

**ANALISIS PENGARUH EQUITY TO ASSETS,
LOAN TO ASSETS, DAN DEPOSITS TO ASSETS
TERHADAP PROFITABILITAS PADA BANK
KONVENSIONAL DAN BANK SYARIAH**

(Studi pada Bank yang Terdaftar di Bloomberg Periode 2017 – 2021)



SKRIPSI

Diajukan sebagai salah satu syarat
untuk menyelesaikan Program Sarjana (S1)
pada Program Sarjana Fakultas Ekonomi
Universitas Diponegoro

Disusun oleh :

Namira Aulia Putri Roni

NIM. 12010117130124

**FAKULTAS EKONOMI
UNIVERSITAS DIPONEGORO
SEMARANG**

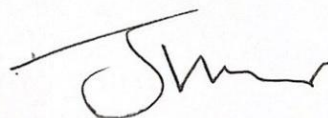
2023

PERSETUJUAN USULAN SKRIPSI

Nama Penyusun : Namira Aulia Putri Roni
Nomor Induk Mahasiswa : 12010117130124
Fakultas/Jurusan : Ekonomi/Manajemen
Judul Usulan Penelitian Skripsi : **ANALISIS PENGARUH
EQUITY TO ASSETS RATIO,
LOAN TO ASSETS RATIO
DAN DEPOSITS TO ASSETS
RATIO PADA BANK
KONVENSIONAL DAN BANK
SYARIAH (Studi pada Bank
yang Terdaftar di Bloomberg
Periode 2017 – 2021)**
Dosen Pembimbing : Prof. Dr. Sugeng Wahyudi, MM

Semarang, 30 November 2022

(Dosen Pembimbing)



Prof. Dr. Sugeng Wahyudi, MM



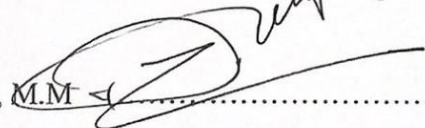
(NIP. 195109021981031002)

PENGESAHAN KELULUSAN UJIAN

Nama Penyusun : Namira Aulia Putri Roni
Nomor Induk Mahasiswa : 12010117130124
Fakultas/Jurusan : Ekonomi/Manajemen
Judul Skripsi : : ANALISIS PENGARUH
EQUITY TO ASSETS RATIO,
LOAN TO ASSETS RATIO
DAN DEPOSITS TO ASSETS
RATIO PADA BANK
KONVENSIONAL DAN BANK
SYARIAH (Studi pada Bank
yang Terdaftar di Bloomberg
Periode 2017 – 2021)

Telah dinyatakan lulus ujian pada tanggal 11 Januari 2023

Tim Penguji

1. Prof. Dr. Sugeng Wahyudi, MM (.....)
2. Drs. H. Prasetiono, M. Si (.....)
3. Dr. E. Hersugondo, S.E., M.M (.....)

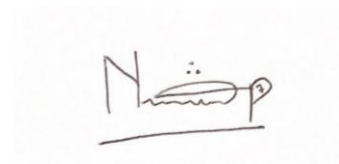
PERNYATAAN ORISINALITAS SKRIPSI

Yang bertanda tangan di bawah ini saya, Namira Aulia Putri Roni, menyatakan bahwa skripsi dengan judul: **ANALISIS PENGARUH EQUITY TO ASSETS RATIO, LOAN TO ASSETS RATIO DAN DEPOSITS TO ASSETS RATIO TERHADAP PROFITABILITAS PADA BANK KONVENSIONAL DAN BANK SYARIAH (Studi pada Bank yang Terdaftar di Bloomberg Periode 2017 – 2021)**, adalah hasil tulisan saya sendiri. Dengan ini saya menyatakan dengan sesungguhnya bahwa dalam skripsi ini tidak terdapat keseluruhan atau sebagian tulisan orang lain yang saya ambil dengan cara menyalin atau meniru dalam bentuk rangkaian kalimat atau simbol yang menunjukkan gagasan atau pendapat atau pemikiran dari penelitian lain, yang saya akui seolah-olah sebagai tulisan saya sendiri, dan/atau tidak terdapat bagian atau keseluruhan tulisan yang saya salin, tiru, atau yang saya ambil dari tulisan orang lain tanpa memberikan pengakuan penelitian aslinya.

Apabila saya melakukan tindakan yang bertentangan dengan hal tersebut di atas, baik disengaja maupun tidak, dengan ini saya menyatakan menarik skripsi yang saya ajukan sebagai hasil tulisan saya sendiri ini. Bila kemudian terbukti bahwa saya melakukan tindakan menyalin atau meniru tulisan orang lain seolah olah hasil pemikiran saya sendiri, berarti gelar dan ijasah yang telah diberikan oleh universitas batal saya terima.

Semarang, 30 November 2022

Yang membuat pernyataan,



Namira Aulia Putri Roni

NIM. 12010117130124

ABSTRACT

Bank is an institution that has a role as a collector and distributor of public funds in the form of credit and other banking services. There are 2 types of operational systems in banking, conventional banks and Islamic banks. Conventional Banks are banks that use principles based on national law. Meanwhile, Islamic banks use the principles of Islamic law which refer to the fatwa.

This study aims to determine the effect of bank profitability on Conventional Banks and Islamic Banks in Asia with the independent variables Equity Assets Ratio (EAR), Loan to Assets Ratio (LAR), Deposits to Assets Ratio (DAR), and profitability as measured by Return on Assets (ROA) and Return on Equity (ROE). This study used secondary data on banks registered with Bloomberg from 2017 – 2021. The total sample used was 608 banks using the purposive sampling method so 261 banks were used in this study. The hypothesis test used in this study is multiple linear regression analysis using IBM SPSS 25.

The results of this study indicate that in conventional banks, EAR, LAR, and DAR have a positive and significant effect on ROA. For the ROE variable, EAR has a positive and insignificant effect, LAR has a negative and not significant effect, and DAR has a negative and significant effect. While the research results for Islamic Banks, show EAR has a positive and significant effect, LAR has a negative and insignificant effect, DAR has a positive and insignificant effect. For the dependent variable ROE, EAR has a positive and significant effect, LAR has a negative and not significant effect, and DAR has a positive and insignificant effect.

Keyword : Profitability, Equity to Assets Ratio, Deposits to Assets Ratio, Loan to Assets Ratio, Return on Assets, Return on Equity, Bank

ABSTRAK

Bank merupakan lembaga yang memiliki peran sebagai penghimpun dan penyalur dana masyarakat dalam bentuk kredit dan jasa perbankan yang lain. Terdapat 2 jenis sistem operasional dalam perbankan yaitu bank konvensional dan bank syariah. Bank Konvensional merupakan bank yang menggunakan prinsip dengan dasar hukum nasional. Sedangkan, untuk bank syariah menggunakan prinsip hukum islam yang mengacu pada fatwa ulama.

Penelitian ini bertujuan untuk mengetahui pengaruh profitabilitas bank pada Bank Konvensional dan Bank Syariah di Asia dengan variabel independen Equity Assets Ratio (EAR), Loan to Assets Ratio (LAR), Deposits to Assets Ratio (DAR) dan profitabilitas yang diukur dengan Return on Assets (ROA) dan Return on Equity (ROE). Penelitian ini menggunakan data sekunder bank yang terdaftar pada Bloomberg dari Tahun 2017 – 2021. Jumlah sampel yang digunakan sebanyak 608 Bank dengan metode purposive sampling sehingga diperoleh 261 Bank yang digunakan pada penelitian ini. Uji hipotesis yang digunakan pada penelitian ini yaitu analisis regresi linear berganda dengan menggunakan IBM SPSS 25.

Hasil pada penelitian ini menunjukkan bahwa pada Bank Konvensional, EAR, LAR dan DAR berpengaruh positif dan signifikan terhadap ROA. Untuk variabel ROE, EAR berpengaruh positif dan tidak signifikan, LAR berpengaruh negatif dan tidak signifikan, DAR berpengaruh negatif dan signifikan. Sedangkan hasil penelitian untuk Bank Syariah, EAR berpengaruh positif dan signifikan, LAR berpengaruh negatif dan tidak signifikan, DAR berpengaruh positif tidak signifikan. Untuk variabel dependen ROE, EAR berpengaruh positif dan signifikan, LAR berpengaruh negatif dan tidak signifikan, DAR berpengaruh positif dan tidak signifikan.

Kata kunci: *Profitabilitas, Equity to Assets Ratio, Deposits to Assets Ratio, Loan to Assets Ratio, Return on Assets, Return on Equity, Bank*

KATA PENGANTAR

Puji Syukur kehadirat Allah SWT yang telah memberikan rahmat, hidayat, kelimpahan, dan kesehatan sehingga dapat menyelesaikan skripsi yang berjudul **“ANALISIS PENGARUH EQUITY TO ASSETS RATIO, LOAN TO ASSETS RATIO DAN DEPOSITS TO ASSETS RATIO TERHADAP PROFITABILITAS PADA BANK KONVENSIONAL DAN BANK SYARIAH (Studi pada Bank yang Terdaftar di Bloomberg Periode 2017 – 2021)”** dengan baik dan benar. Penulisan skripsi ini memiliki tujuan untuk memenuhi syarat untuk menyelesaikan Strata 1 (S -1) pada Fakultas Ekonomika dan Bisnis Universitas Diponegoro.

Dalam penulisan skripsi, saya mendapat dukungan, doa, bimbingan dan motivasi dari berbagai pihak. Maka dari itu, izinkan saya untuk mengucapkan terima kasih kepada :

1. Prof. Dr. Suharnomo S.E., M.Si., selaku Dekan Fakultas Ekonomika dan Bisnis Universitas Diponegoro.
2. Dr. Hardjum Muharram, S.E., M.E selaku Ketua Departemen Manajemen Fakultas Ekonomika dan Bisnis Universitas Diponegoro.
3. Prof. Dr. H. Sugeng Wahyudi, M.M., selaku Dosen Pembimbing yang telah mencurahkan waktunya untuk membimbing dan membantu dalam menyempurnakan dan menyelesaikan skripsi dengan baik.

4. Dr. Dra. Irene Rini Demi Pangestuti, M.E selaku Dosen Wali yang juga telah memberikan bimbingan dari awal menempuh perkuliahan hingga selesai.
5. Seluruh Dosen dan Staff Fakultas Ekonomika dan Bisnis yang telah memberikan ilmu sehingga saya dapat menyelesaikan skripsi ini dengan baik.
6. Bapak Asroni, S.E. M.M dan Ibu Sri Rejeki, S.Sos selaku Orang Tua yang selalu sabar, mendoakan dan memberikan support kepada saya hingga dapat menyelesaikan skripsi dengan baik.
7. Amalia Ullaya Putri Roni dan Faizun Eka Kustianta selaku adik yang telah membantu dan memberikan support dalam proses pengerjaan skripsi.
8. Keluarga besar yang telah memberikan bantuan dan support sehingga saya dapat menyelesaikan skripsi dengan baik.
9. Sahabat tersayang sedari SMP, Azalia Evanthe Devi, Shinta Inas Aulia, Sita Ramadhani Saputra, Nur Isma Dwi, Adintya Fitri Ulandari, Naomi Muthia Sari, Nadira Rizky Davika, Mey Shella Ajeng yang selalu memberikan support dan semangat sehingga saya dapat menyelesaikan skripsi ini dengan baik.

DAFTAR ISI

PERSETUJUAN USULAN SKRIPSI	i
PENGESAHAN KELULUSAN UJIAN	ii
PERNYATAAN ORISINALITAS SKRIPSI.....	iii
ABSTRAK.....	v
KATA PENGANTAR	vi
DAFTAR ISI.....	viii
DAFTAR TABEL.....	xi
DAFTAR GAMBAR	xiii
BAB I.....	1
PENDAHULUAN	1
1.1 Latar Belakang Masalah	1
1.2 Rumusan Masalah	6
1.3 Tujuan dan Kegunaan Penelitian	8
1.3.1 Tujuan Penelitian.....	8
1.3.2 Kegunaan Penelitian.....	9
1.4 Sistematika Penulisan.....	9
BAB II	11
TELAAH PUSTAKA	11
2.1 Landasan Teori.....	11
2.1.1 Perbankan	Error! Bookmark not defined.
2.1.2 Fungsi Bank	Error! Bookmark not defined.
2.1.3 Jenis Bank	Error! Bookmark not defined.
2.1.4 Pengertian Bank Konvensional dan Bank Syariah.....	Error! Bookmark not defined.
2.1.5 Perbedaan Bank Konvensional dengan Bank Syariah	Error! Bookmark not defined.
2.2 Penelitian Terdahulu	14

2.3	Pengaruh Antar Variabel	27
2.3.1	Pengaruh <i>Equity to Assets Ratio</i> (EAR) terhadap Profitabilitas	27
2.3.2	Pengaruh <i>Loan to Assets Ratio</i> (LAR) terhadap Profitabilitas	27
2.3.3	Pengaruh <i>Deposits to Assets Ratio</i> (DAR) terhadap Profitabilitas	28
2.4	Kerangka Pemikiran	29
2.5	Hipotesis	30
BAB III		33
METODE PENELITIAN		33
3.1	Variabel Penelitian dan Definisi Operasional	33
3.1.1	Variabel Penelitian	33
3.1.2	Definisi Operasional	34
3.2	Populasi dan Sampel	37
3.2.1	Populasi	37
3.2.2	Sampel	38
3.3	Jenis dan Sumber Data	39
3.4	Metode Pengumpulan Data	39
3.5	Metode Analisis	40
3.5.1	Uji Asumsi Klasik	40
3.5.2	Analisis Regresi Linear Berganda	42
3.5.3	Analisis Regresi Non Linear	43
3.5.4	Pengujian Hipotesis	44
BAB IV		47
HASIL DAN ANALISIS		47
4.1	Deskripsi Objek Penelitian	47
4.2	Analisis Data	47
4.2.1	Uji Statistik Deskriptif	47
4.2.2	Uji Asumsi Klasik	50
4.2.3	Analisis Regresi Linear Berganda	59
4.2.4	Uji Hipotesis	65

4.2.5	Analisis Regresi Non Linear	70
4.3	Intepretasi Hasil	78
4.3.1	Pengaruh <i>Equity to Assets Ratio</i> (EAR) terhadap Profitabilitas	79
4.3.2	Pengaruh Loan to Assets Ratio (LAR) terhadap Profitabilitas.....	81
4.3.3	Pengaruh Deposits to Assets Ratio (DAR) terhadap Profitabilitas	82
BAB V	.....	85
KESIMPULAN DAN SARAN	.....	85
5.1	Kesimpulan	85
5.2	Saran	88
DAFTAR PUSTAKA	.....	89
LAMPIRAN	.....	91
Lampiran 1	Daftar Sampel Bank Perusahaan	91
Lampiran 2	Komponen Data Penelitian Variabel	96
Total Assets	Bank Konvensional dan Bank Syariah.....	96
Total Equity	Bank Konvensional dan Bank Syariah	105
Net Income	Bank Konvensional dan Bank Syariah.....	114
Total Deposits	Bank Konvensional dan Bank Syariah	118
Total Loans	Bank Konvensional dan Bank Syariah	127
Lampiran 3	Data Variabel Dependen ROA Bank Konvensional.....	136
Lampiran 4	Data Transformasi Variabel Independen Bank Konvensional untuk Variabel Dependen ROE Tahun 2017 - 2020	184
Lampiran 5	Hasil Output SPSS	215
Uji Statistik	Deskriptif	215
Uji Asumsi	Klasik	217
Uji Multikolinearitas	.....	222
Uji Heterokedastisitas	.....	224
Uji Autokorelasi	.....	227
Analisis Regresi	Linear Berganda	229
Analisis Regresi	Non Linear	231

Uji Hipotesis	235
Lampiran 6 Output Penelitian	238

DAFTAR TABEL

Tabel 4. 23 Output Analisis Regresi Linear Berganda Bank Konvensional Variabel Dependen ROE	62
Tabel 4. 24 Output Analisis Regresi Linear Berganda Bank Konvensional Variabel Dependen ROE	64
Tabel 4. 1 Hasil Uji Statistik Deskriptif Bank Konvensional Variabel Dependen ROA	215
Tabel 4. 2 Hasil Uji Statistik Deskriptif Bank Syariah Variabel Dependen ROA	215
Tabel 4. 3 Hasil Uji Statistik Deskriptif Bank Konvensional Variabel Dependen ROE	216
Tabel 4. 4 Hasil Uji Statistik Deskriptif Bank Syariah Variabel Dependen ROE	216
Tabel 4. 5 Output One Sample Kolmogrov-Smirnov Bank Konvensional Variabel ROA	220
Tabel 4. 6 Output One Sample Kolmogrov-Smirnov Bank Syariah Variabel ROA	220
Tabel 4. 7 Output One Sample Kolmogrov-Smirnov Bank Konvensional Variabel ROE	221
Tabel 4. 8 Output One Sample Kolmogrov-Smirnov Bank Syariah Variabel ROE	221
Tabel 4. 9 Output Coefficient Bank Konvensional Variabel Dependen ROA	222
Tabel 4. 10 Output Coefficient Bank Syariah Variabel Dependen ROA	222
Tabel 4. 11 Output Coefficient Bank Konvensional Variabel Dependen ROE	223
Tabel 4. 12 Output Coefficient Bank Syariah Variabel Dependen ROE	223
Tabel 4. 13 Output Glejser Bank Konvensional Variabel Dependen ROA	226
Tabel 4. 14 Output Glejser Bank Syariah Variabel Dependen ROA	226
Tabel 4. 15 Output Glejser Bank Konvensional Variabel Dependen ROE	226
Tabel 4. 16 Output Glejser Bank Syariah Variabel Dependen ROE	227
Tabel 4. 17 Output Durbin Watsons Bank Konvensional Variabel Dependen ROA	227
Tabel 4. 18 Output Durbin Watsons Bank Syariah Variabel Dependen ROA	227
Tabel 4. 19 Output Durbin Watsons Bank Konvensional Variabel Dependen ROE	228
Tabel 4. 20 Output Durbin Watsons Bank Syariah Variabel Dependen ROE	228
Tabel 4. 21 Output Analisis Regresi Linear Berganda Bank Konvensional Variabel Dependen ROA	229
Tabel 4. 22 Output Analisis Regresi Linear Berganda Bank Syariah Variabel Dependen ROA	229
Tabel 4. 23 Output Analisis Regresi Linear Berganda Bank Konvensional Variabel Dependen ROE	229
Tabel 4. 24 Output Analisis Regresi Linear Berganda Bank Konvensional Variabel Dependen ROE	230
Tabel 4. 25 Output Analisis Regresi Non Linear Bank Konvensional Variabel Dependen ROA	231
Tabel 4. 26 Output Analisis Regresi Non Linear Bank Konvensional Variabel Dependen ROA	231

Tabel 4. 27 Output Analisis Regresi Non Linear Bank Syariah Variabel Dependen ROA...	232
Tabel 4. 28 Output Analisis Regresi Non Linear Bank Konvensional Variabel Dependen ROE	233
Tabel 4. 29 Output Analisis Regresi Non Linear Bank Syariah Variabel Dependen ROE ...	233
Tabel 4. 30 Output Uji T Bank Konvensional Variabel Dependen ROA	235
Tabel 4. 31 Output Uji T Bank Syariah Variabel Dependen ROA	235
Tabel 4. 32 Output Uji T Bank Konvensional Variabel Dependen ROE.....	235
Tabel 4. 33 Output Uji T Bank Syariah Variabel Dependen ROE	236
Tabel 4. 34 Output Uji F Bank Konvensional Variabel Dependen ROA	236
Tabel 4. 35 Output Uji F Bank Syariah Variabel Dependen ROA	236
Tabel 4. 36 Output Uji F Bank Konvensional Variabel Dependen ROE.....	237
Tabel 4. 37 Output Uji F Bank Syariah Variabel Dependen ROE.....	237

DAFTAR GAMBAR

Gambar 4. 1 Output Grafik Histogram Bank Konvensional Variabel Dependen ROA	217
Gambar 4. 2 Output Grafik P-Plot Bank Konvensional Variabel Dependen ROA.....	217
Gambar 4. 3 Output Grafik Histogram Bank Syariah Variabel Dependen ROA.....	217
Gambar 4. 4 Output Grafik P-Plot Bank Syariah Variabel Dependen ROA.....	218
Gambar 4. 5 Output Grafik Histogram Bank Konvensional Variabel Dependen ROE	218
Gambar 4. 6 Output Grafik P-Plot Bank Konvensional Variabel Dependen ROE	218
Gambar 4. 7 Output Grafik Histogram Bank Syariah Variabel Dependen ROE	219
Gambar 4. 8 Output Grafik P-Plot Bank Syariah Variabel Dependen ROE	219
Gambar 4. 9 Output Scatterplot Bank Konvensional Variabel Dependen ROA.....	224
Gambar 4. 10 Output Scatterplot Bank Konvensional Variabel Dependen ROA.....	224
Gambar 4. 11 Output Scatterplot Bank Konvensional Variabel Dependen ROE	225
Gambar 4. 12 Output Scatterplot Bank Syariah Variabel Dependen ROE	225
Gambar 4. 14 Output Analisis Regresi Non Linear Bank Konvensional Variabel Dependen ROA.....	231
Gambar 4. 15 Output Analisis Regresi Non Linear Bank Konvensional Variabel Dependen ROA.....	232
Gambar 4. 16 Output Analisis Regresi Non Linear Bank Syariah Variabel Dependen ROA	232
Gambar 4. 17 Output Analisis Regresi Non Linear Bank Konvensional Variabel Dependen ROE	233
Gambar 4. 18 Output Analisis Regresi Non Linear Bank Syariah Variabel Dependen ROE	234

BAB I

PENDAHULUAN

1.1 Latar Belakang Masalah

Pada sistem perekonomian negara, Bank memiliki peran penting dalam menjaga kestabilan perekonomian negara. Bank merupakan perantara yang menghubungkan antara pemilik dana dengan peminjam dana. Tujuan didirikannya Bank juga untuk menjaga kestabilan perekonomian suatu negara. Pelayanan utama dari perbankan sendiri yaitu menghimpun dana (giro, tabungan, dan deposito), menyalurkan dana dalam bentuk pinjaman dan membantu masyarakat untuk mengirimkan uang. Maka dari itu bank memiliki peranan penting dalam perekonomian sebuah negara.

