					√					√					√					√					
		GCG		√					√					√						√				√				
		ROA	√							√					√						√					√		
		CAR	√					√					√					√					√					
		20	15	4				10	4	3			5	8	3			5	4	3			1	10	4			1
			19/20 x 100% = 95					17/20 x 100% = 85					16/20 x 100% = 80					13/20 x 100% = 65					15/20 x 100% = 75					
35	Bank Jago	NPL		√					√					√					√					√				
		GCG			√					√					√					√					√			
		ROA				√					√					√					√					√		
		CAR	√					√					√					√					√					
		20	5	4	3		1	5	4	3		1	5	4	3		1	10	4				1	10	4			1
			13/20 x 100% = 65					13/20 x 100% = 65					13/20 x 100% = 65					15/20 x 100% = 75					15/20 x 100% = 75					
36	Bank Multiarta Sentosa	NPL	√					√					√					√					√					
		GCG		√					√					√					√					√				
		ROA	√					√					√					√					√					
		CAR	√					√					√					√					√					
		20	15	4				15	4				15	4				5	12				10	4	3			
			19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95					17/20 x 100% = 85					17/20 x 100% = 85					
37	Bank Fama Internasional	NPL		√					√					√					√					√				
		GCG		√					√					√					√					√				
		ROA	√					√					√					√					√					
		CAR	√					√					√					√					√					
		20	10	8				10	8				10	8				10	8				5	8	3			
			18/20 x 100% = 90					18/20 x 100% = 90					18/20 x 100% = 90					18/20 x 100% = 90					16/20 x 100% = 80					

No.	Bank Umum Konvensional	Rasio	2016					2017					2018					2019					2020									
			1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5					
38	Bank Mandiri Taspen	NPL	√					√					√					√					√					√				
		GCG		√				√						√					√					√					√			
		ROA	√					√					√					√					√					√				
		CAR	√					√					√					√					√					√				
		20	15	4				20					15	4				15	4				15	4				15	4			
				19/20 x 100% = 95	20/20 x 100% = 100	19/20 x 100% = 95	19/20 x 100% = 95	19/20 x 100% = 95																								
39	Bank Victoria Internasional	NPL		√					√					√					√					√					√			
		GCG		√					√					√					√					√					√			
		ROA			√					√					√					√					√					√		
		CAR	√					√					√					√					√					√				
		20	5	8	3			5	8	3			10	4	2			5	8				1	5	4	3		1	5	4	3	
				16/20 x 100% = 80	16/20 x 100% = 80	16/20 x 100% = 80	14/20 x 100% = 70	13/20 x 100% = 65																								
40	Allo Bank Indonesia	NPL	√						√					√					√					√					√			
		GCG		√					√					√					√					√					√			
		ROA			√					√					√					√					√					√		
		CAR	√					√					√					√					√					√				
		20	10	4	3			5	8	3			5	4	3			1	5	4	3		1	15		3						
				17/20 x 100% = 85	16/20 x 100% = 80	13/20 x 100% = 65	13/20 x 100% = 65	18/20 x 100% = 90																								
41	Bank Daerah Istimewa Yogyakarta	NPL		√					√					√					√					√					√			
		GCG	√						√					√					√					√					√			
		ROA	√					√					√					√					√					√				
		CAR	√					√					√					√					√					√				
		20	15	4				10	8				15	4				15	4				15	4				15	4			
				19/20 x 100% = 95	18/20 x 100% = 90	19/20 x 100% = 95	19/20 x 100% = 95	19/20 x 100% = 95																								
42	Bank Sumatera Utara	NPL	√					√					√					√					√					√				
		GCG		√					√					√					√					√					√			
		ROA	√					√					√					√					√					√				
		CAR	√					√					√					√					√					√				
		20	15	4				15	4				15	4				15	4				10	8								
				19/20 x 100% = 95	19/20 x 100% = 95	19/20 x 100% = 95	19/20 x 100% = 95	18/20 x 100% = 90																								