Penilaian kesehatan bank juga merupakan salah satu faktor penting dikarenakan bank mengelola dana yang dimiliki dan bank harus mengembalikan dana yang di pakai. Berdasarkan tujuan dan fungsi yang telah disebutkan diatas, kesehatan bank sangat berpengaruh terhadap perekonomian negara yang sehat. Sistem perbankan sendiri dibagi menjadi dua, yaitu perbankan dengan prinsip konvensional atau biasa disebut bank konvensional dan bank dengan prinsip syariah atau yang biasa disebut bank syariah.

Populasi penduduk beragama muslim yang besar mendukung adanya pertumbuhan perbankan syariah di Asia. Secara garis besar, inisiatif dan

regulasi pemerintah mendukung pertumbuhan perbankan dengan sistem syariah. Beberapa negara seperti Pakistan, Iran, dan Sudan juga sudah menerapkan sistem keuangan menjadi non-bunga seperti yang digunakan pada perbankan dengan sistem syariah. Pada negara Indonesia dan Malaysia sendiri sistem perbankan syariah berdampingan dengan sistem perbankan konvensional. Bank Konvensional dan Bank Syariah memiliki perbedaan sistem dimana Bank Syariah tidak melakukan transaksi yang berkaitan dengan bunga dan menerapkan bagi hasil dalam kegiatan usahanya. (Nugraha et al., 2020). Dengan adanya perbedaan sistem dan prinsip yang signifikan antara Bank Konvensional dan Bank Syariah, mempengaruhi indikator keuangan seperti efisiensi bank, kualitas aset, dan stabilitas bank.

Penelitian ini bertujuan untuk meneliti tingkat profitabilitas Bank baik Bank Konvensional maupun Bank Syariah yang ada di Asia. Dalam penelitian ini, akan menggunakan besaran profitabilitas *Return On Asset (ROA)* dan *Return On Equity (ROE)*. ROA dapat mengukur kemampuan bank dalam menghasilkan laba bersih dengan aset tertentu. Sedangkan ROE merupakan rasio yang mengukur kemampuan bank menghasilkan laba berdasarkan modal saham tertentu. Berikut merupakan perkembangan ROA dan ROE dari tahun ke tahun baik Bank Konvensional maupun Bank Syariah,

Tabel 1. 1 Rata – rata Rasio Bank Konvensional Periode 2017 - 2021

	2017	2018	2019	2020	2021
ROA	0.73%	0.64%	0.58%	0.50%	0.61%
ROE	8.20%	6.87%	6.50%	5.72%	6.82%
EAR	8.33%	8.48%	8.70%	8.71%	8.86%
LAR	59.80%	61.07%	61.83%	61.53%	59.68%
DAR	75.34%	75.35%	75.43%	75.72%	74.85%

Tabel 1. 2 Rata – rata Rasio Bank Syariah Periode 2017 - 2021

	2017	2018	2019	2020	2021
ROA	0.68%	1.28%	1.30%	1.03%	0.96%
ROE	5.26%	11.49%	10.88%	10.40%	10.35%
EAR	9.07%	10.40%	10.67%	10.94%	10.29%
LAR	59.06%	59.33%	59.81%	57.57%	56.69%
DAR	67.41%	66.90%	66.31%	65.89%	68.08%

Seperti yang terlihat pada tabel 1.1 untuk rata – rata variabel bank konvensional dan tabel 1.2 untuk rata – rata variabel bank syariah terdapat kenaikan dan penurunan secara signifikan dari tahun ke tahun dan perbedaan yang sangat signifikan antara bank konvensional dengan bank syariah. Maka dari itu, penelitian ini dilakukan untuk melihat pengaruh dari bank konvensional dan bank syariah itu sendiri.

Pada tabel hasil research gap, ditemukan bahwa Equity to Assets Ratio (EAR) berpengaruh signifikan untuk Return on Assets (ROA) pada penelitian yang dilakukan oleh Hendrayanti & Muharram (2013), Sriawan et al (2018), Javaid et al (2011) namun ditemukan tidak signifikan pada peneliitian yang

dilakukan oleh Kurnia & Mawardi (2012). Sedangkan pada penelitian yang dilakukan oleh Kurnia & Mawardi (2012), Hendrayanti & Muharram (2013), dan Biotre & Akbar (2013) hasil ditemukan signifikan untuk Loan to Assets Ratio (LAR) terhadap Return On Assets (ROA). Akan tetapi ditemukan tidak signifikan pada penelitian yang dilakukan oleh Sriawan et al (2018). Untuk variabel Deposits to Assets Ratio (DAR) terhadap Return on Assets (ROA) ditemukan signifikan pada penelitian yang dilakukan oleh Saira et al (2011) dan tidak signifikan pada penelitian yang dilakukan oleh Biotre & Akbar (2013).

Untuk variabel dependen Return on Equity (ROE), ditemukan hasil signifikan pada penelitian yang dilakukan oleh Gazi et al (2021) dan tidak signifikan pada penelitian yang dilakukan oleh Assirri & Hebbbar (2021) untuk variabel independen Equity to Assets Ratio (EAR). Untuk variabel independen Loan to Assets Ratio (LAR) ditemukan hasil signifikan pada penelitian yang dilakukan oleh Naryoto & Novianty (2021) dan tidak signifikan pada penelitian yang dilakukan oleh Biotre & Akbar (2013). Sedangkan untuk variabel independen Deposits to Assets Ratio (DAR) ditemukan hasil signifikan pada penelitian Gazi et al (2021) dan tidak signifikan pada penelitian yang dilakukan oleh Biotre & Akbar (2013).

Tabel 1. 3 Research Gap

Variabel		Hasil	Penelitian
Dependen	Independen		
Return On Assets (ROA)	Equity to Assets Ratio (EAR)	Positif dan Signifikan	Hendrayanti & Muharram (2013)
		Positif dan Signifikan	Sriawan et al (2018)
		Negatif dan Tidak Signifikan	Kurnia & Mawardi (2012)
		Positif dan Signifikan	Javaid et al (2011)
	Loan to Assets Ratio (LAR)	Positif dan Signifikan	Kurnia & Mawardi (2012)
		Negatif dan Tidak Signifikan	Sriawan et al (2018)
		Negatif dan Signifikan	Hendrayanti & Muharram (2013)
		Positif dan Signifikan	Biotre & Akbar (2013)
	Deposits to Assets Ratio (DAR)	Negatif dan Tidak Signifikan	Biotre & Akbar (2013)
		Positif dan Signifikan	Saira et al (2011)
Return On Equity (ROE)	Equity to Assets Ratio (EAR)	Positif dan Signifikan	Gazi et al (2021)
		Positif dan Signifikan	Assirri & Hebbar (2021)
	Loan to Assets Ratio (LAR)	Positif dan Tidak Signifikan	Biotre & Akbar (2013)
		Positif dan Signifikan	Naryoto & Novianty (2021)
	Deposits to Assets Ratio (DAR)	Positif dan Signifikan	Gazi et al (2021)
		Negatif dan Tidak Signifikan	Biotre & Akbar (2013)

Berdasarkan latar belakang masalah tersebut, dapat disimpulkan bahwa penelitian ini dilakukan untuk meneliti pengaruh profitabilitas Bank

Konvensional dan Bank Syariah yang ada di Asia. Maka penelitian ini mengambil judul **“Profitabilitas Bank Konvensional dan Bank Syariah (Studi pada Bank yang Terdaftar di Bloomberg Periode 2017 – 2019)”**. Rasio yang akan digunakan dalam penelitian ini yaitu *Equity To Assets Ratio* (EAR), *Loans To Assets Ratio* (LAR), *Deposits To Assets Ratio* (DAR) sebagai variabel independen *Return On Assets* (ROA), dan *Return On Equity* (ROE) sebagai variabel dependen.

1.2 Rumusan Masalah

Berdasarkan latar belakang yang telah disampaikan, terdapat beberapa masalah yang muncul dalam penelitian. Seperti adanya perbedaan kondisi dalam pengambilan sampel di karenakan adanya perbedaan tahun pada pengambilan sampel untuk penelitian yang dilakukan sekarang dengan penelitian terdahulu. Kemudian, terdapat adanya research gap dan hasil yang tidak konsisten yang telah dijabarkan pada Tabel 1.3 mengenai pengaruh *Equity to Assets Ratio* (EAR), *Loan to Assets Ratio* (LAR), dan *Deposits to Assets Ratio* (DAR) terhadap *Return on Assets* (ROA) dan *Return on Equity* (ROE) baik untuk Bank Konvensional maupun Bank Syariah.

Ketidak seimbangan dalam kenaikan dan penurunan rasio bank sangat berpengaruh terhadap kinerja bank itu sendiri. Adanya hasil yang tidak konsisten dalam hasil penelitian sebelumnya, maka diperlukan adanya

penelitian lebih lanjut. Seperti yang telah dipaparkan sebelumnya, maka pertanyaan masalah dalam penelitian ini yaitu,

1. Apakah *Total Equity to Total Asset* berpengaruh terhadap Bank Konvensional dan Bank Syariah yang dihitung menggunakan *Return on Asset*?
2. Apakah *Total Loans to Total Asset* berpengaruh terhadap Bank Konvensional dan Bank Syariah yang dihitung menggunakan *Return on Asset*?
3. Apakah *Deposit to Total Asset* berpengaruh terhadap Bank Konvensional dan Bank Syariah yang dihitung menggunakan *Return on Asset*?
4. Apakah *Total Equity to Total Asset* berpengaruh terhadap Bank Konvensional dan Bank Syariah yang dihitung menggunakan *Return on Equity*?
5. Apakah *Total Loans to Total Asset* berpengaruh terhadap Bank Konvensional dan Bank Syariah yang dihitung menggunakan *Return on Equity*?
6. Apakah *Deposit to Total Asset* berpengaruh terhadap Bank Konvensional dan Bank Syariah yang dihitung menggunakan *Return on Equity*?

1.3 Tujuan dan Kegunaan Penelitian

1.3.1 Tujuan Penelitian

Tujuan dari penelitian ini yaitu,

1. Untuk menganalisis *Total Equity to Total Asset* yang berpengaruh terhadap Bank Konvensional dan Bank Syariah yang diukur menggunakan *Return on Asset*.
2. Untuk menganalisis *Total Loans to Total Asset* yang berpengaruh terhadap Bank Konvensional dan Bank Syariah yang diukur menggunakan *Return on Asset*.
3. Untuk menganalisis *Deposit to Total Asset* yang berpengaruh terhadap Bank Konvensional dan Bank Syariah yang diukur menggunakan *Return on Asset*.
4. Untuk menganalisis *Total Equity to Total Asset* yang berpengaruh terhadap Bank Konvensional dan Bank Syariah yang diukur menggunakan *Return on Equity*.
5. Untuk menganalisis *Total Loans to Total Asset* yang berpengaruh terhadap Bank Konvensional dan Bank Syariah yang diukur menggunakan *Return on Equity*.
6. Untuk menganalisis *Deposit to Total Asset* yang berpengaruh terhadap Bank Konvensional dan Bank Syariah yang diukur menggunakan *Return on Equity*.

1.3.2 **Kegunaan Penelitian**

Manfaat dalam penelitian ini yaitu,

1. Manfaat Teoritis

Manfaat teoritis yang dimaksud yaitu penelitian ini bermanfaat untuk pengembangan ilmu pengetahuan. Manfaat teoritis bertujuan untuk melihat apakah teori yang digunakan memperkuat teori sebelumnya atau relevan dengan penelitian yang sedang dilakukan. Contohnya seperti, hasil dari penelitian ini dapat digunakan sebagai acuan untuk penelitian yang akan datang.

2. Manfaat Praktis

Manfaat praktis merupakan manfaat yang dapat berguna bagi perusahaan. Manfaat praktis dapat digunakan sebagai acuan untuk memperbaiki kinerja dan evaluasi untuk beberapa perusahaan. Dengan adanya hasil dari penelitian ini, perusahaan dapat melakukan evaluasi terhadap kinerja yang telah ada dan memperbaiki sesuai dengan ketentuan yang ada pada perusahaan.

1.4 **Sistematika Penulisan**

Sistematika penulisan pada penelitian ini yaitu,

BAB I PENDAHULUAN

Pada Bab I berisikan latar belakang masalah, rumusan masalah, tujuan dan kegunaan penelitian, dan sistematika penulisan.

BAB II TELAAH PUSTAKA

Pada Bab II berisikan landasan teori, kerangka pemikiran, dan hipotesis.

BAB III METODE PENELITIAN

Pada Bab III berisikan variabel penelitian dan definisi operasional variabel, populasi dan sampel, jenis dan sumber data, metode pengumpulan data, dan metode analisis.

BAB IV HASIL DAN ANALISIS

Pada Bab IV berisikan deskripsi objek penelitian, analisis data, dan intrepetasi hasil.

BAB V PENUTUP

Pada Bab V berisikan simpulan, keterbatasan, dan saran.

BAB II

TELAAH PUSTAKA

2.1 Landasan Teori

2.1.1 Trade Off Theory

Trade Off Theory merupakan teori yang menjelaskan mengenai rasio yang menyeimbangkan antara hutang jangka panjang dengan ekuitas perusahaan dengan *trade-off* yang harus ditanggung oleh perusahaan itu sendiri. Dalam trade off theory sendiri menyebutkan bahwa semakin tinggi hutang yang digunakan, maka nilai perusahaan juga semakin tinggi. Menurut Brigham dan Houston (2006), trade off theory merupakan teori dimana perusahaan menukar keuntungan pendanaan melalui hutang. Teori ini menjelaskan bahwa adanya hubungan antara pajak, risiko kebangkrutan, dan penggunaan hutang yang disebabkan oleh keputusan struktur modal yang diambil oleh perusahaan.

Teori ini dapat meminimalisir terjadinya kebangkrutan pada perusahaan dikarenakan teori ini memanfaatkan hutang untuk pembiayaan. Manfaat pajak akibat penggunaan hutang mengakibatkan perusahaan menggunakan hutang hingga tingkat tertentu sehingga dapat memaksimalkan nilai perusahaan. Inti dari trade off theory yaitu

menyeimbangkan antara manfaat dari hutang dengan pengorbanan atau hutang itu sendiri. Apabila hutang sudah terlalu besar, maka tidak diperbolehkan adanya tambahan dalam hutang. Penggunaan hutang dapat meningkatkan nilai perusahaan namun penggunaan hutang yang tidak optimal dapat menurunkan nilai perusahaan.

2.1.2 Profitabilitas

Profitabilitas perusahaan merupakan kemampuan dari perusahaan untuk menghasilkan laba dalam periode tertentu dan dapat digunakan untuk mengukur tingkat efektifitas manajemen dalam menjalankan operasional perusahaan (Sawir, 2005). Efisiensi dan efektivitas dari profitabilitas sendiri dapat dilihat dari laba yang dihasilkan terhadap penjualan dan investasi perusahaan yang dapat dilihat pada unsur – unsur dalam laporan keuangan perusahaan. Sedangkan menurut Petronila dan Mukhlisin (2003), profitabilitas merupakan pandangan kinerja manajemen dalam mengelola sebuah perusahaan. Idealnya, semakin tinggi nilai rasio profitabilitas, maka semakin baik kondisi perusahaan berdasarkan rasio profitabilitas. Profitabilitas sendiri dapat diukur menggunakan beberapa indikator komponen yang ada pada laporan laba/rugi dan neraca.

Manfaat adanya pengukuran profitabilitas yaitu untuk mengetahui perhitungan laba dari periode tertentu, mengetahui

besarnya perhitungan laba dari waktu ke waktu, mengetahui posisi laba perusahaan tahun tertentu dengan periode tahun sebelumnya. Rasio profitabilitas yang digunakan pada penelitian ini yaitu, Return On Assets (ROA) dan Return On Equity (ROE).

2.1.2.1 Return On Assets

Return On Assets (ROA) merupakan rasio yang menggambarkan kemampuan bank dalam mengelola dana yang diinvestasikan dalam aktiva yang menghasilkan keuntungan (Muhammad, 2013). ROA juga merupakan rasio yang menunjukkan tingkat pengembalian atas jumlah aktiva yang dimiliki perusahaan terhadap laba yang dihasilkan selama periode tertentu (Kasmir, 2014). Sedangkan menurut Sirait (2017), ROA adalah rasio yang mengukur kompetensi bank dalam memperoleh keuntungan yang berasal dari pengelolaan sumber daya yang ada. Rumus *Return On Assets* (ROA) yaitu:

$$\text{Return On Asset} = \frac{\text{Laba Bersih}}{\text{Total Asset}}$$

2.1.2.2 Return On Equity

Return On Equity (ROE) merupakan rasio yang mengukur kemampuan manajemen bank dalam mengelola

modal untuk mendapatkan net income. ROE merupakan salah satu indikator penting bagi pemegang saham untuk mengetahui kemampuan bank dalam memperoleh laba bersih yang berkaitan dengan dividen. Apabila ROE meningkat, laba bersih bank juga meningkat. Rumus Return On Equity yaitu:

$$\text{Return On Equity} = \frac{\text{Laba Bersih}}{\text{Total Equity}}$$

2.2 Penelitian Terdahulu

Penelitian mengenai *Equity to Assets Ratio* (EAR), *Loan to Assets Ratio* (LAR), *Deposits to Assets Ratio* (DAR) terhadap *Return on Assets* (ROA) dan *Return on Equity* (ROE) bank telah banyak dilakukan. Namun, terdapat keterbatasan pada penelitian yang telah dilakukan seperti perbedaan pada variabel atau keterbatasan penelitian lainnya. Maka dari itu, dilakukan penelitian lebih lanjut dengan penelitian terdahulu sebagai acuan dalam penelitian ini. Penelitian terdahulu yang digunakan pada penelitian ini yaitu,

1. S. Javaid dkk (2011) melakukan penelitian dengan judul “Determinant of Banks Profitability in Pakistan : Internal Factor Analysis.”. Sampel yang digunakan pada penelitian ini merupakan 10 bank yang ada di Pakistan dengan periode 2004 – 2008. Penelitian ini menggunakan *Total Assets* (TA), *Equity to Assets Ratio* (EAR), *Loan to Assets Ratio* (LAR), dan

Deposits to Assets Ratio (DAR) sebagai variabel independen. Sedangkan *Return On Assets* (ROA) dan *Return On Equity* (ROE) sebagai variabel dependen. Hasil dari penelitian ini yaitu, *Total Assets* (TA) mempunyai pengaruh negative dan signifikan terhadap *Return On Assets* (ROA), *Equity to Assets Ratio* (EAR) dan *Deposits to Assets Ratio* (DAR) mempunyai pengaruh positif dan signifikan terhadap *Return On Assets* (ROA). *Loans to Assets Ratio* (LAR) mempunyai pengaruh negative terhadap *Return On Assets* (ROA).

2. Kurnia dan Mawardi (2012) melakukan penelitian dengan judul penelitian “Analisis Pengaruh BOPO, EAR, LAR, dan Firm Size terhadap Kinerja Keuangan” dengan *Operating Expenses to Operating Income* (BOPO), *Equity to Assets Ratio* (EAR), *Loan to Assets Ratio* (LAR), dan *Firm Size* sebagai variabel independen dan *Return On Assets* (ROA) sebagai variabel dependen. Penelitian ini menggunakan sampel 12 bank yang laporan keuangannya terdaftar di website Bank Indonesia dengan periode 2008 – 2011. Penelitian ini memiliki hasil *Operating Expenses to Operating Income* (BOPO), *Loan to Assets Ratio* (LAR), dan *Firm Size* mempunyai pengaruh positif dan signifikan terhadap *Return On Assets* (ROA). Sedangkan *Equity to Assets Ratio* (EAR) mempunyai pengaruh negative dan tidak signifikan terhadap *Return On Assets* (ROA).
3. Hendrayanti dan Muharam (2013) melakukan penelitian dengan judul “Analisis Pengaruh Faktor Internal dan Eksternal Terhadap Profitabilitas

Perbankan” dengan menggunakan *Operating Expenses to Operating Income* (BOPO), *Equity to Assets Ratio* (EAR), *Loan to Assets Ratio* (LAR), *Firm Size*, *Economic Growth*, dan *Inflation and The Volatility of ROA* sebagai variabel independen dan *Return On Assets* (ROA) sebagai variabel dependen. Penelitian ini menggunakan 110 bank yang terdaftar di Bank Indonesia dengan periode Januari 2003 – Februari 2012. Hasil dari penelitian ini yaitu *Equity to Assets Ratio* (EAR) dan *Firm Size* mempunyai pengaruh positif dan signifikan terhadap *Return On Assets* (ROA). *Operating Expenses to Operating Income* (BOPO) dan *Loan to Assets Ratio* (LAR) mempunyai pengaruh negative dan signifikan terhadap *Return On Assets* (ROA). Sedangkan *Economic Growth*, dan *Inflation and The Volatility of ROA* mempunyai pengaruh positif namun tidak signifikan terhadap *Return On Assets* (ROA).

4. Fahrul Puas dkk (2018) melakukan penelitian dengan judul “Effect of Equity to Assets Ratio (EAR), Size, and Loan to Assets Ratio (LAR) on Bank Performance.” Penelitian ini menggunakan sampel sebanyak 43 bank yang terdaftar pada Bursa Efek Indonesia (BEI) dengan periode penelitian 2012 – 2016. Variabel pada penelitian ini yaitu *Equity to Assets Ratio* (EAR), *Size*, dan *Loan to Assets Ratio* (LAR) sebagai variabel independen sedangkan *Return On Assets* (ROA) dan *Net Interest Margin* (NIM) sebagai variabel dependen. Hasil dari penelitian ini yaitu Equity Assets Ratio (EAR) mempunyai pengaruh positif dan signifikan terhadap *Return*

On Assets (ROA) dan *Net Interest Margin* (NIM). *Loan to Assets Ratio* (LAR) mempunyai pengaruh negative dan tidak signifikan terhadap *Return On Assets* (ROA) dan mempunyai pengaruh negative dan tidak signifikan terhadap *Net Interest Margin* (NIM).