No.	Bank Umum Konvensional	Rasio	2016					2017					2018					2019					2020				
			1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
43	Bank Nagari	NPL		√				√					√					√					√				
		GCG			√				√					√					√					√			
		ROA	√					√					√					√					√				
		CAR	√					√					√					√					√				
		20	10	4	3			15	4				15	4				15	4				15	4			
		17/20 x 100% = 85					19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95										
44	Bank Lampung	NPL	√					√					√					√					√				
		GCG			√					√					√					√					√		
		ROA	√					√					√					√					√				
		CAR	√					√					√					√					√				
		20	15		3			15		3			15		3			15		3			15		4		
		18/20 x 100% = 90					18/20 x 100% = 90					18/20 x 100% = 90					18/20 x 100% = 90										
45	Bank Kalimantan Selatan	NPL		√					√					√					√					√			
		GCG		√					√					√					√					√			
		ROA	√					√					√					√		√			√				
		CAR	√					√					√					√					√				
		20	10	8				10	8				5	12				15	4				20				
		18/20 x 100% = 90					18/20 x 100% = 90					17/20 x 100% = 85					19/20 x 100% = 95										
46	Bank Kalimantan Barat	NPL	√					√					√					√					√				
		GCG			√				√						√				√					√			
		ROA	√					√					√					√					√				
		CAR	√					√					√					√					√				
		20	15		3			15	4				14		3			15	4				15	4			
		18/20 x 100% = 90					19/20 x 100% = 95					17/20 x 100% = 85					19/20 x 100% = 95										
47	Bank Kalimantan Timur dan Kalimantan Utara	NPL	√					√					√					√					√				
		GCG			√					√					√					√					√		
		ROA	√					√					√					√		√			√		√		
		CAR	√					√					√					√					√				
		20	15		3			15		3			15	4				5	8	3			5	8	3		
		18/20 x 100% = 90					18/20 x 100% = 90					19/20 x 100% = 95					16/20 x 100% = 80										

No.	Bank Umum Konvensional	Rasio	2016					2017					2018					2019					2020				
			1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
48	Bank Kalimantan Tengah	NPL	√					√					√					√					√				
		GCG		√					√					√					√					√			
		ROA	√					√					√					√					√				
		CAR	√					√					√					√					√				
		20	15	4				15	4				15	4				15	4				15	4			
		19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95										
49	Bank Sulawesi Utara dan Gorontalo	NPL	√					√					√					√					√				
		GCG		√					√					√					√					√			
		ROA	√					√					√					√					√				
		CAR	√					√					√					√					√				
		20	15	4				15	4				15	4				10	8				15	4			
		19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95					18/20 x 100% = 90					19/20 x 100% = 95					
50	Bank BPD Bali	NPL	√					√					√					√					√				
		GCG		√					√					√					√					√			
		ROA	√					√					√					√					√				
		CAR	√					√					√					√					√				
		20	15	4				15	4				15	4				15	4				15	4			
		19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95					
51	Bank Nusantara Tenggara Timur	NPL	√					√					√					√						√			
		GCG			√					√					√					√					√		
		ROA	√					√					√					√					√				
		CAR	√					√					√					√					√				
		20	15		3			15		3			15		3			15		3			10	4	3		
		18/20 x 100% = 90					18/20 x 100% = 90					18/20 x 100% = 90					18/20 x 100% = 90					17/20 x 100% = 85					
52	Bank Maluku dan Maluku Utara	NPL	√					√					√					√					√				
		GCG			√					√					√					√					√		
		ROA	√					√					√					√					√				
		CAR	√					√					√					√					√				
		20	15		3			15		3			15		3			15		3			15		3		
		18/20 x 100% = 90					18/20 x 100% = 90					18/20 x 100% = 90					18/20 x 100% = 90					18/20 x 100% = 90					

No.	Bank Umum Konvensional	Rasio	2016					2017					2018					2019					2020				
			1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
53	Bank Papua	NPL			√				√					√					√					√			
		GCG			√					√					√					√					√		
		ROA		√						√					√					√					√		
		CAR	√					√					√					√					√				
		20	5	4	6			5	4	6			5	8	3			5	12				15	4			
		15/20 x 100% = 75					15/20 x 100% = 75					16/20 x 100% = 80					17/20 x 100% = 85					19/20 x 100% = 95					
54	Bank Bengkulu	NPL	√					√					√					√					√				
		GCG		√						√					√					√					√		
		ROA	√					√					√					√					√				
		CAR	√					√					√					√					√				
		20	15	4				15		3			15		3			20					20				
		19/20 x 100% = 95					18/20 x 100% = 90					18/20 x 100% = 90					20/20 x 100% = 100					20/20 x 100% = 100					
55	Bank Sulawesi Tengah	NPL	√					√					√					√					√				
		GCG			√					√					√					√					√		
		ROA	√					√					√					√					√				
		CAR	√					√					√					√					√				
		20	15		3			15		3			15		3			15		3			15		4		
		18/20 x 100% = 90					18/20 x 100% = 90					18/20 x 100% = 90					18/20 x 100% = 90					19/20 x 100% = 95					
56	Bank Sulawesi Tenggara	NPL	√					√					√					√					√				
		GCG		√					√					√						√					√		
		ROA	√					√					√					√					√				
		CAR	√					√					√					√					√				
		20	15	4				15	4				15	4				15		3			15		3		
		19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95					18/20 x 100% = 90					18/20 x 100% = 90					
57	Bank Banten	NPL		√					√					√					√					√			
		GCG			√					√					√					√					√		
		ROA				√					√					√					√					√	
		CAR	√					√					√					√					√				
		20	5	4	3		1		8	3		1		8	3		1		4	6		1	5	4		2	1
		13/20 x 100% = 65					13/20 x 100% = 65					13/20 x 100% = 65					11/20 x 100% = 55					12/20 x 100% = 60					