5. Poyraz dan Ekinici (2019) melakukan penelitian dengan judul “The Effect of Credit Risk on Financial Performance of Deposit Banks in Turkey” dengan menggunakan sampel 26 bank yang ada di Turki dengan periode 2005 – 2017. Variabel yang digunakan pada penelitian ini yaitu *Non Performing Loan to Total Assets* (NPL/TA), *Total Capital to Total Asset* (TC/TA), *Total Loans to Total Assets* (TL/TA), *Bank Size*, *Ownership Dummy*, *Concentration Ratio*, *GDP Growth Rate*, *CPI Inflation*, *Crisis* sebagai variabel independen dan *Return On Assets* (ROA), *Return On Equity* (ROE) sebagai variabel dependen. Hasil dari penelitian ini yaitu *Total Capital to Total Asset* (TC/TA), *CPI Inflation*, *Concentration Ratio* dan *Bank Size* mempunyai pengaruh positif dan signifikan terhadap *Return On Assets* (ROA) dan *Return On Equity* (ROE). *Total Loans to Total Assets* (TL/TA) dan *Crisis* mempunyai pengaruh negative terhadap *Return On Assets* (ROA) dan *Return On Equity* (ROE).
6. Ni Kadek Venimas Citra Dewi dkk (2015) melakukan penelitian dengan judul “Pengaruh LDR, LAR, DER, dan CR Terhadap ROA” dengan menggunakan *Loan to Deposits Ratio* (LDR), *Loan to Assets Ratio* (LAR), *Debt to Equity Ratio* (DER), dan *Current Ratio* (CR) sebagai variabel

independen dan *Return on Assets* (ROA) sebagai variabel dependen. Penelitian ini menggunakan sampel 27 bank dengan periode 2011 – 2013. Hasil dari penelitian ini yaitu *Loan to Deposits Ratio* (LDR) dan *Loan to Assets Ratio* (LAR) mempunyai pengaruh positif dan signifikan terhadap *Return on Assets* (ROA). Sedangkan *Debt to Equity Ratio* (DER), dan *Current Ratio* (CR) mempunyai pengaruh negative dan signifikan terhadap *Return on Assets* (ROA).

7. Ayu Chintya Arie Puspita (2019) melakukan penelitian dengan judul “Pengaruh CAR, NPL, DER dan LAR terhadap ROA pada Bank Umum di Bursa Efek Indonesia.”. Variabel independen pada penelitian ini yaitu, *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Debt to Equity Ratio* (DER), dan *Loan to Assets Ratio* (LAR) dan *Return on Assets* (ROA) sebagai variabel dependen. Hasil pada penelitian ini yaitu, *Capital Adequacy Ratio* (CAR) mempunyai pengaruh positif dan signifikan terhadap *Return on Assets* (ROA), *Non Performing Loan* (NPL) mempunyai pengaruh negative dan signifikan terhadap *Return on Assets* (ROA), dan *Loan to Assets Ratio* (LAR) mempunyai pengaruh positif dan signifikan terhadap *Return on Assets* (ROA)
8. Gazi dkk melakukan penelitian dengan judul “*Determinants of Profitability in Banking Sector: Empirical Evidence from Bangladesh*” dengan menggunakan *Equity to Assets Ratio* (EAR), *Deposits to Assets Ratio* (DAR), *Debt to Equity Ratio* (DER), *Loan to Deposits Ratio* (LDR), *GDP*

Growth Rate, *Bank Size* sebagai variabel independen dan *Return On Assets* (ROA) dan *Return On Equity* (ROE) sebagai variabel dependen. Hasil pada penelitian ini yaitu, *Bank Size*, *Equity to Assets Ratio* (EAR), dan *Loan to Deposits Ratio* (LDR) mempunyai pengaruh positif dan signifikan terhadap *Return On Assets* (ROA). Sedangkan *Deposits to Assets Ratio* (DAR), *Debt to Equity Ratio* (DER), dan *GDP Growth Rate* mempunyai pengaruh negative terhadap *Return on Assets* (ROA).

9. Samer Ahmed Ali Assiri dan Dr C. K. Hebbbar melakukan penelitian dengan judul “*Capital Structure and Bank Performance of Islamic and Commercial in Yemen.*”. Variabel independen pada penelitian ini yaitu *Total Debt*, *Loan to Assets Ratio* (LAR), dan *Equity to Assets Ratio* (EAR). Sedangkan, variabel dependen untuk penelitian ini yaitu *Return on Assets* (ROA), *Return on Equity* (ROE), dan *Net Profit Margin* (NPM), dan *Earning Per Share* (EPS). Hasil pada penelitian ini yaitu, untuk Bank Islamic *Total Debt* mempunyai pengaruh negative dan signifikan terhadap *Return on Assets* (ROA), *Return on Equity* (ROE), dan *Net Profit Margin* (NPM). Sedangkan *Total Debt* mempunyai pengaruh positif dan signifikan terhadap *Earning Per Share* (EPS). *Loan to Assets Ratio* (LAR) dan *Equity to Assets Ratio* (EAR) mempunyai pengaruh positif dan signifikan terhadap *Return on Assets* (ROA), *Return on Equity* (ROE), dan *Net Profit Margin* (NPM). Untuk pengaruh *Loan to Assets Ratio* (LAR) terhadap *Earning Per Share* (EPS) yaitu negative dan tidak signifikan.

10. Diskha Wedelia Biotre (2013) melakukan penelitian dengan judul “Pengaruh Deposits to Assets Ratio, Loan to Assets Ratio, dan Market Share terhadap Profitabilitas Bank Umum dan Swasta Nasional Devisa yang Tidak Mengadopsi Electronic Banking yang Terdaftar di Bursa Efek Indonesia.” Variabel independen pada penelitian ini *Deposits to Assets Ratio* (DAR), *Loan to Assets Ratio* (LAR), dan *Market Share*. Sedangkan variabel dependen pada penelitian ini yaitu *Return on Assets* (ROA), *Return on Equity* (ROE) dan *Net Interest Margin* (NIM). Hasil penelitian ini yaitu, untuk bank yang tidak mengadopsi e-banking, *Deposits Assets Ratio* (DAR) mempunyai pengaruh positif dan tidak signifikan terhadap *Return on Assets* (ROA) dan *Return on Equity* (ROE), sedangkan mempunyai pengaruh negative dan signifikan terhadap *Net Interest Margin* (NIM). Untuk *Loan to Assets Ratio* (LAR) mempunyaipengaruh positif dan signifikan terhadap *Return on Assets* (ROA) dan *Net Interest Margin* (NIM) dan mempunyai pengaruh negative dan tidak signifikan terhadap *Return on Equity* (ROE). Market share mempunyai pengaruh positif dan signifikan terhadap *Return On Assets* (ROA) dan *Return On Equity* (ROE). Sedangkan pengaruh *Market Share* terhadap *Net Interest Margin* (NIM) yaitu negatif dan signifikan. Hasil untuk yang mengadopsi e-banking yaitu, *Deposits Assets Ratio* (DAR) mempunyai pengaruh negatif dan signifikan terhadap *Return On Assets* (ROA) dan *Return On Equity* (ROE). Sedangkan pengaruh *Deposits Assets Ratio* (DAR) terhadap *Net Interest*

Margin (NIM) yaitu positif dan tidak signifikan. Untuk pengaruh *Loan to Assets Ratio* (LAR) yaitu positif dan tidak signifikan terhadap *Return On Assets* (ROA), *Return On Equity* (ROE), dan *Net Interest Margin* (NIM). *Market Share* mempunyai pengaruh positif dan signifikan terhadap *Return On Assets* (ROA) dan *Return On Equity* (ROE) dan memiliki pengaruh negative dan tidak signifikan terhadap *Net Interest Margin* (NIM).

Tabel 2. 1 Penelitian Sebelumnya

No	Judul Penelitian	Variabel	Hasil Penelitian
1	Determinant of Banks Profitability in Pakistan : Internal Factor Analysis. S. Javaid dkk (2011)	Variabel Independen : Total Assets (TA), Equity to Assets Ratio (EAR), Loan to Assets Ratio (LAR), dan Deposits to Assets Ratio (DAR)	<i>Total Assets (TA)</i> mempunyai pengaruh negative dan signifikan terhadap <i>Return On Assets (ROA)</i> , <i>Equity to Assets Ratio (EAR)</i> dan <i>Deposits to Assets Ratio (DAR)</i> mempunyai pengaruh positif dan signifikan terhadap <i>Return On Assets (ROA)</i> . <i>Loans to Assets Ratio (LAR)</i> mempunyai pengaruh negative terhadap <i>Return On Assets (ROA)</i> .
		Variabel Dependen : Return On Assets (ROA)	
2	Analisis Pengaruh BOPO, EAR, LAR, dan Firm Size terhadap Kinerja Keuangan. 2. Kurnia dan Mawardi (2012)	Variabel Independen : <i>Operating Expenses to Operating Income (BOPO)</i> , <i>Equity to Assets Ratio (EAR)</i> , <i>Loan to Assets Ratio (LAR)</i> , dan <i>Firm Size</i>	<i>Operating Expenses to Operating Income (BOPO)</i> , <i>Loan to Assets Ratio (LAR)</i> , dan <i>Firm Size</i> mempunyai pengaruh positif dan signifikan terhadap <i>Return On Assets (ROA)</i> . Sedangkan <i>Equity to Assets Ratio (EAR)</i> mempunyai pengaruh negative dan tidak signifikan terhadap <i>Return On Assets (ROA)</i> .
		Variabel Dependen : Return On Assets (ROA)	

No	Judul Penelitian	Variabel	Hasil Penelitian
3	Analisis Pengaruh Faktor Internal dan Eksternal Terhadap Profitabilitas Perbankan. 3. Hendrayanti dan Muharam (2013)	<p>Variabel Independen :</p> <p><i>Operating Expenses to Operating Income (BOPO), Equity to Assets Ratio (EAR), Loan to Assets Ratio (LAR), Firm Size, Economic Growth, dan Inflation and The Volatility of ROA</i></p> <p>Variabel Dependen : <i>Return On Assets (ROA)</i></p>	<p><i>Equity to Assets Ratio (EAR)</i> dan <i>Firm Size</i> mempunyai pengaruh positif dan signifikan terhadap <i>Return On Assets (ROA)</i>. <i>Operating Expenses to Operating Income (BOPO)</i> dan <i>Loan to Assets Ratio (LAR)</i> mempunyai pengaruh negative dan signifikan terhadap <i>Return On Assets (ROA)</i>. Sedangkan <i>Economic Growth</i>, dan <i>Inflation and The Volatility of ROA</i> mempunyai pengaruh positif namun tidak signifikan terhadap <i>Return On Assets (ROA)</i>.</p>
4	Effect of Equity to Assets Ratio (EAR), Size, and Loan to Assets Ratio (LAR) on Bank Performance. (Fahrul Puas dkk, 2018)	<p>Variabel Independen :</p> <p><i>Equity to Assets Ratio (EAR), Size, dan Loan to Assets Ratio (LAR)</i></p> <p>Variabel Dependen : <i>Return On Assets (ROA)</i> dan <i>Net Interest Margin (NIM)</i></p>	<p><i>Equity Assets Ratio (EAR)</i> mempunyai pengaruh positif dan signifikan terhadap <i>Return On Assets (ROA)</i> dan <i>Net Interest Margin (NIM)</i>. <i>Loan to Assets Ratio (LAR)</i> mempunyai pengaruh negative dan tidak signifikan terhadap <i>Return On Assets (ROA)</i> dan mempunyai pengaruh negative dan tidak signifikan terhadap <i>Net Interest Margin (NIM)</i>.</p>

No	Judul Penelitian	Variabel	Hasil Penelitian
5	The Effect of Credit Risk on Financial Performance of Deposit Banks in Turkey (Poyraz dan Ekinci, 2019)	Variabel Independen : Non Performing Loan to Total Assets (NPL/TA), Total Capital to Total Asset (TC/TA), Total Loans to Total Assets (TL/TA), Bank Size, Ownership Dummy, Concentration Ratio, GDP Growth Rate, CPI Inflation, Crisis Variabel Dependen : Return On Assets (ROA), dan Return On Equity (ROE)	<i>Total Capital to Total Asset (TC/TA), CPI Inflation, Concentration Ratio dan Bank Size</i> mempunyai pengaruh positif dan signifikan terhadap <i>Return On Assets (ROA)</i> dan <i>Return On Equity (ROE)</i> . <i>Total Loans to Total Assets (TL/TA)</i> dan <i>Crisis</i> mempunyai pengaruh negative terhadap <i>Return On Assets (ROA)</i> dan <i>Return On Equity (ROE)</i> .
6	Pengaruh LDR, LAR, DER, dan CR Terhadap ROA (Citra Dewi dkk, 2015)	Variabel Independen : <i>Loan to Deposits Ratio (LDR)</i> , <i>Loan to Assets Ratio (LAR)</i> , <i>Debt to Equity Ratio (DER)</i> , dan <i>Current Ratio (CR)</i> Variabel Dependen : Return On Assets (ROA)	<i>Loan to Deposits Ratio (LDR)</i> dan <i>Loan to Assets Ratio (LAR)</i> mempunyai pengaruh positif dan signifikan terhadap <i>Return on Assets (ROA)</i> . Sedangkan <i>Debt to Equity Ratio (DER)</i> , dan <i>Current Ratio (CR)</i> mempunyai pengaruh negative dan signifikan terhadap <i>Return on Assets (ROA)</i> .

No	Judul Penelitian	Variabel	Hasil Penelitian
7	Pengaruh CAR, NPL, DER dan LAR terhadap ROA pada Bank Umum di Bursa Efek Indonesia. (Puspita, 2019)	Variabel Independen : <i>Capital Adequacy Ratio (CAR)</i> , <i>Non Performing Loan (NPL)</i> , <i>Debt to Equity Ratio (DER)</i> , dan <i>Loan to Assets Ratio (LAR)</i> Variabel Dependen : <i>Return On Assets (ROA)</i>	<i>Capital Adequacy Ratio (CAR)</i> mempunyai pengaruh positif dan signifikan terhadap <i>Return on Assets (ROA)</i> , <i>Non Performing Loan (NPL)</i> mempunyai pengaruh negative dan signifikan terhadap <i>Return on Assets (ROA)</i> , dan <i>Loan to Assets Ratio (LAR)</i> mempunyai pengaruh positif dan signifikan terhadap <i>Return on Assets (ROA)</i>
8	Determinants of Profitability in Banking Sector: Empirical Evidence from Bangladesh.(Gazi, 2021)	Variabel Independen : <i>Equity to Assets Ratio (EAR)</i> , <i>Deposits to Assets Ratio (DAR)</i> , <i>Debt to Equity Ratio (DER)</i> , <i>Loan to Deposits Ratio (LDR)</i> , <i>GDP Growth Rate</i> , <i>Bank Size</i> . Variabel Dependen : <i>Return On Assets (ROA)</i> dan <i>Return On Equity (ROE)</i>	<i>Bank Size</i> , <i>Equity to Assets Ratio (EAR)</i> , dan <i>Loan to Deposits Ratio (LDR)</i> mempunyai pengaruh positif dan signifikan terhadap <i>Return On Asssets (ROA)</i> . Sedangkan <i>Deposits to Assets Ratio (DAR)</i> , <i>Debt to Equity Ratio (DER)</i> , dan <i>GDP Growth Rate</i> mempunyai pengaruh negative terhadap <i>Return on Assets (ROA)</i> .

No	Judul Penelitian	Variabel	Hasil Penelitian
9	Capital Structure and Bank Performance of Islamic and Commercial in Yemen. (Assiri dan Hebbar)	<p>Variabel Independen : Total Debt, Loan to Assets Ratio (LAR), dan Equity to Assets Ratio (EAR)</p> <p>Variabel Dependen : Return on Assets (ROA), Return on Equity (ROE), dan Net Profit Margin (NPM), dan Earning Per Share (EPS).</p>	<p>Bank Islamic <i>Total Debt</i> mempunyai pengaruh negative dan signifikan terhadap <i>Return on Assets</i> (ROA), <i>Return on Equity</i> (ROE), dan <i>Net Profit Margin</i> (NPM).</p> <p>Sedangkan <i>Total Debt</i> mempunyai pengaruh positif dan signifikan terhadap <i>Earning Per Share</i> (EPS). <i>Loan to Assets Ratio</i> (LAR) dan <i>Equity to Assets Ratio</i> (EAR) mempunyai pengaruh positif dan signifikan terhadap <i>Return on Assets</i> (ROA), <i>Return on Equity</i> (ROE), dan <i>Net Profit Margin</i> (NPM).</p> <p>Untuk pengaruh <i>Loan to Assets Ratio</i> (LAR) terhadap <i>Earning Per Share</i> (EPS) yaitu negative dan tidak signifikan.</p>

2.3 Pengaruh Antar Variabel

2.3.1 Pengaruh *Equity to Assets Ratio* (EAR) terhadap Profitabilitas

Aset merupakan kekayaan yang dimiliki oleh bank dan sumber daya yang dapat memiliki manfaat untuk bank itu sendiri. *Equity to Assets Ratio* (EAR) merupakan rasio yang menghitung bagaimana pengelolaan modal dari bank. Definisi lain EAR yaitu jumlah modal sendiri dari bank yang tertanam untuk memenuhi kebutuhan modal bank itu sendiri. Hendrayanti dan Muharram (2013) menyatakan bahwa semakin tinggi nilai EAR, semakin baik anggaran bank untuk membelanjakan investasi. Sehingga, kemampuan bank menjadi meningkat dan laba bank juga meningkat. Hal ini selaras dengan penelitian yang dilakukan oleh Sriawan et al (2018), Javaid et al (2011), Gazi et al (2021), Assiri dan Hebbbar (2021) bahwa EAR mempunyai hubungan positif terhadap profitabilitas (ROA dan ROE). Modal dapat menjaga likuiditas dan operasional bank untuk terhindar dari bangkrut.

2.3.2 Pengaruh *Loan to Assets Ratio* (LAR) terhadap Profitabilitas

Rasio ini menunjukkan dana kredit yang diberikan masyarakat dari aset yang dimiliki oleh bank. Semakin besar kredit yang diberikan kepada masyarakat, semakin rendah risiko kredit yang dihadapi. Sehingga dapat disimpulkan bahwa semakin besar nilai LAR, semakin besar profitabilitas yang diperoleh bank. Kurnia & Mawardi (2012) menyatakan bahwa LAR mempunyai positif dan signifikan terhadap profitabilitas (ROA dan ROE).

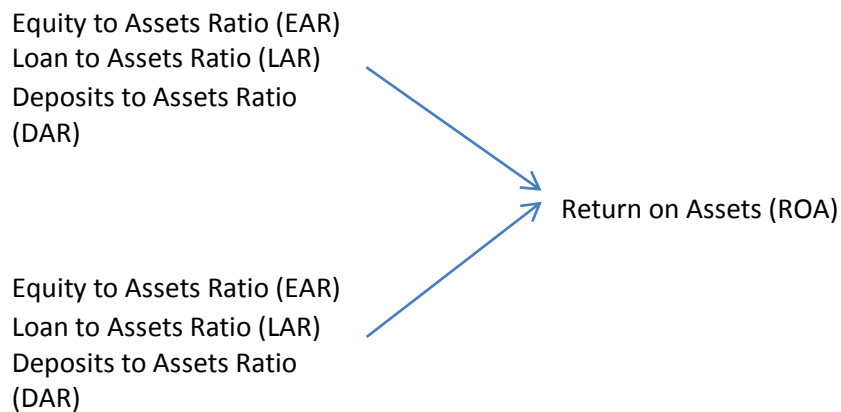
2.3.3 Pengaruh Deposits to Assets Ratio (DAR) terhadap Profitabilitas

Tujuan dari bank sendiri yaitu sebagai perantara seperti menghimpun dana nasabah. Himpunan dana dari nasabah ini disebut dengan aset bank. *Deposit to Assets Ratio* (DAR) mengukur simpanan nasabah dalam aset bank. Semakin tinggi simpanan nasabah yang disalurkan ke kredit, maka semakin tinggi nilai profitabilitas yang dimiliki oleh bank. Penelitian yang dilakukan oleh S. Javaid (2011) bahwa *Deposits to Assets Ratio* (DAR) memiliki pengaruh positif dan signifikan terhadap *Return On Assets* (ROA).

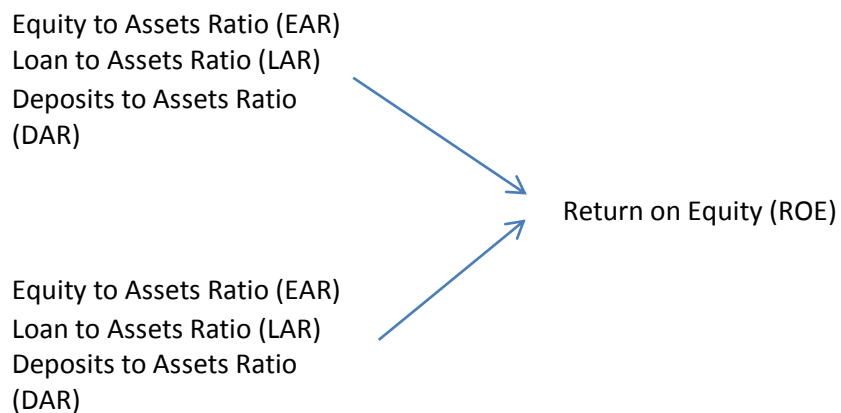
2.4 Kerangka Pemikiran

Berdasarkan uraian dan penelitian dahulu diatas, dapat disimpulkan kerangka pemikiran untuk penelitian ini yaitu,

Tabel 2. 3 Pengaruh Profitabilitas Bank Konvensional dan Bank Syariah Terhadap Variabel ROA



Tabel 2. 4 Pengaruh Profitabilitas Bank Konvensional dan Bank Syariah Terhadap Variabel ROE



Sumber : Jurnal acuan yang digunakan pada penelitian ini.

2.5 Hipotesis

Hipotesis merupakan pernyataan atau dugaan yang masih belum pasti atau jelas hasilnya mengenai sebuah penelitian. Hipotesis menurut Dantes (2012) adalah asumsi yang harus diuji melalui data atau fakta yang diperoleh melalui sebuah penelitian. Sedangkan fungsi dari hipotesis sendiri yaitu untuk menguji sebuah teori, sebagai pedoman untuk menyelesaikan sebuah penelitian, dan memberikan kerangka untuk menyusun kesimpulan dari hasil sebuah penelitian. Berdasarkan rumusan masalah diatas, hipotesis dari penelitian ini yaitu,

Penelitian mengenai profitabilitas bank terus berkembang dari waktu ke waktu dengan berbagai variabel, seperti pada penelitian yang dilakukan oleh Saira Javaid, dkk (2011) dengan judul *Determinant of Banks Profitability in Pakistan : Internal Factor Analysis*. Variabel independen yang digunakan pada penelitian tersebut yaitu EAR, LAR, DAR dan variabel dependen yang digunakan yaitu ROA dengan hasil penelitian EAR berpengaruh positif dan signifikan terhadap ROA. Pada penelitian tersebut, semua variabel independen dan dependen digunakan pada penelitian ini. Namun, perbedaan antara penelitian tersebut dengan penelitian yang sedang dilakukan yaitu terdapat pada variabel dependen. Pada penelitian ini, variabel dependen yang digunakan yaitu ROA dan ROE.