No.	Bank Umum Syariah	Rasio	2016					2017					2018					2019					2020				
			1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
1	Bank Aceh Syariah	NPL	√					√					√					√					√				
		GCG			√					√					√				√					√			
		ROA			√			√					√					√					√				
		CAR	√					√					√					√					√				
		20	10		6			15		3			15		3			15		4			15		4		
			16/20 x 100% = 80					18/20 x 100% = 90					18/20 x 100% = 90					19/20 x 100% = 95					19/20 x 100% = 95				
2	Bank Muamalat Indonesia	NPL	√						√					√					√					√			
		GCG		√						√					√					√					√		
		ROA				√					√					√					√					√	
		CAR	√					√					√					√					√				
		20	10	4		2		5	4	3	2		5	4	3	2		5	4	3	2		5	4	3	2	
			16/20 x 100% = 80					14/20 x 100% = 70					14/20 x 100% = 70					14/20 x 100% = 70					14/20 x 100% = 70				
3	Bank Victoria Syariah	NPL		√					√					√					√					√			
		GCG		√					√					√					√					√			
		ROA					√				√					√					√					√	
		CAR	√					√					√					√					√				
		20	5	8			1	5	8		2		5	8		2		5	8		2		5	8		2	
			14/20 x 100% = 70					15/20 x 100% = 75					15/20 x 100% = 75					15/20 x 100% = 75					15/20 x 100% = 75				
4	Bank Jabar Banten Syariah	NPL		√					√					√					√					√			
		GCG			√					√					√					√					√		
		ROA					√					√				√					√					√	
		CAR	√					√					√					√					√				
		20	5	4	3		1	5	4	3		1	10		6			10		3	2		5	4	3	2	
			13/20 x 100% = 65					13/20 x 100% = 65					16/20 x 100% = 80					15/20 x 100% = 75					14/20 x 100% = 70				

No.	Bank Umum Syariah	Rasio	2016					2017					2018					2019					2020				
			1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
5	Bank Panin Dubai Syariah	NPL	√						√					√					√					√			
		GCG		√						√				√					√					√			
		ROA				√					√					√					√					√	
		CAR	√					√					√					√					√				
		20	10	4		2		5	4	3		1	5	8		2		5	8		2		5	8		2	
			16/20 x 100% = 65					13/20 x 100% = 65					15/20 x 100% = 75					15/20 x 100% = 75					15/20 x 100% = 75				
6	Bank Syariah Bukopin	NPL		√					√					√					√					√			
		GCG		√					√					√						√				√			
		ROA					√				√					√					√					√	
		CAR	√					√					√					√					√				
		20	5	8			1	5	8		2		5	8		2		5	4	3	2		5	8		2	
			14/20 x 100% = 70					15/20 x 100% = 75					15/20 x 100% = 75					14/20 x 100% = 70					15/20 x 100% = 75				
7	BCA Syariah	NPL	√					√					√					√					√				
		GCG	√					√					√					√					√				
		ROA				√					√					√					√					√	
		CAR	√					√					√					√					√				
		20	15		3			15		3			15		3			15		3			15		3		
			18/20 x 100% = 90					18/20 x 100% = 90					18/20 x 100% = 90					18/20 x 100% = 90					18/20 x 100% = 90				
8	Bank Tabungan Pensiunan Nasional Syariah	NPL	√					√					√					√					√				
		GCG		√					√					√					√					√			
		ROA	√					√					√					√					√				
		CAR	√					√					√					√					√				
		20	15	4				15	4				15	4				15	4				15	4			
			19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95					19/20 x 100% = 95				