Pada penelitian yang dilakukan oleh Diskha Wedelia dan Lisa Fitriyani (2013) dengan judul *Pengaruh Deposits to Assets Ratio, Loan to Assets Ratio, dan Market Share Terhadap Profitabilitas Bank Umum Swasta Nasional Devisa yang Tidak Mengadopsi dan Mengadopsi Electronic Banking yang Terdaftar di Bursa Efek Indonesia*. Pada penelitian tersebut menggunakan variabel independen DAR, LAR, Market Share dan variabel dependen ROA, ROE. Dari penelitian tersebut, variabel independen yang digunakan hanya DAR dan LAR sedangkan variabel dependen yang digunakan yaitu ROA dan ROE.

Seperti yang telah dijabarkan pada tujuan, penelitian terdahulu dan kerangka pemikiran dalam penelitian ini, maka hipotesis pada penelitian ini dirumuskan sebagai berikut:

Hipotesis 1 : Equity to Assets Ratio berpengaruh positif terhadap Return On Assets untuk Bank Konvensional.

Hipotesis 2 : Loans to Assets Ratio berpengaruh positif terhadap Return On Assets untuk Bank Konvensional.

Hipotesis 3 : Deposits to Assets Ratio berpengaruh positif terhadap Return On Assets untuk Bank Konvensional.

Hipotesis 4 : Equity to Assets Ratio berpengaruh negatif terhadap Return On Assets untuk Bank Syariah.

Hipotesis 5 : Loans to Assets Ratio berpengaruh positif terhadap Return On Assets untuk Bank Syariah.

Hipotesis 6 : Deposits to Assets Ratio berpengaruh negatif terhadap Return On Assets untuk Bank Syariah.

Hipotesis 7 : Equity to Assets Ratio berpengaruh negatif Return On Equity untuk Bank Konvensional.

Hipotesis 8 : Loans to Assets Ratio berpengaruh positif terhadap Return On Equity untuk Bank Konvensional.

Hipotesis 9 : Deposits to Assets Ratio berpengaruh positif terhadap Return On Equity untuk Bank Konvensional.

Hipotesis 10 : Equity to Assets Ratio berpengaruh negatif terhadap Return On Equity untuk Bank Syariah.

Hipotesis 11 : Loans to Assets Ratio berpengaruh negatif terhadap Return On Equity untuk Bank Syariah.

Hipotesis 12 : Deposits to Assets Ratio berpengaruh positif terhadap Return On Equity untuk Bank Syariah.

BAB III

METODE PENELITIAN

3.1 Variabel Penelitian dan Definisi Operasional

3.1.1 Variabel Penelitian

Variabel penelitian merupakan komponen mendetail mengenai apa yang akan diteliti oleh peneliti. Menurut Sugiyono (2009 : 60), variabel penelitian yaitu segala sesuatu yang berbentuk apa saja yang ditetapkan oleh peneliti untuk dipelajari sehingga akan diperoleh informasi tentang hal tersebut dan kemudian ditarik kesimpulannya. Sedangkan variabel penelitian dibagi menjadi dua yaitu, variabel penelitian dependen dan variabel penelitian independen. Menurut Sugiyono (2015 : 96) Variabel Independen yaitu, variabel yang mempengaruhi atau yang menjadi sebab perubahannya atau timbulnya variabel dependen (terikat). Sedangkan variabel dependen merupakan variabel yang dipengaruhi atau yang menjadi akibat, karena adanya variabel bebas.

Seperti yang telah dijabarkan sebelumnya, penelitian ini meneliti tentang profitabilitas bank dan menggunakan sampel data bank go public yang terdaftar di Bursa Efek Indonesia. Sehingga variabel independen penelitian ini yaitu, Total Equity to Total Assets

Ratio (EAR), Total Loans to Total Assets Ratio (LAR), Total Deposits to Total Assets Ratio (DAR). Sedangkan variabel dependen dari penelitian ini adalah Return On Assets (ROA) dan Return On Equity (ROE).

3.1.2 Definisi Operasional

a) Rasio Profitabilitas

Rasio profitabilitas merupakan rasio untuk mengetahui kemampuan bank untuk mendapatkan laba atau profitabilitas bank tersebut. Dengan tujuan untuk melihat apakah bank tersebut dalam menggunakan assetnya untuk menghasilkan laba. Profitabilitas bank mempunyai pengaruh yang besar pada kinerja perbankan itu sendiri, seperti yang telah dikatakan pada penelitian yang dilakukan oleh Ekinci dan Poyraz (2019) bahwa dengan meningkatkan profitabilitas bank, modal juga akan meningkat dan risiko kredit dapat berkurang. Profitabilitas bank sendiri dapat dihitung menggunakan *Return On Assets* dan *Return On Equity*.

Rumus dari *Return On Assets* yaitu,

$$\text{Return On Asset} = \frac{\text{Laba Bersih}}{\text{Total Asset}}$$

Sedangkan rumus dari *Return On Equity* yaitu,

$$\text{Return On Equity} = \frac{\text{Laba Bersih}}{\text{Total Equity}}$$

b) Total Equity to Total Assets

Total Equity to Total Assets Ratio merupakan rasio yang menghitung dana aset bank yang disediakan menggunakan modal sendiri. Hasil dari rasio ini mencerminkan pengelolaan modal perusahaan. Rasio yang tinggi menunjukkan bahwa peningkatan utang yang dihasilkan oleh kredit dan pinjaman jangka pendek maupun panjang yang memperburuk kelayakan kredit dari Bank. Sedangkan, hasil rasio yang rendah menunjukkan bahwa penurunan utang yang dihasilkan kredit dan pinjaman jangka pendek maupun panjang yang meningkatkan kelayakan kredit dari Bank. Seperti yang telah dijelaskan pada penelitian yang dilakukan oleh Barry dan Njie (2020) bahwa semakin tinggi rasio yang dihasilkan (mendekati 100%) menunjukkan semakin banyak asset yang dibiayai melalui ekuitas dibandingkan dari hutang atau bentuk kewajiban lainnya. Total Equity to Total Assets Ratio dapat dihitung menggunakan rumus,

$$\text{Equity to Assets Ratio} = \frac{\text{Total Ekuitas}}{\text{Total Assets}}$$

c) Total Loans to Total Asset

Total Loans to Total Asset merupakan rasio yang menunjukkan dana kredit yang diberikan kepada masyarakat dari aset yang dimiliki oleh bank. Apabila hasil dari rasio ini tinggi, menunjukkan likuiditas bank yang rendah. Begitu pula sebaliknya, apabila hasil dari rasio yang rendah menunjukkan likuiditas bank yang tinggi. Hal ini juga disampaikan pada penelitian Ekinci dan Poyraz (2019) bahwa peningkatan rasio yang berlebihan merupakan faktor risiko fundamental dari bank. Rasio ini dapat dihitung menggunakan rumus,

$$\text{Loan to Assets Ratio} = \frac{\text{Kredit yang diberikan}}{\text{Total Asset}}$$

d) Deposits to Total Assets

Deposit to Total Assets Ratio merupakan rasio yang mengukur berapa simpanan nasabah dalam asset bank. Pada penelitian yang dilakukan oleh Islam dan Jahan (2018) bahwa apabila risiko bank meningkat, maka kredibilitas bank pada depositor menurun. Deposits to Total Assets dapat dihitung menggunakan rumus,

$$\text{Deposits to Total Assets} = \frac{\text{Simpanan Nasabah}}{\text{Total Asset}}$$

Tabel 3. 1 Tabel Operasional Variabel Penelitian

No	Variabel	Pengertian	Skala	Pengukuran
1	Return On Assets	Rasio yang mengukur kemampuan manajemen bank dalam memperoleh profitabilitas dan mengelola tingkat efisiensi usaha bank secara keseluruhan.	Rasio	Laba Bersih
				Total Assets
2	Return On Equity	Rasio ini mengukur kemampuan bank dalam memperoleh laba bersih yang dikaitkan dengan pembayaran deviden.	Rasio	Laba Bersih
				Total Equity
3	Equity to Assets	Rasio yang menghitung dana aset bank yang disediakan menggunakan modal sendiri.	Rasio	Total Ekuitas
				Total Assets
4	Loans to Assets	Rasio yang menunjukkan dana kredit yang diberikan kepada masyarakat dari aset yang dimiliki oleh bank.	Rasio	Kredit yang diberikan
				Total Assets
5	Deposits to Assets	Rasio yang mengukur berapa simpanan nasabah dalam asset bank.	Rasio	Simpanan Nasabah
				Total Assets

3.2 Populasi dan Sampel

3.2.1 Populasi

Menurut Widiyanto (2015: 5) Populasi merupakan sekumpulan objek atau objek yang digeneralisasikan dari hasil penelitian. Sedangkan populasi menurut Mulyatiningsih (2011 : 9) yaitu

sekumpulan benda, orang, atau hewan yang memiliki karakteristik tertentu yang akan diteliti. Populasi dari penelitian ini yaitu bank umum konvensional dan bank umum syariah yang ada di Asia.

3.2.2 Sampel

Sampel data yang diambil pada penelitian ini diperoleh dengan dari sumber yang telah dikumpulkan oleh pihak lain atau data sekunder. Data yang diperoleh dalam bentuk data kualitatif atau data yang berbentuk angka dan data yang diperoleh merupakan data *cross section* atau data yang menunjukkan waktu tertentu. Untuk metode pengambilan data menggunakan metode purposive sampling, metode ini

Kriteria pengambilan sampel data penelitian ini yaitu,

1. Bank Konvensional dan Bank Syariah yang ada di Asia, telah terdaftar pada Bloomberg, dan memiliki laporan keuangan tahunan lengkap, telah dipublikasikan, dapat di akses melalui Bloomberg pada tahun 2017 hingga 2021.
2. Bank yang masih aktif dan beroperasi selama periode penelitian.
3. Bank yang memiliki data sesuai dengan data yang dibutuhkan yang didalamnya terdapat laporan keuangan sesuai dengan variabel – variabel yang dibutuhkan.

Tabel 3. 2 Objek Penelitian

Keterangan	Jumlah
Bank Konvensional dan Bank Syariah yang terdaftar di Bloomberg pada periode 2017 - 2021.	608
Bank Konvensional dan Bank Syariah yang terdaftar di Bloomberg namun tidak sesuai dengan kriteria.	317
Jumlah sampel bank	291
Jumlah sampel yang digunakan pada periode penelitian.	1.455

Sumber: Bloomberg

3.3 Jenis dan Sumber Data

Jenis data yang digunakan yaitu data kuantitatif. Data kuantitatif merupakan data yang berbentuk angka, bisa dihitung dan di deskripsikan. Data kuantitatif yang diambil merupakan data yang diperoleh dari Bloomberg dan website perusahaan terkait. Untuk ketentuan laporan keuangan yang digunakan merupakan laporan keuangan tahunan secara lengkap dari tahun 2017 hingga 2021.

3.4 Metode Pengumpulan Data

Pada penelitian ini, metode pengumpulan data yang digunakan yaitu metode dokumentasi dan metode studi pustaka. Metode dokumentasi dilakukan dengan mendokumentasikan laporan keuangan Bank Konvensional dan Bank Syariah dengan periode waktu yang telah ditentukan yaitu 2017 – 2021. Sedangkan untuk metode studi pustaka dilakukan dengan mencari atau

mengkaji hal – hal yang berkaitan dengan penelitian ini melalui jurnal, skripsi, artikel, dan penelitian terdahulu yang berkaitan dengan penelitian yang dilakukan sekarang.

3.5 Metode Analisis

Analisis data sendiri bertujuan untuk mengelola data menjadi sebuah informasi baru yang selanjutnya akan diambil sebuah kesimpulan yang berkaitan dengan permasalahan yang ada pada penelitian yang sedang dilakukan. Terdapat berbagai macam metode untuk menganalisis data, salah satunya dengan analisis regresi linear berganda.

Pada penelitian pengaruh profitabilitas bank syariah dan bank konvensional yang ada di Asia menggunakan metode analisis data analisis regresi linear berganda dengan menggunakan program SPSS. Sebelum melakukan analisis regresi linear berganda, terlebih dulu melakukan uji asumsi klasik. Tujuan dari uji asumsi klasik yaitu untuk melihat apakah terdapat masalah pada normalitas, multikolinearitas, heteroskedastisitas dan autokorelasi. Apabila tidak terdapat masalah, maka model analisis tersebut layak untuk digunakan.

3.5.1 Uji Asumsi Klasik

Pengujian asumsi klasik bertujuan untuk mengetahui apakah persamaan regresi sesuai, konsisten, dan tidak ada masalah. Pengujian asumsi

klasik meliputi uji normalitas, uji multikolinearitas, uji heteroskedastisitas dan uji autokorelasi.

a. Uji Normalitas

Uji normalitas bertujuan untuk melihat apakah variabel independen, variabel dependen, dan model regresi terdistribusi secara normal atau tidak. Model regresi yang baik yaitu terdistribusi secara data normal atau mendekati normal.

b. Uji Multikolinearitas

Uji multikolinearitas bertujuan untuk mencari apakah terdapat korelasi antara variabel independen. Apabila terdapat korelasi antara variabel independen, maka terdapat masalah multikolinearitas. Pada analisis regresi linear berganda, sebaiknya tidak terdapat korelasi antara variabel independen. Apabila nilai tolerance kurang dari 0,100 maka tidak ada korelasi antar variabel independen. Multikolinearitas juga dapat diuji dengan menghitung nilai VIF (Variance Inflating Factor). Apabila nilai VIF lebih kecil dari 5, maka tidak terjadi multikolinearitas.

c. Uji Heterokedastisitas

Uji heterokedastisitas bertujuan untuk menguji pada model regresi terdapat ketidaksamaan varians dari residual dari satu pengamatan ke pengamatan yang lain. Apabila varians dari nilai

residual dari satu pengamatan ke pengamatan lain tidak berubah atau tetap, maka disebut Homokedastisitas. Apabila varians terdapat perbedaan antara satu pengamatan ke pengamatan lain, maka disebut Heteroskedastisitas. Model regresi yang baik yaitu Homokedastisitas.

Untuk menguji apabila terdapat heterokedastisitas, dapat dilihat melalui grafik plot antara nilai prediksi variabel terikat (ZPRED) dengan residualnya (SRESID). Apabila pada grafik scatterplot titik terlihat secara acak dan tersebar baik diatas atau dibawah sumbu nol angka Y, maka penelitian tersebut terdapat model Homokedastisitas.

d. Uji Autokorelasi

Pada uji autokorelasi, bertujuan untuk melihat apakah pada analisis model regresi linear terdapat korelasi antara kesalahan pengganggu pada periode t dengan kesalahan pengganggu pada periode sebelumnya. Apabila terdapat korelasi, maka korelasi tersebut dinamakan problem autokorelasi. Model regresi yang baik yaitu model yang tidak terdapat problem autokorelasi.

3.5.2 Analisis Regresi Linear Berganda

Analisis regresi linear berganda merupakan salah satu bentuk analisis dimana variabel bebasnya lebih dari satu. Analisis regresi linear berganda berguna untuk mengetahui tujuan dan seberapa pengaruh variabel independen terhadap variabel dependen (Ghozali, 2018). Pada penelitian ini, ROA dan

ROE merupakan variabel dependen dan EAR, LAR, DAR merupakan variabel independen. Persamaan regresi yang digunakan sebagai berikut:

$$ROA = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e \dots$$

$$ROE = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e \dots$$

Dimana :

α = Konstanta

β = Koefisien regresi variabel independen

e = Standar error

X1 = Equity to Assets Ratio (EAR)

X2 = Loans to Assets Ratio (LAR)

X3 = Deposits to Assets Ratio (DAR)

3.5.3 Analisis Regresi Non Linear

Analisis regresi non linear merupakan pengujian yang dapat melihat hubungan variabel independen dan variabel dependen dalam bentuk non linear yang dapat melihat lebih akurat dari analisis regresi linear. Ada beberapa macam model dalam persamaan regresi non linear, yaitu:

- Model Quadratic

$$Y_i = \beta_0 + \beta_1 X + \beta_2 X^2 + \varepsilon_i$$

- Model Cubic

$$Y_i = \beta_0 + \beta_1 X + \beta_2 X^2 + \beta_3 X^3 + \varepsilon_i$$

- Model Exponential

$$Y_i = \beta_0 e^{\beta_1 X} \cdot \varepsilon_i$$

- Model Geometrik

$$Y_i = \beta_0 + X^{\beta_1}$$

- Model Logistik

$$Y_i = \frac{1}{\beta_0 \beta_1^x}$$

- Model Hiperbola

$$Y_i = \frac{\beta_0}{\beta_1 X}$$

Dimana :

Y_i : Variabel Dependen untuk observasi ke-i

β_j : Parameter model regresi $j:0,1,2,\dots,k$

X_i : Variabel Independen

ε_i : Residual

k : Banyaknya variabel dependen

3.5.4 Pengujian Hipotesis

Pada penelitian ini, pengujian hipotesis menggunakan pengujian secara parsial (Uji F) dan pengujian secara simultan (Uji T).

3.5.4.1 Uji F (Pengujian secara parsial)

Uji F merupakan metode pengujian yang menggunakan dua atau lebih objek sebagai pembandingan. Uji F bertujuan untuk mengetahui pengaruh bersama antara variabel independen (EAR, LAR, DAR) terhadap variabel dependen (ROA dan ROE). Pada statistika, uji F digunakan untuk menguji hipotesis. Uji F dapat dilakukan dengan membandingkan F hitung dengan table F. Apabila hasil menunjukkan $F_{hitung} > F_{table}$ maka H_0 ditolak dan H_a diterima. Apabila sebaliknya, hasil menunjukkan bahwa $F_{hitung} < F_{table}$ maka model tidak signifikan. Sedangkan apabila nilai signifikan $< 0,05$, artinya model persamaan penelitian layak digunakan. Begitu juga sebaliknya, apabila nilai signifikan $> 0,05$ maka model persamaan penelitian tidak layak digunakan.

3.5.4.2 Uji T (Pengujian secara simultan)

Uji T merupakan metode pengujian mengenai pengaruh antara satu variabel independen dalam menjabarkan variabel dependen (Ghozali, 2018). Pengujian ini dapat dilakukan dengan membandingkan T hitung dengan T table dengan melihat kolom signifikansi pada masing – masing T hitung, proses uji T identic dengan uji F sesuai dengan hasil yang ada pada program SPSS. Penjabaran langkah perhitungan sebagai berikut:

- a. Menentukan H_0 dan H_a

$$H_0 : \beta_1 = \beta_2 = \beta_3 = 0$$

$$H_a : \beta_1 \neq \beta_2 \neq \beta_3 = 0$$

- b. Menentukan level signifikan

Level signifikan yang digunakan yaitu 5% atau $\alpha = 0,05$.

- c. Menentukan nilai t/t hitung

- d. Menyesuaikan dengan kriteria penerimaan dan penolakan H_0

Kriteria penerimaan dan penolakan sebagai berikut:

Signifikansi $< 0,05$ maka H_0 ditolak

Signifikansi $> 0,05$ maka H_0 diterima

BAB IV

HASIL DAN ANALISIS

4.1 Deskripsi Objek Penelitian

Penelitian ini bertujuan untuk meneliti apakah terdapat hubungan antara variabel independen terhadap variabel dependen. Variabel dependen yang digunakan dalam penelitian ini yaitu Return On Asset (ROA) dan Return On Equity (ROE). Sedangkan variabel independen yang digunakan dalam penelitian ini yaitu, Equity to Assets Ratio (EAR), Loans to Assets Ratio (LAR), Deposits to Assets Ratio (DAR). Sampel yang digunakan pada penelitian ini yaitu Bank Konvensional dan Bank Syariah pada periode 2017 – 2020. Dengan kriteria yang telah ditentukan, terdapat 608 bank baik bank konvensional maupun bank syariah. Namun, setelah melewati metode purposive sampling, hanya terdapat 291 bank baik bank konvensional maupun bank syariah.

4.2 Analisis Data

4.2.1 Uji Statistik Deskriptif

Uji Statistik deskriptif dilakukan untuk mengetahui karakteristik dari masing – masing variabel secara umum. Karakteristik variabel secara umum meliputi jumlah data yang diolah, nilai maksimum, nilai minimum, rata – rata, dan standart deviasi dari masing – masing

variabel. Seperti yang dapat dilihat pada lampiran yaitu tabel 4.1 untuk bank konvensional variabel dependen ROA, tabel 4.2 untuk bank syariah variabel dependen ROA, tabel 4.3 untuk bank konvensional variabel dependen ROE, dan tabel 4.4 untuk bank syariah variabel dependen ROE.

Dari tabel tersebut, dapat disimpulkan bahwa nilai n merupakan jumlah data yang diperoleh pada saat penelitian. Jumlah data yang digunakan untuk bank konvensional dengan variabel dependen ROA yaitu 696. Sedangkan untuk bank syariah dengan variabel ROA sebanyak 59. Untuk bank konvensional dengan variabel dependen ROE sebanyak 734 dan bank syariah dengan variabel dependen ROE sebanyak 63.

Pada tabel minimum menunjukkan nilai minimum pada data yang diteliti. Seperti pada tabel 4.1 untuk bank konvensional variabel EAR nilai minimum sebesar 0.795, variabel LAR sebesar 0.216, variabel DAR 0.108 dan variabel ROA sebesar 0.001. Sedangkan pada tabel 4.2 untuk bank syariah variabel EAR nilai minimum sebesar 0.097, variabel LAR sebesar 0.097, variabel DAR sebesar 0.161, variabel ROA sebesar 0.003. Pada tabel 4.3 bank konvensional variabel dependen ROE nilai minimum untuk variabel EAR sebesar 0.170, variabel LAR sebesar 0.216, variabel DAR sebesar 0.174, dan variabel ROE sebesar 0.023.

Pada tabel 4.4 untuk bank syariah variabel dependen ROE nilai minimum untuk variabel EAR yaitu 0.024, variabel LAR sebesar 0.097, variabel DAR sebesar 0.277, dan variabel ROE sebesar 0.072.

Sedangkan untuk tabel maksimum menunjukkan nilai atau data dengan nilai paling tinggi atau *maximal* diantara data yang lain. Pada tabel 4.1 nilai maksimum untuk variabel EAR sebesar 0.035, variabel LAR sebesar 0.215, variabel DAR sebesar 0.141, dan variabel ROA sebesar 0.001. Untuk tabel 4.2 nilai maksimum untuk variabel EAR sebesar 0.169, variabel LAR sebesar 0.110, variabel DAR sebesar 0.159, dan variabel ROA sebesar 0.000. Nilai maksimum untuk tabel 4.3 yaitu variabel EAR sebesar 0.170, variabel LAR sebesar 0.196, variabel DAR sebesar 0.357, dan variabel ROE sebesar 0.027. Sedangkan nilai maksimum untuk tabel 4.4 dengan variabel EAR sebesar 0.116, variabel LAR sebesar 0.201, variabel DAR sebesar 0.159, dan variabel ROE sebesar 0.302.

Bagian mean menunjukkan rata – rata masing – masing variabel. Pada tabel 4.1, rata – rata untuk variabel EAR 0.001, variabel LAR sebesar 0.000, variabel DAR sebesar 0.002, dan variabel ROA sebesar 0.000. Tabel 4.2 dengan nilai rata – rata EAR 0.000, variabel LAR sebesar 0.002, variabel DAR sebesar 0.001, dan variabel ROA sebesar 0.000. Tabel 4.3 rata – rata untuk variabel EAR sebesar 0.000, variabel

LAR sebesar 0.000, variabel DAR sebesar 0.002, dan variabel ROE sebesar 0.002. Untuk tabel 4.4 rata – rata variabel EAR sebesar 0.002, variabel LAR sebesar 0.010, variabel DAR sebesar -0.001, dan variabel ROE sebesar 0.003.

Standar Deviasi untuk tabel 4.1 yaitu, variabel EAR sebesar 0.30, variabel LAR sebesar 0.038, variabel DAR sebesar 0.295, dan variabel ROA sebesar 0.000. Untuk standar deviasi tabel 4.2 yaitu, variabel EAR sebesar 0.006, variabel LAR sebesar 0.041, variabel DAR sebesar 0.052, dan variabel ROA sebesar 0.002. Standar deviasi tabel 4.3 yaitu, untuk variabel EAR sebesar 0.010, variabel LAR sebesar 0.037, variabel DAR sebesar 0.034, dan variabel ROE sebesar 0.009. Sedangkan standar deviasi untuk tabel 4.4 yaitu, variabel EAR sebesar 0.158, variabel LAR sebesar 0.045, variabel DAR sebesar 0.057, dan variabel ROE sebesar 0.046.

4.2.2 Uji Asumsi Klasik

Pengujian asumsi klasik dilakukan sebelum pengujian analisis regresi linear berganda. Tujuan dilakukan uji asumsi klasik adalah untuk melihat apakah variabel-variabel yang digunakan berpengaruh secara signifikan atau tidak. Uji asumsi klasik terdiri dari uji normalitas, uji multikolinearitas, uji heterokedastisitas, dan uji autokorelasi.

4.2.2.1 Uji Normalitas

Uji normalitas ini bertujuan untuk melihat apakah variabel dan model regresi terdistribusi secara normal atau tidak. Uji normalitas yang dilakukan pada penelitian ini menggunakan grafik histogram, grafik normal probability plot, dan uji Kolmogorov Smirnov. Uji normalitas ini dikatakan normal apabila pada grafik histogram, penyebaran terdapat pada sekitar garis diagonal. Pada grafik normal probability plot dikatakan normal apabila titik tidak menyebar di sekitar garis diagonal dan mengikuti arah diagonal, apabila titik tidak menyebar disekitar garis diagonal dan tidak mengikuti arah diagonal maka hasilnya dikatakan tidak normal. Sedangkan pada uji kolmogorov smirnov dikatakan normal apabila nilai signifikansi diatas 0,05.

Pengujian pada variabel dependen ROA Bank Konvensional dan Bank Syariah sebagai berikut:

Pada grafik histogram variabel ROA untuk bank konvensional seperti pada gambar 4.1 yang terdapat pada lampiran, terlihat penyebaran terdistribusi dengan normal dan bentuk kurva yang simetris tidak condong ke kanan atau ke kiri. Sedangkan pada grafik p-plot variabel ROA untuk bank konvensional seperti pada gambar 4.2 yang terdapat pada

lampiran terlihat penyebaran titik menyebar mengikuti garis diagonal.

Sedangkan Pada uji statistic untuk uji kolmogorov smirnov variabel ROA untuk bank konvensional dapat dilihat pada tabel 4.1 yang terdapat pada lampiran, bahwa residual terdistribusi secara normal dikarenakan hasil signifikansi diatas 0.05 yaitu 0.074.

Pada grafik histogram variabel ROA untuk Bank Syariah seperti pada gambar 4.3 yang terdapat pada lampiran, terlihat bahwa data terdistribusi dengan normal dan bentuk kurva yang simetris sama dengan variabel ROA untuk bank konvensional. Sedangkan untuk grafik p-plot seperti yang terlihat pada gambar 4.4, penyebaran plot mengikuti garis diagonal.

Pada uji statistic untuk uji kolmogorov smirnov variabel ROA untuk bank syariah dapat dilihat pada tabel 4.2 seperti yang tertera pada lampiran bahwa residual terdistribusi secara normal dikarenakan hasil signifikansi diatas 0.05 yaitu 0.200.

Sedangkan pengujian untuk variabel dependen ROE Bank Konvensional dan Bank Syariah sebagai berikut, pada grafik histogram variabel ROE untuk bank konvensional seperti pada gambar 4.5 yang terdapat pada lampiran terlihat penyebaran terdistribusi dengan normal dan bentuk kurva yang simetris tidak condong ke kanan atau ke kiri. Sedangkan pada grafik p-plot variabel ROE untuk bank konvensional seperti pada gambar 4.6 terlihat penyebaran titik menyebar mengikuti garis diagonal.

Pada uji statistic untuk uji kolmogorov smirnov variabel ROE untuk bank konvensional dapat dilihat pada tabel 4.3 yang terdapat pada lampiran bahwa residual terdistribusi secara normal dikarenakan hasil signifikansi diatas 0.05 yaitu 0.200.

Pada grafik histogram variabel ROE untuk bank syariah seperti pada gambar 4.7 yang terdapat pada lampiran terlihat penyebaran terdistribusi dengan normal dan bentuk kurva yang simetris tidak condong ke kanan atau ke kiri. Sedangkan pada grafik p-plot variabel ROE untuk bank konvensional seperti pada gambar 4.8 yang terdapat pada lampiran terlihat penyebaran titik menyebar mengikuti garis diagonal.

Pada uji statistic untuk uji kolmogorov smirnov variabel ROE untuk bank syariah dapat dilihat pada tabel 4.4 yang terdapat pada lampiran bahwa residual terdistribusi secara normal dikarenakan hasil signifikansi diatas 0.05 yaitu 0.200.

4.2.2.2 Uji Multikolonearitas

Uji Multikolonearitas bertujuan untuk melihat terdapat korelasi antara variabel independen. Tidak terjadi multikolonearitas apabila nilai tolerance kurang dari 0,10. Multikolonearitas juga dapat dilihat melalui nilai VIF. Apabila nilai VIF lebih kecil dari 10, maka tidak terjadi multikolonearitas. Untuk hasil keseluruhan baik untuk variabel dependen ROA atau ROE dan Bank Konvensional maupun Bank Syariah nilai VIF kurang dari 10 dan nilai tolerance lebih dari 0.10 maka dapat dikatakan bahwa penelitian ini tidak terjadi multikolonearitas.

4.2.2.3 Uji Heterokedastisitas

Uji Heterokedastisitas bertujuan untuk menguji pada model regresi terdapat ketidaksamaan varians dari residual dari satu pengamatan ke pengamatan yang lain. Model regresi yang baik yaitu homokedastisitas atau pada grafik scatterplot, titik terlihat acak dan tersebar baik diatas atau dibawah sumbu 0 angka Y. Terjadi heterokedastisitas pada output scatterplot apabila titik-titik

membentuk suatu pola teratur dan model tertentu. Sedangkan terjadi heterokedastisitas pada glejser apabila nilai signifikan lebih kecil dari 0.05.

4.2.2.3.1 Scatter plot

Pada hasil uji scatterplot untuk bank konvensional variabel dependen ROA seperti pada gambar 4.9 yang terdapat pada lampiran, dapat disimpulkan bahwa pada penelitian ini tidak terjadi heterokedastisitas dikarenakan titik – titik menyebar dan tidak membentuk pola tertentu. Sehingga model regresi untuk penelitian ini layak digunakan.

Pada hasil uji scatterplot untuk bank syariah variabel dependen ROA seperti yang ada pada gambar 4.10 dapat disimpulkan bahwa penelitian ini tidak terjadi heterokedastisitas dikarenakan titik – titik menyebar secara acak dan tidak membentuk pola. Sehingga model regresi untuk penelitian ini layak digunakan.

Hasil dari uji scatterplot untuk bank konvensional variabel dependen ROE seperti yang dapat dilihat pada gambar 4.11 yang terdapat pada lampiran, yaitu titik – titik menyebar dan tidak membentuk pola tertentu sehingga tidak terjadi

adanya heterokedastisitas. Maka model regresi penelitian ini layak digunakan.

Untuk hasil dari uji scatterplot bank syariah variabel dependen ROE seperti yang ada pada gambar 4.12 yang terdapat pada lampiran, dapat dilihat bahwa titik – titik menyebar dan tidak membentuk pola tertentu. Sehingga dapat disimpulkan bahwa tidak terjadi heterokedastisitas dan model regresi dapat digunakan untuk penelitian ini.

4.2.2.3.2 Glejser

Seperti yang ada pada tabel 4.9 seperti yang terdapat pada lampiran, output dari glejser untuk bank konvensional variabel dependen ROA, hasil signifikan untuk masing - masing variabel melebihi 0.05 yang menunjukkan bahwa untuk bank konvensional variabel dependen ROA tidak mengalami heterokedastisitas.

Untuk output glejser variabel dependen ROA untuk bank syariah dapat dilihat pada tabel 4.9. Dari tabel tersebut menunjukkan bahwa hasil signifikan untuk masing – masing variabel melebihi 0.05 yang berarti tidak terjadi heterokedastisitas untuk variabel dependen ROA bank syariah.

Seperti yang ada pada tabel 4.13 untuk output dari uji glejser dengan variabel dependen ROE untuk bank konvensional yaitu untuk variabel EAR dan LAR nilai signifikansi telah melebihi 0.05 sehingga tidak terjadi heterokedastisitas. Untuk variabel DAR, nilai signifikansi berada pada angka 0.021 yang merupakan dibawah 0.05.

Seperti pada tabel 4.12 bahwa hasil signifikan dari uji glejser variabel dependen ROE untuk bank syariah telah melebihi 0.05 sehingga pada penelitian ini tidak terjadi heterokedastisitas.

4.2.2.4 Uji Autokolerasi

Uji autokorelasi bertujuan untuk melihat analisis model regresi terdapat linear korelasi antara kesalahan pengganggu periode t dengan kesalahan pengganggu periode sebelumnya. Model regresi yang baik tidak terdapat permasalahan autokorelasi. Dikatakan tidak terjadi autokorelasi apabila nilai $durbin\ watsons > DU$ dan $durbin\ watsons < 4 - DU$.

Hasil dari uji autokorelasi dengan $durbin\ watsons$ untuk bank konvensional variabel dependen ROA yaitu DW sebesar 2.072. Sedangkan untuk bank konvensional variabel dependen

ROA menggunakan n : 696 dan k : 3, sehingga DL : 1.878 dan DU : 1.888. Dikatakan tidak terjadi autokorelasi apabila $DW > DU$ dan $DW < 4 - DU$. Nilai DW sudah lebih besar daripada DU dan nilai DW sudah lebih kecil dari $4 - DU$. Sehingga dapat dikatakan bahwa tidak terjadi autokorelasi untuk variabel dependen ROA bank konvensional.

Output dari uji durbin watsons untuk variabel dependen ROA bank syariah yaitu hasil DW sebesar 1.975 dengan n : 59 dan k : 3. Sedangkan DL sebesar 1.509 dan DU sebesar 1.649. Dikatakan tidak terjadi autokorelasi apabila $DW > DU$ dan $DW < 4 - DU$, untuk variabel dependen ROA dari bank syariah sendiri DW sudah lebih besar daripada DU dan DW lebih kecil dari $4 - DU$ (2.350). Dapat disimpulkan bahwa untuk uji autokorelasi bank syariah variabel dependen ROA tidak terjadi autokorelasi.

Hasil durbin watsons untuk bank konvensional dengan variabel dependen ROE yaitu 2.038 dengan n : 734 dan k : 3. Sedangkan untuk DL sebesar 1.870 dan DU sebesar 1.881. Dikatakan tidak terjadi autokorelasi apabila $DW > DU$ dan $DW < 4 - DU$, sedangkan untuk variabel dependen ROE bank konvensional DW sudah lebih besar daripada DU dan DW

sudah lebih kecil dari $4 - DU$ (2.119). Sehingga dapat dikatakan bahwa tidak terjadi adanya autokorelasi pada bank konvensional variabel dependen ROE.

Hasil dari uji durbin watsons untuk variabel dependen ROE bank yaitu 2.302 dengan $n: 63$ dan $k: 3$ diperoleh DL sebesar 1.527 dan DU sebesar 1.658. Dikatakan tidak terjadi autokorelasi apabila $DW > DU$ dan $DW < 4 - DU$. Sedangkan hasil untuk penelitian ini DW sudah lebih besar daripada DU dan DW sudah lebih kecil dari $4 - DU$ (2.342) sehingga untuk variabel dependen ROE bank syariah tidak terjadi autokorelasi.

4.2.3 Analisis Regresi Linear Berganda

Analisis regresi linear berganda bertujuan untuk mengetahui pengaruh variabel dependen dan variabel independen.

Tabel 4.21 Output Analisis Regresi Linear Berganda Bank Konvensional Variabel Dependen ROA

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.000	.000		8.680	.000
EAR	.002	.001	.111	2.996	.003
LAR	.002	.001	.101	2.564	.011
DAR	-.004	.001	-.208	-5.268	.000

a. Dependent Variable: ROA

Berdasarkan hasil analisis regresi linear berganda untuk bank konvensional dengan variabel dependen ROA seperti pada tabel 4.21 dapat disimpulkan bahwa persamaan analisis regresi linear berganda menjadi,

$$Y = 0 + 0.002 \text{ EAR} + 0.002 \text{ LAR} - 0.004 \text{ DAR} + e \dots$$

Dengan persamaan tersebut, hasil konstanta ada pada angka 0. Hal ini menunjukkan bahwa jika variabel variabel *Equity to Assets Ratio* (EAR), *Loans to Assets Ratio* (LAR), dan *Deposits Assets Ratio* (DAR) berada di angka 0 maka variabel *Return to Assets* (ROA) juga berada pada angka 0. Untuk nilai koefisien variabel *Equity to Assets Ratio* (EAR) sebesar 0.002 yang menunjukkan bahwa setiap kenaikan satu kesatuan variabel *Equity to Assets Ratio* (EAR) maka variabel *Return to Assets* (ROA) akan naik sebesar 0.002 kesatuan. Nilai variabel *Loans to Assets Ratio* (LAR) menunjukkan angka 0.002 yang menunjukkan bahwa setiap kenaikan satu kesatuan variabel LAR, maka variabel *Return to Assets* (ROA) akan naik sebesar 0.002 kesatuan. Sedangkan untuk variabel *Deposits Assets Ratio* (DAR) memiliki nilai sebesar -0.004 bertanda negatif. Hal ini menunjukkan bahwa setiap kenaikan satu kesatuan variabel *Deposits Assets Ratio* (DAR), variabel *Return to Assets* (ROA) akan mengalami penurunan sebesar 0.004 kesatuan.

Tabel 4.22 Output Analisis Regresi Linear Berganda Bank Syariah Variabel Dependen ROA

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
1 (Constant)	.000	.000		1.823	.074
EAR	.127	.039	.403	3.241	.002
LAR	-.002	.006	-.032	-.246	.806
DAR	.004	.005	.097	.751	.456

a. Dependent Variable: ROA

Hasil analisis regresi linear berganda variabel dependen ROA untuk bank syariah seperti yang ada pada tabel 4.22 yaitu dapat disimpulkan untuk persamaan dari analisis regresi linear berganda menjadi:

$$Y = 0 + 0.127 \text{ EAR} - 0.002 \text{ LAR} + 0.004 \text{ DAR} + e \dots$$

Dengan persamaan tersebut, dapat disimpulkan untuk pengaruh regresi linear berganda sebagai berikut, hasil konstanta berada di angka 0 yang menunjukkan bahwa apabila variabel *Equity to Assets Ratio* (EAR), *Loans to Assets Ratio* (LAR), dan *Deposits Assets Ratio* (DAR) berada pada angka 0, maka variabel *Return to Assets* (ROA) juga berada pada angka 0. Variabel *Equity to Assets Ratio* (EAR) berada pada angka 0.127 menunjukkan bahwa setiap kenaikan satu kesatuan variabel *Equity to Assets Ratio* (EAR) maka variabel *Return*

to Assets (ROA) akan naik sebesar 0.127 kesatuan. Untuk variabel *Loans to Assets Ratio* (LAR) ada pada angka 0.002 dengan tanda negatif yang artinya setiap kenaikan satu kesatuan variabel *Loans to Assets Ratio* (LAR) maka variabel *Return to Assets* (ROA) akan mengalami penurunan sebesar 0.002 kesatuan. Sedangkan untuk nilai variabel *Deposits Assets Ratio* (DAR) menunjukkan angka 0.004 yang artinya setiap kenaikan satu kesatuan variabel *Deposits Assets Ratio* (DAR), variabel *Return to Assets* (ROA) akan mengalami kenaikan sebesar 0.004 kesatuan.

Tabel 4. 1 Output Analisis Regresi Linear Berganda Bank Konvensional Variabel Dependen ROE

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.002	.000		6.374	.000
EAR	.010	.036	.011	.280	.780
LAR	-.015	.010	-.059	-1.566	.118
DAR	-.040	.011	-.148	-3.841	.000

a. Dependent Variable: ROE

Output analisis regresi linear berganda untuk bank konvensional variabel dependen ROE seperti yang ada pada tabel 4.23 dapat dijabarkan dengan persamaan sebagai berikut,

$$Y = 0.002 + 0.010 \text{ EAR} - 0.015 \text{ LAR} - 0.040 \text{ DAR} + e \dots$$

Persamaan analisis regresi linear berganda diatas dapat diartikan sebagai berikut, untuk nilai konstanta yaitu sebesar 0.002 yang menunjukkan bahwa apabila variabel *Equity to Assets Ratio* (EAR), *Loans to Assets Ratio* (LAR), dan *Deposits Assets Ratio* (DAR) berada pada angka 0, maka nilai variabel *Return to Equity* (ROE) yaitu 0.002. Untuk nilai variabel *Equity to Assets Ratio* (EAR) yaitu 0.010 yang dapat diartikan bahwa setiap kenaikan satu kesatuan variabel *Equity to Assets Ratio* (EAR), *Return to Equity* (ROE) akan mengalami peningkatan sebesar 0.010 kesatuan. Nilai dari variabel *Loans to Assets Ratio* (LAR) adalah 0.015 dalam tanda negatif. Hal tersebut dapat diartikan bahwa untuk setiap kenaikan satu kesatuan variabel *Loans to Assets Ratio* (LAR), maka variabel *Return to Equity* (ROE) akan mengalami penurunan. Sedangkan untuk nilai variabel *Deposits Assets Ratio* (DAR) yaitu 0.040 dalam tanda negative yang dapat diartikan bahwa setiap kenaikan satu kesatuan variabel *Deposits Assets Ratio* (DAR), maka variabel *Return to Equity* (ROE) akan mengalami penurunan.

Tabel 4. 2 Output Analisis Regresi Linear Berganda Bank Konvensional Variabel
Dependen ROE

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.002	.003		-.725	.471
EAR	2.608	.288	.885	9.055	.000
LAR	-.043	.085	-.042	-.505	.616
DAR	.022	.067	.028	.330	.743

a. Dependent Variable: ROE

Hasil analisis regresi linear berganda untuk bank syariah variabel ROE seperti yang ada pada tabel 4.24 dapat dijabarkan bahwa persamaan analisis regresi linear berganda menjadi seperti berikut,

$$Y = - 0.002 + 2.608 \text{ EAR} - 0.043 \text{ LAR} + 0.022 \text{ DAR} + e \dots$$

Dari persamaan diatas, dapat disimpulkan untuk nilai konstanta berada pada nilai 0.002 namun dengan tanda negatif. Hal ini menunjukkan bahwa apabila variabel *Return to Equity* (ROE) berada pada angka $- 0.002$, maka variabel *Equity to Assets Ratio* (EAR), *Loans to Assets Ratio* (LAR), dan *Deposits Assets Ratio* (DAR) akan mengalami kenaikan. Untuk variabel *Equity to Assets Ratio* (EAR) ada pada angka 2.608 yang artinya setiap kenaikan satu kesatuan variabel *Equity to Assets Ratio* (EAR) maka variabel *Return to Equity* (ROE)

akan mengalami kenaikan sebesar 2.608 kesatuan. Untuk variabel *Loans to Assets Ratio* (LAR) menunjukkan nilai 0.43 dan bernilai negatif. Hal ini menunjukkan bahwa setiap kenaikan satu kesatuan variabel *Loans to Assets Ratio* (LAR), maka variabel *Return to Equity* (ROE) akan mengalami penurunan. Sedangkan untuk nilai variabel *Deposits Assets Ratio* (DAR) yaitu sebesar 0.022 yang artinya setiap kenaikan satu kesatuan variabel *Deposits Assets Ratio* (DAR), maka variabel *Return to Equity* (ROE) akan mengalami kenaikan sebesar 0.022 kesatuan.

4.2.4 Uji Hipotesis

4.2.4.1 Uji T

Uji T bertujuan untuk menguji pengaruh satu variabel independen dalam menjabarkan variabel dependen. Kriteria penerimaan dari uji T yaitu signifikansi $> 0,05$ dan penolakan apabila signifikansi $< 0,05$.

Hasil dari uji t untuk bank konvensional variabel dependen ROA berdasarkan nilai signifikansi, semua variabel memiliki pengaruh terhadap variabel dependen ROA dikarenakan nilai signifikansi masing – masing variabel kurang dari 0.05. Untuk nilai signifikansi variabel EAR yaitu 0.003, variabel LAR yaitu 0.011 dan untuk variabel DAR yaitu 0.00. Sedangkan apabila dilihat berdasarkan perbandingan nilai t hitung dengan t tabel, t

tabel untuk uji t bank konvensional variabel dependen ROA yaitu 1.9633. Sehingga dapat disimpulkan bahwa seluruh variabel mempunyai pengaruh terhadap variabel ROA dikarenakan t hitung masing – masing variabel lebih besar dari t tabel. Untuk t hitung variabel EAR yaitu 2.996, variabel LAR yaitu 2.564 dan variabel DAR sebesar 5.268.

Hasil dari uji hipotesis t untuk bank syariah dengan variabel dependen ROA yaitu apabila berdasarkan nilai signifikansi, hanya variabel EAR yang memiliki pengaruh terhadap variabel ROA atau H4 diterima. Hal ini terjadi dikarenakan hasil signifikansi untuk variabel EAR < dari 0.05. Sedangkan untuk variabel LAR dan DAR tidak memiliki pengaruh terhadap variabel ROA dikarenakan hasil signifikansi untuk variabel LAR dan DAR > dari 0.05 atau H6 dan H7 ditolak. Sedangkan sama halnya dengan perbandingan nilai t hitung dan t tabel, hanya variabel EAR yang memiliki pengaruh terhadap variabel ROA dikarenakan t hitung untuk variabel EAR yaitu 3.241 lebih besar daripada t tabel yaitu 2.004. Untuk variabel LAR dan DAR tidak memiliki pengaruh dikarenakan t hitung variabel LAR yaitu -0.246 dan untuk variabel DAR yaitu 0.004 lebih kecil dari t tabel.

Hasil dari uji t untuk bank konvensional variabel dependen ROE berdasarkan nilai signifikansi, hanya variabel DAR yang mempunyai pengaruh terhadap variabel ROE dikarenakan nilai signifikansi lebih kecil dari 0.05 yaitu 0.00. Sedangkan untuk variabel EAR dan LAR tidak mempunyai pengaruh terhadap variabel ROE dikarenakan hasil signifikansi melebihi 0.05 yaitu 0.780 untuk variabel EAR dan 0.118 untuk variabel LAR. Sedangkan apabila dilihat berdasarkan perbandingan t hitung dengan t tabel, untuk uji t bank konvensional variabel dependen ROE diperoleh t tabel sebesar 1.9632. Dapat disimpulkan bahwa hanya variabel DAR yang mempunyai pengaruh terhadap variabel dependen ROE. Hal ini dikarenakan t hitung variabel DAR sebesar 3.841 yang menunjukkan bahwa nilai tersebut lebih besar daripada t tabel. Sedangkan untuk t hitung untuk variabel EAR sebesar 1.566 dan variabel LAR 280 yang merupakan lebih kecil daripada t tabel. Sehingga variabel EAR dan variabel LAR tidak memiliki pengaruh terhadap variabel dependen ROE.

Hasil dari uji hipotesis t untuk bank syariah dengan variabel dependen ROE apabila menggunakan nilai signifikansi, hanya variabel EAR yang memiliki pengaruh terhadap variabel ROE dikarenakan nilai signifikansi untuk variabel EAR sebesar

0.00 yang merupakan lebih kecil dari 0.05. Sedangkan nilai signifikansi untuk variabel LAR sebesar 0.616 dan variabel DAR sebesar 0.743 yang merupakan lebih besar dari 0.05 sehingga variabel LAR dan variabel DAR tidak mempunyai pengaruh terhadap variabel ROE. Sedangkan apabila menggunakan perbandingan antara nilai t hitung dengan t tabel, hanya variabel EAR yang mempunyai pengaruh terhadap variabel ROE. Untuk t tabel penelitian ini yaitu 2.001 dan t hitung variabel EAR 9.055, sehingga dapat disimpulkan bahwa variabel EAR mempunyai pengaruh terhadap variabel ROE. Sedangkan untuk variabel LAR yang memiliki t hitung sebesar -0.505 dan variabel DAR sebesar 0.330 tidak memiliki pengaruh terhadap variabel ROA. Dapat disimpulkan bahwa untuk H10 diterima sedangkan H11 dan H12 ditolak.

4.2.4.2 Uji F

Uji F bertujuan untuk mengetahui pengaruh bersama antara variabel independen terhadap variabel dependen.

Dapat dilihat pada output uji F untuk variabel ROA bank konvensional seperti yang ada pada tabel 4.34 yaitu hasil signifikan sebesar 0.000. Dikarenakan hasil signifikan dibawah 0.05, maka untuk hal ini hipotesis diterima. Variabel independen

EAR, LAR, dan DAR untuk bank konvensional mempunyai pengaruh dan signifikan terhadap variabel dependen ROA.

Hasil uji F untuk variabel ROA bank syariah seperti yang ada pada tabel 4.35 yaitu hasil signifikan ada pada angka 0.014 yang menunjukkan bahwa hasil tersebut lebih kecil daripada 0.05. Dengan kata lain, variabel independen EAR, LAR, dan DAR untuk bank syariah mempunyai pengaruh dan signifikan terhadap variabel ROA.

Hasil dari uji F untuk bank konvensional variabel dependen ROE seperti yang ada pada tabel 4.36 yaitu angka signifikan berada pada angka 0.000. Dapat dilihat bahwa 0.000 lebih kecil dari 0.05. Sehingga dapat diartikan bahwa variabel independen EAR, LAR, dan DAR untuk bank konvensional mempunyai pengaruh dan signifikan terhadap variabel dependen ROE.

Hasil dari uji F untuk bank syariah variabel dependen ROE seperti yang ada pada tabel 4.37 menunjukkan bahwa nilai signifikan 0.000. Dapat disimpulkan bahwa variabel EAR, LAR, dan DAR untuk bank syariah mempunyai pengaruh dan signifikan terhadap variabel dependen ROA.

4.2.5 Analisis Regresi Non Linear

Analisis Regresi Non Linear memiliki tujuan untuk melihat hubungan antara variabel dependen dengan variabel independen yang bersifat tidak linear.

Tabel 4.25 Tabel Analisis Regresi Non Linear Bank Konvensional Variabel Dependen ROA

Model Summary and Parameter Estimates

Dependent Variable: ROA

Equation	Model Summary					Parameter Estimates			
	R Square	F	df1	df2	Sig.	Constant	b1	b2	b3
Quadratic	.002	.609	2	693	.544	.000	.001	-.004	
Cubic	.006	1.321	3	692	.266	.000	.000	-.006	.077

The independent variable is LAR.

Sedangkan hasil analisis regresi non linear untuk Bank Konvensional dengan variabel dependen ROA dan variabel independen LAR seperti yang ada pada tabel 4.21, diperoleh nilai signifikansi sebesar 0.00 yang menunjukkan bahwa $0.00 < 0.05$ dan dapat disimpulkan bahwa H_0 ditolak dan H_1 diterima. Untuk nilai r – square pada penelitian ini yaitu 0.002 atau 0.2% untuk quadratic dan 0.006 atau 0.6% untuk cubic. Sehingga pengaruh dari variabel *Loan to Assets Ratio* (LAR) hanya 0.2% terhadap variabel *Return On Assets* (ROA). Untuk 99.8% lainnya

dipengaruhi oleh faktor yang tidak disebutkan pada penelitian. Dari hasil penelitian tersebut, dapat diperoleh model sebagai berikut,

$$Y = 0.02 + 0.001x - 0.004x^2$$

Dari model diatas, diperoleh turunan fungsi

$$Y = 0.001 - 0.004x$$

$$0 = 0.001 - 0.004x$$

$$0.004x = 0.001$$

$$X = 0.25$$

Dapat disimpulkan bahwa Loans to Assets Ratio (LAR) tidak mempunyai hubungan linear terhadap ROA dan mendapatkan hasil yang signifikan. Sedangkan nilai x pada turunan pertama persamaan analisis regresi non linear yaitu 0.25.

Untuk hasil kurva terdapat pada gambar 4.14 yang tertera pada lampiran. Hasil untuk analisis regresi non linear untuk Bank Konvensional dengan variabel dependen ROA dan variabel independen DAR diperoleh sebagai berikut,

Tabel 4.26 Tabel Analisis Regresi Non Linear Bank Konvensional Variabel
Dependen ROA

Model Summary and Parameter Estimates

Dependent Variable: ROA

Equation	R Square	Model Summary				Parameter Estimates			
		F	df1	df2	Sig.	Constant	b1	b2	b3
Quadratic	.029	10.360	2	693	.000	.000	-.004	.001	
Cubic	.029	6.962	3	692	.000	.000	-.004	-.001	.080

The independent variable is DAR.

Hasil penelitian seperti yang tertera pada tabel 4.22 menunjukkan bahwa nilai signifikansi 0.00. Hal ini menunjukkan bahwa $0.00 < 0.05$ sehingga H_0 ditolak dan H_1 diterima. Untuk nilai r – square sebesar 0.29 atau 29% baik menggunakan model quadratic maupun cubic. Sehingga *Deposits to Assets Ratio* (DAR) mempunyai pengaruh 29% terhadap *Return On Assets* (ROA). Untuk 71% lainnya dipengaruhi oleh variabel lain yang tidak disebutkan dalam penelitian. Sehingga model untuk penelitian ini yaitu,

$$Y = 0.00 - 0.004x + 0.001x^2$$

Dari model yang telah diperoleh, didapat turunan fungsi seperti berikut:

$$Y = - 0.004 + 0.001x$$

$$0 = - 0.004 + 0.001x$$

$$0.004 = 0.001x$$

$$4 = x$$

Sehingga dapat disimpulkan bahwa hasil penelitian untuk Bank Konvensional dengan variabel dependen ROA dan variabel independen DAR yaitu, DAR mempunyai pengaruh signifikan terhadap ROA. Hasil nilai x pada persamaan analisis regresi non linear yaitu $x = 4$.

Tabel 4.27 Tabel Analisis Regresi Non Linear Bank Syariah Variabel Dependen ROA

Model Summary and Parameter Estimates

Dependent Variable: ROA

Equation	Model Summary					Parameter Estimates			
	R Square	F	df1	df2	Sig.	Constant	b1	b2	b3
Quadratic	.191	6.597	2	56	.003	.000	.138	3.928	
Cubic	.198	4.533	3	55	.007	.000	.173	2.632	- 180.542

The independent variable is EAR.

Hasil dari penelitian untuk Bank Syariah dengan variabel dependen ROA seperti yang tertera pada tabel 4.23 menunjukkan bahwa nilai r – square pada model quadratic sebesar 0.191 atau 19.1% dan pada model cubic sebesar 0.198 atau 19.8%. Hal ini dapat disimpulkan bahwa *Equity to Assets Ratio* (EAR) hanya berpengaruh sebesar 19.1% terhadap *Return On Assets* (ROA). Untuk 80.9% lain dipengaruhi oleh variabel lain yang tidak disebutkan pada penelitian. Sedangkan untuk hasil

signifikansi yang ada pada penelitian menunjukkan bahwa signifikansi berada pada angka 0.03 untuk model quadratic dan 0.007 untuk model cubic. Dengan kata lain, 0.003 dan 0.007 merupakan lebih kecil dari pada 0.05. Sehingga H_0 ditolak dan H_1 diterima.

Dari penelitian tersebut dapat disimpulkan model untuk penelitian ini yaitu,

$$Y = 0.00 + 0.138x + 3.928x^2$$

Turunan dari fungsi diatas yaitu

$$Y = 0.138 + 3.928x$$

$$0 = 0.138 + 3.928x$$

$$3.928x = - 0.138$$

$$X = - 0.035$$

Dari penelitian tersebut dapat disimpulkan bahwa *Equity to Assets Ratio* (EAR) tidak mempunyai pengaruh secara linear terhadap *Return On Assets* (ROA) namun hasil pada penelitian ini signifikan. Sedangkan hasil nilai x untuk persamaan analisis regresi non linear yaitu $x = 0.035$

Tabel 4.28 Tabel Analisis Regresi Non Linear Bank Konvensional Variabel
Dependen ROE

Model Summary and Parameter Estimates

Dependent Variable: ROE

Equation	Model Summary					Parameter Estimates			
	R Square	F	df1	df2	Sig.	Constant	b1	b2	b3
Quadratic	.028	10.399	2	731	.000	.002	-.049	.075	
Cubic	.029	7.173	3	730	.000	.002	-.046	.167	-.367

The independent variable is DAR.

Hasil penelitian untuk Bank Konvensional dengan variabel dependen ROE menunjukkan bahwa nilai r – square sebesar 0.28 atau 28% untuk model quadratic dan 0.29 atau 29% untuk model cubic. Dapat disimpulkan bahwa *Deposits to Assets Ratio* (DAR) mempunyai pengaruh sebesar 28% terhadap Return On Equity (ROE). Sedangkan 72% lainnya dipengaruhi oleh variabel yang tidak disebutkan dalam penelitian ini. Sedangkan untuk nilai signifikan pada penelitian ini baik untuk model quadratic maupun cubic berada pada nilai 0.00 yang merupakan lebih kecil dari 0.05. Sehingga H_0 ditolak dan H_1 diterima. Dari hasil penelitian tersebut, dapat disimpulkan bahwa model untuk penelitian ini yaitu,

$$Y = 0.002 - 0.049x + 0.075x^2$$

Turunan untuk fungsi tersebut yaitu,

$$Y = - 0.049 + 0.075x$$

$$0 = -0.049 + 0.075x$$

$$0.049 = 0.075x$$

$$0.653 = x$$

Dari hasil tersebut dapat disimpulkan bahwa Deposits to Assets (DAR) tidak mempunyai hubungan linear terhadap Return On Equity (ROE) namun hasil penelitian menunjukkan berpengaruh secara signifikan. Nilai x pada persamaan analisis regresi non linear yaitu $x = 0.653$.

Tabel 4.29 Tabel Analisis Regresi Non Linear Bank Syariah Variabel Dependen ROE

Model Summary and Parameter Estimates

Dependent Variable: ROE

Equation	Model Summary					Parameter Estimates			
	R Square	F	df1	df2	Sig.	Constant	b1	b2	b3
Quadratic	.727	79.853	2	60	.000	-.003	1.872	6.386	
Cubic	.733	54.101	3	59	.000	-.001	1.605	-32.098	351.125

The independent variable is EAR.

Hasil penelitian analisis regresi non linear untuk variabel *Equity to Assets Ratio* (EAR) terhadap *Return On Equity* (ROE) yaitu hasil r – square sebesar 0.727 atau 72.7% untuk model quadratic dan 0.733 atau 73.3%. Pada penelitian ini digunakan model quadratic sehingga *Equity to Assets Ratio* (EAR) memiliki pengaruh sebesar 72.7% terhadap *Return On Equity* (ROE) dan 27.3% lainnya dipengaruhi oleh variabel

yang tidak disebutkan dalam penelitian. Hasil signifikansi pada penelitian ini yaitu 0.00 yang merupakan lebih kecil dari 0.05 sehingga H_0 ditolak dan H_1 diterima. Fungsi untuk penelitian ini yaitu,

$$Y = -0.003 + 1.872x + 6.386x^2$$

Turunan dari fungsi tersebut yaitu,

$$Y = 1.872 + 6.386x$$

$$0 = 1.872 + 6.386x$$

$$-6.386x = 1.872$$

$$X = -0.293$$

Dari hasil penelitian tersebut dapat disimpulkan bahwa *Equity to Assets Ratio* (EAR) tidak memiliki hubungan linear terhadap *Return On Equity* (ROE) dan hasil penelitian menunjukkan signifikan.

4.3 Interpretasi Hasil

Berdasarkan hasil penelitian yang telah dilakukan, dapat disimpulkan sebagai berikut,

Hipotesis	Pernyataan	Hasil	Signifikansi	Hasil Keputusan
H1	<i>Equity to Assets Ratio (EAR)</i> berpengaruh positif terhadap ROA pada Bank Konvensional	Positif	Signifikan	H1 diterima
H2	<i>Loan to Assets Ratio (LAR)</i> berpengaruh positif terhadap ROA pada Bank Konvensional	Positif	Signifikan	H2 diterima
H3	<i>Deposits to Assets Ratio (DAR)</i> berpengaruh positif terhadap ROA pada Bank Konvensional	Negatif	Signifikan	H3 ditolak
H4	<i>Equity to Assets Ratio (EAR)</i> berpengaruh negatif terhadap ROE pada Bank Konvensional	Positif	Tidak Signifikan	H4 ditolak
H5	<i>Loan to Assets Ratio (LAR)</i> berpengaruh positif terhadap ROE pada Bank Konvensional	Negatif	Tidak Signifikan	H5 ditolak
H6	<i>Deposits to Assets Ratio (DAR)</i> berpengaruh positif terhadap ROE pada Bank Konvensional	Negatif	Signifikan	H6 ditolak
H7	<i>Equity to Assets Ratio (EAR)</i> berpengaruh negative terhadap ROA pada Bank Syariah	Positif	Signifikan	H7 ditolak
H8	<i>Loan to Assets Ratio (LAR)</i> berpengaruh positif terhadap ROA pada Bank Syariah	Negatif	Tidak Signifikan	H8 ditolak
H9	<i>Deposits to Assets Ratio (DAR)</i> berpengaruh negatif terhadap ROA	Positif	Tidak Signifikan	H9 ditolak

Hipotesis	Pernyataan	Hasil	Signifikansi	Hasil Keputusan
	pada Bank Syariah			
H10	<i>Equity to Assets Ratio (EAR)</i> berpengaruh negative terhadap ROE pada Bank Syariah	Positif	Signifikan	H10 ditolak
H11	<i>Loan to Assets Ratio (LAR)</i> berpengaruh negative terhadap ROE pada Bank Syariah	Negatif	Tidak Signifikan	H11 diterima
H12	<i>Deposits to Assets Ratio (DAR)</i> berpengaruh positif terhadap ROE pada Bank Syariah	Positif	Tidak Signifikan	H12 diterima

4.3.1 Pengaruh *Equity to Assets Ratio* (EAR) terhadap Profitabilitas

Hipotesis pertama pada penelitian ini menyatakan bahwa *Equity to Assets Ratio* (EAR) berpengaruh positif terhadap ROA pada bank konvensional sedangkan hipotesis 4 menyatakan bahwa *Equity to Assets Ratio* (EAR) berpengaruh negatif terhadap ROE pada bank konvensional. Hipotesis yang ditujukan untuk bank syariah yaitu hipotesis 7 yang menyatakan bahwa *Equity to Assets Ratio* (EAR) berpengaruh negative terhadap *Return On Assets* (ROA) dan hipotesis 10 yang menyatakan bahwa *Equity to Assets Ratio* (EAR) berpengaruh negative terhadap *Return On Equity* (ROE). Hasil dari penelitian yang telah dilakukan yaitu, pengaruh dari *Equity to Assets Ratio* (EAR) terhadap profitabilitas terutama pada *Return On Assets* (ROA) untuk bank konvensional menunjukkan bahwa signifikansi ada pada angka 0.03. Sehingga dapat disimpulkan bahwa EAR mempunyai pengaruh positif

dan signifikan terhadap ROA dan **Hipotesis 1 diterima**. Sedangkan untuk hasil penelitian untuk pengaruh dari *Equity to Assets Ratio* (EAR) terhadap profitabilitas terutama pada *Return On Equity* (ROE) menunjukkan bahwa nilai signifikansi berada pada 0.780 dan dapat disimpulkan bahwa EAR mempunyai pengaruh positif dan tidak signifikan terhadap ROA sehingga **Hipotesis 4 ditolak**.

Untuk hasil penelitian untuk pengaruh *Equity to Assets Ratio* (EAR) terhadap profitabilitas terutama pada *Return On Assets* (ROA) untuk bank syariah yaitu signifikansi ada pada angka 0.002 yang menyatakan bahwa EAR mempunyai pengaruh positif dan signifikan terhadap ROA dan **Hipotesis 7 ditolak**. Penelitian hubungan antara *Equity to Assets Ratio* (EAR) terhadap profitabilitas terutama pada *Return On Equity* (ROE) untuk bank syariah menghasilkan nilai signifikansi sebesar 0.000 dan dapat disimpulkan bahwa EAR mempunyai hubungan positif dan signifikan terhadap ROE untuk bank syariah dan **Hipotesis 10 ditolak**. Di simpulkan bahwa pernyataan penelitian yang dilakukan oleh Ramlan dan Adnan (2015), Hendrayanti dan Muharram (2013), Sriawan, dkk (2018) bahwa EAR berpengaruh positif dan signifikan terhadap ROA pada penelitian Bank Konvensional merupakan hal yang sejalan dengan penelitian ini.

4.3.2 Pengaruh Loan to Assets Ratio (LAR) terhadap Profitabilitas

Hipotesis pengaruh Loan to Assets Ratio (LAR) terhadap Profitabilitas terutama pada *Return On Assets* (ROA) dan *Return On Equity* (ROE) untuk bank konvensional yaitu, hipotesis 2 yang menyatakan bahwa *Loan to Assets Ratio* (LAR) berpengaruh positif terhadap *Return On Assets* (ROA) dan hipotesis 5 yang menyatakan bahwa *Loan to Assets Ratio* (LAR) berpengaruh positif terhadap *Return On Equity* (ROE). Sedangkan hipotesis pengaruh *Loan to Assets Ratio* (LAR) terhadap Profitabilitas *Return On Assets* (ROA) dan *Return On Equity* (ROE) yaitu, hipotesis 8 yang menyatakan bahwa *Loan to Assets Ratio* (LAR) berpengaruh positif terhadap *Return On Assets* (ROA) dan hipotesis 11 *Loan to Assets Ratio* (LAR) berpengaruh negatif terhadap *Return On Equity* (ROE).

Hasil penelitian pengaruh *Loan to Assets Ratio* (LAR) terhadap *Return On Assets* (ROA) untuk bank konvensional yaitu nilai signifikansi ada pada angka 0.11. Dapat disimpulkan bahwa *Loan to Assets Ratio* (LAR) memiliki pengaruh positif dan signifikan terhadap *Return On Assets* (ROA) yang menunjukkan bahwa **Hipotesis 2 ditolak**. Sedangkan penelitian pengaruh *Loan to Assets Ratio* (LAR) terhadap *Return On Equity* (ROE) untuk bank konvensional menunjukkan signifikansi pada angka 0.118 yang dapat disimpulkan bahwa *Loan to Assets Ratio* (LAR) mempunyai pengaruh

negative dan tidak signifikan terhadap *Return On Equity* (ROE) dan **Hipotesis 5 ditolak**.

Hasil penelitian pengaruh *Loan to Assets Ratio* (LAR) terhadap *Return On Assets* (ROA) untuk bank syariah yaitu hasil signifikansi berada pada angka 0.806 yang diartikan sebagai *Loan to Assets Ratio* (LAR) berpengaruh negatif dan tidak signifikan terhadap *Return On Assets* (ROA). Dapat disimpulkan bahwa **Hipotesis 8 ditolak**. Sedangkan penelitian pengaruh *Loan to Assets Ratio* (LAR) terhadap *Return On Equity* (ROE) untuk bank syariah yaitu nilai signifikansi berada di angka 0.616 yang diartikan bahwa *Loan to Assets Ratio* (LAR) mempunyai pengaruh negatif dan tidak signifikan terhadap *Return On Equity* (ROE). Sehingga dapat disimpulkan bahwa **Hipotesis 11 diterima**.

4.3.3 Pengaruh Deposits to Assets Ratio (DAR) terhadap Profitabilitas

Hipotesis penelitian pengaruh *Deposits to Assets Ratio* (DAR) terhadap Profitabilitas terutama pada *Return On Assets* (ROA) dan *Return On Equity* (ROE) untuk bank konvensional yaitu, hipotesis 3 menyatakan bahwa *Deposits to Assets Ratio* (DAR) berpengaruh positif terhadap *Return On Assets* (ROA) dan hipotesis 6 yang menyatakan bahwa *Deposits to Assets Ratio* (DAR) berpengaruh positif terhadap *Return On Equity* (ROE). Sedangkan hipotesis penelitian pengaruh *Deposits to Assets Ratio* (DAR) terhadap Profitabilitas terhadap *Return On Assets* (ROA) dan *Return On*

Equity (ROE) untuk bank syariah yaitu, hipotesis 9 menyatakan bahwa *Deposits to Assets Ratio* (DAR) berpengaruh negatif terhadap *Return On Assets* (ROA) dan hipotesis 12 yang menyatakan bahwa *Deposits to Assets Ratio* (DAR) berpengaruh positif terhadap *Return On Equity* (ROE).

Hasil penelitian pengaruh *Deposits to Assets Ratio* (DAR) terhadap Profitabilitas terutama pada *Return On Assets* (ROA) pada bank konvensional yaitu nilai signifikansi berada pada angka 0.00 dan dapat disimpulkan bahwa *Deposits to Assets Ratio* (DAR) memiliki pengaruh negatif dan signifikan terhadap *Return On Assets* (ROA). Sehingga **Hipotesis 3 ditolak**. Untuk pengaruh *Deposits to Assets Ratio* (DAR) terhadap *Return On Equity* (ROE) untuk bank syariah yaitu nilai signifikansi ada pada angka 0.00 yang menunjukkan bahwa *Deposits to Assets Ratio* (DAR) memiliki pengaruh negatif dan signifikan terhadap *Return On Equity* (ROE). Maka dari itu, **Hipotesis 6 ditolak**.

Hasil penelitian pengaruh *Deposits to Assets Ratio* (DAR) terhadap Profitabilitas terutama pada *Return On Assets* (ROA) pada bank syariah yaitu hasil signifikansi ada pada angka 0.456 yang dapat disimpulkan bahwa *Deposits to Assets Ratio* (DAR) mempunyai pengaruh positif dan tidak signifikan pada *Return On Assets* (ROA). Sehingga dapat disimpulkan bahwa **Hipotesis 9 ditolak**. Sedangkan untuk hasil penelitian pengaruh *Deposits to Assets Ratio* (DAR) terhadap Profitabilitas terutama pada *Return On Equity*

(ROE) pada bank syariah yaitu hasil signifikansi ada di angka 0.743 yang menunjukkan bahwa *Deposits to Assets Ratio* (DAR) memiliki pengaruh positif dan tidak signifikan terhadap *Return On Equity* (ROE). Sehingga disimpulkan bahwa **Hipotesis 12 diterima**.

BAB V

KESIMPULAN DAN SARAN

5.1 Kesimpulan

Penelitian ini bertujuan untuk mengetahui pengaruh variabel *Equity to Assets Ratio* (EAR), *Loans to Assets Ratio* (LAR), *Deposits to Assets Ratio* (DAR) sebagai variabel independen terhadap *Return On Assets* (ROA) dan *Return On Equity* (ROE) sebagai variabel dependen. Data yang digunakan dalam penelitian ini yaitu, menggunakan bank se Asia dengan periode waktu penelitian dari 2017 – 2021.

Pengaruh variabel *Equity to Assets Ratio* (EAR), *Loans to Assets Ratio* (LAR), *Deposits to Assets Ratio* (DAR) sebagai variabel independen terhadap *Return On Assets* (ROA) pada Bank Konvensional yaitu, *Equity to Assets Ratio* (EAR) dan *Loans to Assets Ratio* (LAR) berpengaruh positif dan signifikan terhadap *Return On Assets* (ROA). Sedangkan *Deposits to Assets Ratio* (DAR) berpengaruh negatif dan signifikan terhadap *Return On Assets* (ROA). Sehingga dapat disimpulkan bahwa hipotesis pertama yang menyatakan bahwa *Equity to Assets Ratio* (EAR) berpengaruh negatif terhadap ROA ditolak, kemudian hipotesis kedua yang menyatakan *Loan to Assets Ratio* (LAR) berpengaruh positif terhadap ROA diterima, dan untuk

hipotesis ketiga yang menyatakan bahwa *Deposits to Assets Ratio* (DAR) berpengaruh positif terhadap ROA ditolak.

Sedangkan hasil untuk pengaruh *Equity to Assets Ratio* (EAR), *Loans to Assets Ratio* (LAR), *Deposits to Assets Ratio* (DAR) terhadap *Return On Equity* (ROE) pada bank konvensional yaitu, *Equity to Assets Ratio* (EAR) mempunyai pengaruh positif dan tidak signifikan terhadap *Return On Equity* (ROE) sehingga hipotesis 4 yang menyatakan bahwa *Equity to Assets Ratio* (EAR) berpengaruh negatif terhadap ROE ditolak. *Loans to Assets Ratio* (LAR) mempunyai pengaruh negatif dan tidak signifikan terhadap *Return On Equity* (ROE) dan hipotesis 5 yang menyatakan bahwa *Loan to Assets Ratio* (LAR) berpengaruh positif terhadap ROE ditolak. Sedangkan untuk *Deposits to Assets Ratio* (DAR) mempunyai pengaruh negatif dan signifikan terhadap *Return On Equity* (ROE) sehingga hipotesis 6 yang menyatakan *Deposits to Assets Ratio* (DAR) berpengaruh positif terhadap ROE ditolak.

Hasil untuk pengaruh *Equity to Assets Ratio* (EAR), *Loans to Assets Ratio* (LAR), *Deposits to Assets Ratio* (DAR) terhadap *Return On Assets* (ROA) dan *Return On Equity* (ROE) pada bank syariah yaitu, *Equity to Assets Ratio* (EAR) berpengaruh positif terhadap *Return On Assets* (ROA) dan hipotesis 7 yang menyatakan bahwa *Equity to Assets Ratio* (EAR) berpengaruh negatif terhadap ROA sehingga hipotesis 7 ditolak. *Loans to Assets Ratio* (LAR) berpengaruh negatif dan tidak signifikan terhadap *Return*

On Assets (ROA). Maka dari itu, hipotesis 8 yang menyatakan *Loan to Assets Ratio* (LAR) berpengaruh positif terhadap ROA ditolak. *Deposits to Assets Ratio* (DAR) berpengaruh positif dan tidak signifikan terhadap *Return On Assets* (ROA). Sehingga hipotesis 9 yang menyatakan *Deposits to Assets Ratio* (DAR) berpengaruh negatif terhadap ROA ditolak.

Untuk hasil penelitian pengaruh *Equity to Assets Ratio* (EAR), *Loans to Assets Ratio* (LAR), *Deposits to Assets Ratio* (DAR) terhadap *Return On Equity* (ROE) untuk bank syariah. *Equity to Assets Ratio* (EAR) berpengaruh positif dan signifikan terhadap *Return On Equity* (ROE). Sehingga hipotesis 10 yang menyatakan *Equity to Assets Ratio* (EAR) berpengaruh negatif terhadap ROE ditolak. Kemudian, *Loans to Assets Ratio* (LAR) berpengaruh negatif dan tidak signifikan terhadap *Return On Equity* (ROE). Hipotesis 11 yang menyatakan *Loan to Assets Ratio* (LAR) berpengaruh negatif terhadap ROE diterima. *Deposits to Assets Ratio* (DAR) berpengaruh positif dan tidak signifikan terhadap *Return On Equity* (ROE). Hipotesis 12 yang menyatakan *Deposits to Assets Ratio* (DAR) berpengaruh positif terhadap ROE diterima.

Dari hasil keseluruhan penelitian, hanya 3 hipotesis yang diterima yaitu Hipotesis 2 yang menyatakan *Loan to Assets Ratio* (LAR) berpengaruh positif terhadap ROA pada Bank Konvensional, Hipotesis 11 yang menyatakan *Loan to Assets Ratio* (LAR) berpengaruh negatif terhadap ROE pada Bank Syariah, dan Hipotesis 12 yang menyatakan *Deposits to Assets*

Ratio (DAR) berpengaruh positif terhadap ROE pada Bank Syariah. Sehingga dapat disimpulkan bahwa Bank Syariah lebih berpengaruh terhadap profitabilitas dibandingkan dengan Bank Konvensional.

5.2 Saran

Berdasarkan hasil keseluruhan penelitian ini, terdapat beberapa saran dan masukan untuk penelitian selanjutnya yaitu diharapkan untuk peneliti selanjutnya memperluas sampel yang digunakan dalam penelitian. Sehingga penelitian yang dilakukan mendapatkan hasil yang konsisten antara variabel independen terhadap variabel dependen. Dikarenakan dari 12 Hipotesis hanya 4 yang diterima, diharapkan untuk penelitian selanjutnya dapat menambahkan variabel – variabel yang relevan sehingga mendapatkan hasil yang relevan juga.

DAFTAR PUSTAKA

- Nugraha, E., Nugroho, L., Lindra, C., & Sukiati, W. (2020). Maqashid Sharia Implementation in Indonesia and Bahrain. *Etikonomi*, 19(1), 155–168. <https://doi.org/10.15408/etk.v19i1.14655>
- Kementerian Kesehatan Republik Indonesia. (2016). Fungsi Bank Sebagai Lembaga Keuangan Di Indonesia Menurut Undang-Undang Nomor 10 Tahun 1998 Tentang Perbankan. *Lex Crimen*, 5(4), 116–122.
- Amelia, L., & Marlius, D. (2018). *Pengendalian Kredit Dalam Upaya Menciptakan Bank Yang Sehat Pada Pt. Bank Pembangunan Daerah Sumatera Barat Cabang Utama Padang*. 2007, 1–11. <https://doi.org/10.31227/osf.io/kpc64>
- Dandung, M. E., Amtiran, P. Y., & Ratu, M. (2020). Analisis Perbandingan Kinerja Keuangan Perbankan Konvensional Dan Perbankan Syariah. *Journal of Management : Small and Medium Enterprises (SMEs)*, 11(1), 65–82. <https://doi.org/10.35508/jom.v11i1.2319>
- Pustaka, T., Pemikiran, K., Hipotesis, D. A. N., & Bank, P. (2009). *repository.unisba.ac.id*. 9–47.
- Pitoyo, A. J., Aditya, B., & Amri, I. (2020). The impacts of COVID-19 pandemic to informal economic sector in Indonesia: Theoretical and empirical comparison. *E3S Web of Conferences*, 200. <https://doi.org/10.1051/e3sconf/202020003014>
- Prihatin, K. S. (2019). Analisis Perbandingan Kinerja Keuangan Bank Syariah Dan Bank Konvensional. *Progress: Jurnal Pendidikan, Akuntansi Dan Keuangan*, 2(2), 136–146. <https://doi.org/10.47080/progress.v2i2.615>
- [BPS] Badan Pusat Statistik. (2020). Berita resmi statistik 5 Agustus 2020. *Bps.Go.Id, No 64/08/T(27)*, 1–52. <https://papua.bps.go.id/pressrelease/2018/05/07/336/indeks-pembangunan-manusia-provinsi-papua-tahun-2017.html>
- Budi, N., & Amstrong, V. (2018). Effect of Equity to Assets Ratio (EAR), Firm Size and Loan To Assets Ratio (LAR) On Bank Performance. *IOSR Journal of Economics and Finance*, 9(8), 21–34. www.iosrjournals.org
- Hendrayanti, S., Muharam, H., & Manajemen, J. (2013). ANALISIS PENGARUH FAKTOR INTERNAL DAN EKSTERNAL TERHADAP PROFITABILITAS PERBANKAN (Studi pada Bank Umum di Indonesia Periode Januari 2003 -Februari 2012). *DIPONEGORO JOURNAL OF MANAGEMENT Volum*, 2(3), 1–15. <http://ejournal-s1.undip.ac.id/index.php/dbr>

- Kurnia, I., & Mawardi, W. (2012). Analisis Pengaruh BOPO, EAR, LAR dan Firm Size Terhadap Kinerja Keuangan. *Diponegoro Journal Of Management*, 1(2), 49–57.
- Sofiani, R., Hariyanto, D., & Safitri, H. (2018). Pengaruh TATO, FATO, DAR, dan DER Terhadap ROA pada Indeks IDX30 yang Terdaftar di Bursa Efek Indonesia. *Jurnal Produktivitas*, 5(1), 69–73. <https://doi.org/10.29406/jpr.v5i1.1255>
- Javaid, S., Anwar, J., Zaman, K., & Ghafoor, A. (2007). YüksekEğitimde ToplamKalitYönetimi. *YükseEğitimde ToplamKalitYönetimi*, 2(7), 739–749. <https://doi.org/10.19168/jyu.50211>
- Studi, P., Manajemen, E., Ekonomi, F., & Indonesia, U. (n.d.). *Pengaruh Deposits to Assets Ratio , Loan to Assets Ratio , dan Market Share Terhadap Profitabilitas Bank Umum Swasta Nasional Devisa yang Tidak Mengadopsi dan Mengadopsi Electronic Banking yang Terdaftar di Bursa Efek Indonesia*
- Bank Indonesia. (2019). Pbi 21/2019. *PBI No 21/12/PBI/2019*, 53(9), 1689–1699.

LAMPIRAN

Lampiran 1 Daftar Sampel Bank Perusahaan

No	Nama Bank	No	Nama Bank
1	77 Bank LTD	151	Hyakujushi Bank LTD/The
2	Affin Bank BHD	152	Icici Bank LTD
3	Agricultural Bank Of China-H	153	IDBI Bank LTD
4	Aichi Bank LTD	154	IDFC First Bank LTD
5	Akita Bank LTD	155	IND & COMM BK Of China-A
6	Alliance Bank Malaysia BHD	156	Indian Bank
7	Allied Bank LTD	157	Indian Overseas Bank
8	Allo Bank Indonesia Tbk PT	158	Indusind Bank LTD
9	Ammb Holdings BHD	159	Industrial Bank CO LTD -A
10	An Binh Commercial Joint Stock	160	Industrial Bank Of Korea
11	Aozora Bank LTD	161	INTL Finance Investment COMM
12	Asia Commercial Bank	162	Iyo Bank LTD/The
13	Askari Bank LTD	163	Jammu & Kashmir Bank LTD
14	AU Small Finance LTD	164	Japan Post Bank CO LTD
15	Aust And NZ Banking Group	165	JB Financial Group CO LTD
16	Awa Bank LTD	166	Jeju Bank
17	Axis Bank LTD	167	Jiangsu Changshu Rural COM-A
18	BAC A Commercial JSC	168	Jiangxi Bank CO LTD-H
19	Bangkok Bank Public CO LTD	169	Jilin Jiutai Rural Commerc-H
20	Bank Al Habib LTD	170	Jimoto Holdings INC
21	Bank Alfalah LTD	171	Jinshang Bank CO LTD-H
22	Bank BTPN Syariah TBK PT	172	Juroku Financial Group INC
23	BANK BTPN TBK PT	173	Kakaobank CORP
24	Bank Bumi Arta TBK PT	174	Karnataka Bank LTD
25	Bank Capital Indonesia TBK	175	Karur Vysya Bank LTD
26	Bank Central Asia TBK PT	176	Kasikornbank PCL
27	Bank China Construction Bank	177	KB Financial Group INC
28	Bank CIMB Niaga TBK PT	178	Keiyo Bank LTD/The
29	Bank Danamon Indonesia TBK	179	Kiatnakin Phatra Bank PCL
30	Bank For Foreign Trade JSC	180	Kien Long Commercial JOINT S

No	Nama Bank	No	Nama Bank
31	Bank For Investment And Deve	181	Kina Securities LTD
32	Bank Ganesha TBK PT	182	King's Town Bank
33	Bank Islam Malaysia BHD	183	Kita-Nippon Bank LTD/The
34	Bank Jago Tbk PT	184	Kiyo Bank LTD/The
35	Bank Jtrust Indonesia Tbk PT	185	Kotak Mahindra Bank LTD
36	Bank Mandiri Persero Tbk PT	186	Krung Thai Bank Public CO LTD
37	Bank Maspion Indonesia TBK P	187	Kyushu Financial Group INC
38	Bank Maybank Indonesia Tbk	188	LH Financial Group PCL
39	Bank Mega Tbk PT	189	Lien Viet Post JSC
40	Bank Mestika Dharma TBK PT	190	Luzhou Bank CO LTD-H
41	Bank Negara Indonesia Persero	191	Malayan Banking BHD
42	Bank OCBC NISP TBK PT	192	MCB Bank LTD
43	Bank Of Ayudhya PCL	193	Mebuki Financial Group INC
44	Bank Of Baroda	194	Mega Financial Holding CO LT
45	Bank Of China LTD-H	195	Mercantile Bank LTD
46	Bank Of Chongqing CO LTD-H	196	Metropolitan Bank & Trust
47	Bank Of Communications CO-H	197	Military Commercial Joint
48	Bank Of East Asia LTD	198	Minami-Nippon Bank LTD/The
49	Bank Of Gansu CO LTD-H	199	Miyazaki Bank LTD/The
50	Bank Of Iwate LTD/The	200	Miyazaki Taiyo Bank LTD/The
51	Bank Of Jinzhou CO LTD-H	201	Musashino Bank LTD/The
52	Bank Of Kaohsiung	202	Mystate LTD
53	Bank Of Khyber	203	Nagano Bank LTD/The
54	Bank Of Kochi LTD/The	204	Nanto Bank LTD/The
55	Bank Of Kyoto LTD/The	205	National Australia Bank LTD
56	Bank Of Maharashtra	206	National Bank Of Pakistan
57	Bank Of Nagoya LTD/The	207	National Commercial Citizen
58	Bank Of Punjab	208	National Development Bank PL
59	Bank Of Qingdao CO LTD-H	209	Nations Trust Bank PLC
60	Bank Of Queensland LTD	210	North Pacific Bank LTD
61	Bank Of Saga LTD/The	211	O-Bank CO LTD
62	Bank Of The Philippine Island	212	Ogaki Kyoritsu Bank LTD/The
63	Bank Of The Ryukyus LTD	213	Oita Bank LTD/The
64	Bank Of Tianjin CO LTD-H	214	Okinawa Financial Group INC
65	Bank Of Toyama LTD/The	215	Orient Commercial Joint Stock

No	Nama Bank	No	Nama Bank
66	Bank Of Zhengzhou CO LTD-H	216	Oversea-Chinese Banking Corp
67	Bank Oke Indonesia TBK PT	217	Pan Asia Banking Corp PLC
68	Bank PAN Indonesia TBK PT	218	Philippine National Bank
69	Bank Panin Dubai Syariah TBK	219	Ping An Bank CO LTD-A
70	Bank Pembangunan Daerah BA-A	220	Postal Savings Bank Of CHI-H
71	Bank Permata TBK PT	221	Procrea Holdings INC
72	Bank QNB Indonesia TBK PT	222	Public Bank Berhad
73	Bank Rakyat Indonesia Persero	223	Public Financial Holdings LTD
74	Bank Raya Indonesia TBK PT	224	Punjab & SIND Bank
75	Bank Sinarmas TBK PT	225	Punjab National Bank
76	Bank Syariah Indonesia TBK PT	226	Pureun Mutual Savings Bank
77	Bank Tabungan Negara Persero	227	Resona Holdings INC
78	Bank Woori Saudara Indonesia	228	Rhb Bank BHD
79	BDO Unibank INC	229	Rizal Commercial Banking
80	Bendigo And Adelaide Bank	230	Saigon - Hanoi Commercial
81	BNK Financial Group INC	231	Saigon Thuong Tin Commercial
82	BPD Jawa Barat dan Banten TBK	232	Samba Bank LTD
83	BPD Jawa Timur TBK PT	233	Sampath Bank PLC
84	BRAC Bank LTD	234	San-In Godo Bank LTD/The
85	Canara Bank	235	Sanasa Development Bank PLC
86	Chang Hwa Commercial Bank	236	Security Bank Corp
87	Chiba Bank LTD/The	237	Senshu Ikeda Holdings INC
88	Chiba Kogyo Bank LTD/The	238	Seven Bank LTD
89	Chikuho Bank LTD/The	239	Seylan Bank PLC
90	China Banking CORP	240	Shengjin Bank CO LTD-H
91	China Citic Bank Corp LTD-H	241	Shiga Bank LTD/The
92	China Construction Bank-H	242	Shikoku Bank LTD/The
93	China Everbright Bank CO-A	243	Shimane Bank LTD/ The
94	China Merchants Bank-A	244	Shimizu Bank LTD/The
95	China Minsheng Banking-A	245	Shinhan Financial Group LTD
96	China Zheshang Bank CO LTD-H	246	Shinkin Central Bank Class-A
97	Chongqing Rural Commercial-H	247	Shinsei Bank LTD
98	Chugoku Bank LTD/The	248	Shizouka Bank LTD/The
99	Chukyo Bank LTD/The	249	Siam Commercial Bank PUB CO
100	Cimb Group Holdings BHD	250	Sinopac Financial Holdings
101	Cimb Thai Bank PCL	251	Soneri Bank LTD
102	Citic LTD	252	South Indian Bank LTD

103	City Union Bank LTD	253	Standard Chartered Bank PK
-----	---------------------	-----	----------------------------

No	Nama Bank	No	Nama Bank
104	Commercial Bank Of Ceylon PL	254	State Bank Of India
105	Commonwealth Bank Of Australia	255	Sumitomo Mitsui Trust Holdings
106	CSB Bank LTD	256	Suruga Bank LTD
107	CTBC Financial Holding CO LT	257	Taichung Commercial Bank
108	Dah Sing Banking Group LTD	258	Taiko Bank LTD/The
109	Dah Sing Financial Holdings	259	Taipei Star Bank
110	Daishi Hokuetsu Financial GR	260	Taishin Financial Holding
111	Daito Bank LTD/The	261	Taiwan Business Bank
112	DBS Group Holdings LTD	262	Taiwan Cooperative Financial
113	DCB Bank LTD	263	The Shanghai Commercial & SA
114	DFCC Bank PLC	264	Tien Phong Commercial Joint
115	DGB Financial GroupINC	265	Tisco Financial Group PCL
116	Dhanlaxmi Bank LTD	266	Tmbthanachart Bank PCL
117	Dutch Bangla Bank LTD	267	Tochigi Bank LTD/THE
118	E.Sun Financial Holding CO	268	Toho Bank LTD/The
119	Ehime Bank LTD/The	269	Tohokku Bank LTD/The
120	Entie Commercial Bank	270	Tokyo Kiraboshi Financial GR
121	Far Eastern INTL Bank	271	Tomato Bank LTD
122	Faysal Bank LTD	272	Tomony Holdings INC
123	Federal Bank LTD	273	Tottori Bank LTD/The
124	Fidea Holdings CO LTD	274	Towa Bank LTD/The
125	First Bank Of Toyama LTD/The	275	Tsukuba Bank LTD
126	First Financial Holding CO	276	Uco Bank
127	Fukui Bank LTD/The	277	Union Bank Of Colombo PLC
128	Fukuoka Chuo Bank LTD/The	278	Union Bank Of Taiwan
129	Fukuoka Financial Group INC	279	United Bank LTD
130	Fukushima Bank LTD/The	280	United Overseas Bank LTD
131	Guangzhou Rural Commercial-H	281	Vietnam Export-Import Commercial
132	Gunma Bank LTD/The	282	Vietnam International JSB
133	Habib Bank LTD	283	Vietnam JS Commercial Bank F
134	Habib Metro Bank LTD	284	Vietnam Prosperity JSC Bank
135	Hachijuni Bank LTD/The	285	Vietnam Technological & Comm
136	Halyk Savings Bank-Kazakhstan	286	Westpac Banking CORP

137	Hang Seng Bank LTD	287	Yamagata Bank LTD/THE
138	Harbin Bank CO LTD-H	288	Yamaguchi Financial Group IN
139	Hatton National Bank PLC	289	Yamanashi Chuo Bank LTD/THE
140	HDBank	290	Zhejiang Shaoxing Ruifeng -A
141	HDFC Bank Limited	291	Zhongyuan Bank Co LTD-H

No	Nama Bank
142	Hirogin Holdings INC
143	Hokkoku Financial Holdings I
144	Hokuhoku Financial Group INC
145	Hong Leong Bank Berhad
146	Hong Leong Financial Group
147	Howa Bank LTD/The
148	Hua Nan Financial Holdings C
149	Huishang Bank Corp LTD-H
150	Hyakugo Bank LTD/The

Lampiran 2 Komponen Data Penelitian Variabel

Total Assets Bank Konvensional dan Bank Syariah

No	Total Assets					
	Nama Bank	2017	2018	2019	2020	2021
1	77 BANK LTD/THE	8.65T	8.72T	8.63T	8.77T	9.84T
2	AFFIN BANK BHD	70.01B	75.98B	68.34B	69.54B	78.43B
3	AGRICULTURAL BANK OF CHINA-H	21.05T	22.61T	24.88T	27.21T	29.07T
4	AKITA BANK LTD/THE	2.98T	3.15T	3.02T	3.03T	3.49T
5	ALLIANCE BANK MALAYSIA BHD	54.09B	53.94B	56.52B	60.98B	60.72B
6	ALLIED BANK LTD	1.25T	1.35T	1.48T	1.59T	2.01T
7	ALLO BANK INDONESIA TBK PT	2.46T	2.26T	2.53T	2.59T	4.65T
8	AMMB HOLDINGS BHD	134.77B	137.88B	158.79B	169.20B	170.18B
9	AN BINH COMMERCIAL JOINT STO	84.50T	90.00T	102.56T	116.37T	120.94T
10	AOZORA BANK LTD	4.59T	4.91T	5.26T	5.30T	5.92T
11	ASIA COMMERCIAL BANK	284.32T	329.33T	383.51T	444.53T	527.77T
12	ASKARI BANK LTD	662.94B	706.67B	833.42B	992.52B	1.26T
13	AU SMALL FINANCE BANK LTD	97.81B	188.33B	326.23B	421.43B	515.91B
14	AUST AND NZ BANKING GROUP	897.33B	943.18B	981.14B	1.04T	978.86B
15	AWA BANK LTD/THE	3.21T	3.28T	3.33T	3.38T	3.87T
16	AXIS BANK LTD	6.11T	7.04T	8.14T	9.28T	10.01T
17	BAC A COMMERCIAL JSC	91.78T	97.03T	107.89T	117.19T	119.79T
18	BANGKOK BANK PUBLIC CO LTD	3.08T	3.12T	3.22T	3.82T	4.33T
19	BANK AL HABIB LTD	944.63B	1.05T	1.30T	1.52T	1.85T
20	BANK ALFALAH LTD	1.00T	1.01T	1.07T	1.39T	1.74T
21	BANK BTPN SYARIAH TBK PT	9.16T	12.04T	15.38T	16.44T	18.54T
22	BANK BTPN TBK PT	95.49T	101.34T	181.63T	183.17T	191.92T
23	BANK BUMI ARTA TBK PT	7.01T	7.30T	7.61T	7.64T	8.67T
24	BANK CAPITAL INDONESIA TBK	16.35T	18.02T	18.96T	20.22T	22.33T
25	BANK CENTRAL ASIA TBK PT	750.32T	824.79T	918.99T	1075.57T	1228.34T
26	BANK CHINA CONSTRUCTION BANK	15.79T	15.99T	18.89T	25.24T	26.19T
27	BANK CIMB NIAGA TBK PT	266.31T	266.78T	274.47T	280.94T	310.79T
28	BANK DANAMON INDONESIA TBK	178.26T	186.76T	193.53T	200.89T	192.24T
29	BANK FOR FOREIGN TRADE JSC	1035.29T	1074.03T	1222.81T	1326.23T	1414.67T
30	BANK FOR INVESTMENT AND DEVE	1202.28T	1312.87T	1489.96T	1516.69T	1761.70T
31	BANK GANESHA TBK PT	4.58T	4.50T	4.81T	5.37T	8.58T
32	BANK ISLAM MALAYSIA BHD	57.74B	63.94B	67.59B	74.64B	80.16B
33	BANK JAGO TBK PT	837.23B	664.67B	1.32T	2.18T	12.31T

No	Total Assets					
	Nama Bank	2017	2018	2019	2020	2021
34	BANK JTRUST INDONESIA TBK PT	17.17T	17.82T	17.31T	16.20T	21.32T
35	BANK MANDIRI PERSERO TBK PT	1124.70T	1202.25T	1318.25T	1541.96T	1725.61T
36	BANK MASPION INDONESIA TBK P	6.05T	6.69T	7.57T	10.11T	14.23T
37	BANK MAYBANK INDONESIA TBK	173.25T	177.53T	169.08T	173.22T	168.76T
38	BANK MEGA TBK PT	82.30T	83.76T	100.80T	112.20T	132.88T
39	BANK MESTIKA DHARMA TBK PT	11.82T	12.09T	12.90T	14.16T	15.98T
40	BANK NEGARA INDONESIA PERSER	709.33T	808.57T	845.61T	891.34T	964.84T
41	BANK OCBC NISP TBK PT	153.77T	173.58T	180.71T	206.30T	214.40T
42	BANK OF AYUDHYA PCL	2.09T	2.17T	2.36T	2.61T	2.50T
43	BANK OF BARODA	7.19T	7.48T	8.20T	12.00T	12.03T
44	BANK OF CHINA LTD-H	19.47T	21.27T	22.77T	24.40T	26.72T
45	BANK OF CHONGQING CO LTD-H	422.76B	450.37B	501.23B	561.64B	618.95B
46	BANK OF COMMUNICATIONS CO-H	9.04T	9.53T	9.91T	10.70T	11.67T
47	BANK OF GANSU CO LTD-H	271.15B	328.62B	335.04B	342.36B	358.50B
48	BANK OF IWATE LTD/THE	3.55T	3.56T	3.51T	3.49T	3.84T
49	BANK OF KAOHSIUNG	263.36B	268.00B	270.66B	276.16B	284.03B
50	BANK OF KHYBER	245.13B	223.09B	306.31B	288.30B	358.61B
51	BANK OF KOCHI LTD/THE	1.09T	1.11T	1.10T	1.12T	1.24T
52	BANK OF KYOTO LTD/THE	8.90T	9.48T	9.67T	10.08T	12.27T
53	BANK OF MAHARASHTRA	1.59T	1.56T	1.65T	1.69T	1.97T
54	BANK OF NAGOYA LTD/THE	3.67T	3.83T	3.90T	3.93T	4.91T
55	BANK OF PUNJAB	649.71B	714.38B	869.68B	1.10T	1.20T
57	BANK OF QUEENSLAND LTD	51.66B	52.98B	55.60B	56.77B	91.43B
58	BANK OF SAGA LTD/THE	2.34T	2.42T	2.47T	2.56T	3.05T
59	BANK OF THE PHILIPPINE ISLAN	1.90T	2.09T	2.21T	2.23T	2.42T
60	BANK OF THE RYUKYUS LTD	2.25T	2.36T	2.39T	2.44T	2.78T
61	BANK OF TIANJIN CO LTD-H	701.91B	659.34B	669.40B	687.76B	719.90B
62	BANK OF TOYAMA LTD/THE	485.13B	506.36B	511.85B	506.55B	552.49B
63	BANK OF ZHENGZHOU CO LTD-H	435.83B	466.14B	500.48B	547.81B	574.98B
64	BANK OKE INDONESIA TBK PT	2.54T	4.54T	5.11T	6.28T	7.72T
65	BANK PAN INDONESIA TBK PT	213.54T	207.20T	211.29T	218.07T	204.46T
66	BANK PANIN DUBAI SYARIAH TBK	8.63T	8.77T	11.14T	11.30T	14.43T
67	BANK PEMBANGUNAN DAERAH BA-A	7.66T	9.48T	8.10T	5.34T	8.85T

No	Total Assets					
	Nama Bank	2017	2018	2019	2020	2021
68	BANK PERMATA TBK PT	148.33T	152.89T	161.45T	197.73T	234.38T
69	BANK QNB INDONESIA TBK PT	24.64T	20.49T	23.02T	18.30T	17.70T
70	BANK RAKYAT INDONESIA PERSER	1126.25T	1296.90T	1416.76T	1511.80T	1678.10T
71	BANK RAYA INDONESIA TBK PT	16.33T	23.31T	27.07T	28.02T	16.87T
72	BANK SINARMAS TBK PT	30.40T	30.75T	36.56T	44.61T	52.67T
73	BANK SYARIAH INDONESIA TBK P	31.54T	37.87T	43.12T	239.58T	265.29T
74	BANK TABUNGAN NEGARA PERSERO	261.37T	306.44T	311.78T	361.21T	371.87T
75	BANK WOORI SAUDARA INDONESIA	27.09T	29.63T	36.94T	38.05T	43.80T
76	BDO UNIBANK INC	2.67T	3.02T	3.19T	3.37T	3.62T
77	BENDIGO AND ADELAIDE BANK	71.42B	71.44B	72.44B	76.01B	86.58B
78	BNK FINANCIAL GROUP INC	94.35T	98.79T	104.54T	114.16T	128.29T
79	BPD JAWA BARAT DAN BANTEN TB	114.98T	120.19T	123.54T	140.93T	158.36T
80	BPD JAWA TIMUR TBK PT	51.52T	62.69T	76.76T	83.62T	100.72T
81	BRAC BANK LTD	308.32B	358.00B	414.86B	456.13B	527.91B
83	CANARA BANK	5.96T	6.31T	7.12T	7.41T	11.80T
84	CHANG HWA COMMERCIAL BANK	2.04T	2.08T	2.14T	2.31T	2.55T
85	CHIBA BANK LTD/THE	14.10T	14.38T	14.96T	15.61T	17.90T
86	CHIBA KOGYO BANK LTD/THE	2.69T	2.74T	2.81T	2.85T	3.25T
87	CHIKUHO BANK LTD/THE	767.70B	793.08B	796.70B	786.42B	877.32B
88	CHINA BANKING CORP	751.45B	866.07B	962.23B	1.04T	1.11T
89	CHINA CITIC BANK CORP LTD-H	5.68T	6.07T	6.75T	7.51T	8.04T
90	CHINA CONSTRUCTION BANK-H	22.12T	23.22T	25.44T	28.13T	30.25T
91	CHINA EVERBRIGHT BANK CO-A	4.09T	4.36T	4.73T	5.37T	5.90T
92	CHINA MERCHANTS BANK-A	6.30T	6.75T	7.42T	8.36T	9.25T
93	CHINA MINSHENG BANKING-A	5.90T	5.99T	6.68T	6.95T	6.95T
94	CHINA ZHESHANG BANK CO LTD-H	1.54T	1.65T	1.80T	2.05T	2.29T
95	CHONGQING RURAL COMMERCIAL-H	905.78B	950.62B	1.03T	1.14T	1.27T
96	CIMB GROUP HOLDINGS BHD	506.50B	534.09B	573.25B	602.35B	621.91B
97	CIMB THAI BANK PCL	300.60B	355.85B	393.67B	407.25B	398.51B
98	CITIC LTD	7.52T	7.66T	8.29T	9.74T	10.69T

No	Total Assets					
	Nama Bank	2017	2018	2019	2020	2021
99	CITY UNION BANK LTD	352.71B	399.37B	452.59B	497.34B	533.12B
100	COMMERCIAL BANK OF CEYLON PL	1.16T	1.32T	1.41T	1.76T	1.98T
101	COMMONWEALTH BANK OF AUSTRAL	976.32B	975.16B	976.50B	1.01T	1.09T
102	CSB BANK LTD	157.70B	153.35B	169.11B	188.64B	233.37B
103	CTBC FINANCIAL HOLDING CO LT	5.34T	5.75T	6.22T	6.62T	7.08T
104	DAH SING BANKING GROUP LTD	219.24B	230.28B	243.41B	247.31B	248.98B
105	DAH SING FINANCIAL HOLDINGS	225.54B	237.30B	250.31B	254.96B	256.53B
106	DAISHI HOKUETSU FINANCIAL GR	5.67T	5.96T	8.95T	8.97T	9.71T
107	DAITO BANK LTD/THE	791.01B	800.43B	789.77B	790.66B	963.51B
108	DBS GROUP HOLDINGS LTD	517.71B	550.75B	578.95B	649.94B	686.07B
109	DFCC BANK PLC	334.47B	376.76B	406.91B	467.37B	488.26B
110	DGB FINANCIAL GROUP INC	56.73T	64.92T	72.40T	79.97T	85.91T
111	DHAKA BANK LTD	230.83B	275.40B	286.44B	296.86B	336.57B
112	DHANLAXMI BANK LTD	123.33B	122.86B	117.99B	122.65B	130.97B
113	DUTCH BANGLA BANK LTD	311.91B	346.47B	379.95B	464.38B	501.40B
114	E.SUN FINANCIAL HOLDING CO	2.07T	2.29T	2.50T	2.97T	3.23T
115	EHIME BANK LTD/THE	2.51T	2.55T	2.61T	2.66T	2.77T
116	ENTIE COMMERCIAL BANK	306.77B	311.49B	306.07B	311.46B	333.07B
117	FAR EASTERN INTL BANK	575.42B	627.35B	654.89B	680.29B	723.05B
118	FAYSAL BANK LTD	494.92B	600.00B	629.85B	709.96B	869.97B
119	FEDERAL BANK LTD	1.15T	1.39T	1.61T	1.83T	2.05T
120	FIDEA HOLDINGS CO LTD	2.85T	2.76T	2.73T	2.71T	3.22T
121	FIRST BANK OF TOYAMA LTD/THE	1.35T	1.36T	1.34T	1.39T	1.43T
122	FIRST FINANCIAL HOLDING CO	2.63T	2.94T	3.21T	3.49T	3.74T
123	FUKUI BANK LTD/THE	2.60T	2.67T	2.80T	2.95T	3.51T
124	FUKUOKA CHUO BANK LTD/THE	517.03B	523.61B	530.09B	516.79B	574.50B
125	FUKUOKA FINANCIAL GROUP INC	18.11T	20.16T	20.84T	25.07T	27.51T
126	FUKUSHIMA BANK LTD/THE	764.11B	746.77B	768.38B	755.60B	825.75B
127	GUANGZHOU RURAL COMMERCIAL-H	735.71B	763.29B	894.15B	1.03T	1.16T
128	GUNMA BANK LTD/THE	7.99T	8.00T	8.14T	8.42T	10.62T
129	HABIB BANK LTD	2.70T	3.03T	3.23T	3.85T	4.32T
130	HABIB METRO BANK LTD	667.24B	678.84B	865.03B	1.03T	1.24T

No	Total Assets					
	Nama Bank	2017	2018	2019	2020	2021
131	HACHIJUNI BANK LTD/THE	8.70T	9.31T	10.45T	10.47T	12.16T
132	HALYK SAVINGS BANK-KAZAKHSTN	8.86T	8.96T	9.23T	10.39T	12.09T
133	HANG SENG BANK LTD	1.48T	1.57T	1.68T	1.76T	1.82T
134	HARBIN BANK CO LTD-H	564.26B	615.59B	583.09B	598.60B	645.05B
135	HATTON NATIONAL BANK PLC	1.01T	1.15T	1.20T	1.37T	1.45T
136	HDBANK	189.33T	216.06T	229.48T	319.13T	374.61T
137	HDFC BANK LIMITED	8.92T	11.03T	12.93T	15.81T	18.00T
138	HIROGIN HOLDINGS INC	8.87T	9.05T	8.95T	9.44T	11.01T
139	HOKKOKU FINANCIAL HOLDINGS I	4.32T	4.77T	5.03T	5.10T	5.52T
140	HOKUHOKU FINANCIAL GROUP INC	12.43T	13.00T	13.19T	13.64T	16.64T
141	HONG LEONG BANK BERHAD	195.55B	202.89B	207.37B	221.28B	237.13B
142	HONG LEONG FINANCIAL GROUP	218.96B	229.32B	237.88B	253.60B	273.28B
143	HOWA BANK LTD/THE	568.53B	581.04B	578.52B	578.45B	633.65B
144	HUA NAN FINANCIAL HOLDINGS C	2.57T	2.68T	2.73T	3.10T	3.46T
145	HUIZHANG BANK CORP LTD-H	908.10B	1.05T	1.13T	1.27T	1.38T
146	HYAKUGO BANK LTD/THE	5.54T	5.74T	6.27T	6.44T	7.45T
147	HYAKUJUSHI BANK LTD/THE	4.93T	4.78T	4.90T	4.95T	5.38T
148	ICICI BANK LTD	9.86T	11.24T	12.39T	13.77T	15.74T
149	IDBI BANK LTD	3.62T	3.51T	3.21T	3.01T	2.99T
150	IDFC FIRST BANK LTD	1.12T	1.26T	1.67T	1.49T	1.63T
151	IND & COMM BK OF CHINA-A	26.09T	27.70T	30.11T	33.35T	35.17T
152	INDIAN BANK	2.19T	2.53T	2.80T	3.10T	6.26T
153	INDIAN OVERSEAS BANK	2.47T	2.48T	2.50T	2.61T	2.74T
154	INDUSIND BANK LTD	1.79T	2.22T	2.78T	3.07T	3.63T
155	INDUSTRIAL BANK CO LTD -A	6.42T	6.71T	7.15T	7.89T	8.60T
156	INDUSTRIAL BANK OF KOREA	274.07T	289.51T	318.11T	361.62T	398.07T
157	INTL FINANCE INVESTMENT COMM	256.72B	286.53B	320.75B	361.08B	410.40B
158	JAMMU & KASHMIR BANK LTD	820.19B	89.69T	1.01T	1.09T	1.20T
159	JAPAN POST BANK CO LTD	209.57T	210.63T	208.97T	210.91T	223.87T
160	JB FINANCIAL GROUP CO LTD	47.59T	46.78T	47.53T	53.38T	56.40T
161	JEJU BANK	5.56T	5.98T	6.19T	6.53T	6.94T
162	JIANGSU CHANGSHU RURAL COM-A	145.82B	166.70B	184.84B	208.69B	246.58B
163	JIANGXI BANK CO LTD-H	370.01B	419.06B	456.12B	458.69B	508.56B
164	JILIN JIUTAI RURAL COMMERC-H	187.01B	164.25B	173.28B	200.36B	234.14B
165	JIMOTO HOLDINGS INC	2.57T	2.53T	2.50T	2.49T	2.66T

No	Total Assets					
	Nama Bank	2017	2018	2019	2020	2021
166	JINSHANG BANK CO LTD-H	206.87B	227.25B	247.57B	270.94B	303.29B
167	JUROKU FINANCIAL GROUP INC	6.04T	6.10T	6.37T	6.47T	7.24T
168	KAKAOBANK CORP	5.84T	12.13T	22.72T	26.65T	36.04T
169	KARNATAKA BANK LTD	640.39B	703.74B	790.46B	833.13B	856.15B
170	KARUR VYSYA BANK LTD	618.08B	669.41B	693.40B	682.78B	746.23B
171	KASIKORNBANK PCL	2.90T	3.16T	3.29T	3.66T	4.10T
172	KB FINANCIAL GROUP INC	436.79T	479.59T	518.54T	610.72T	663.90T
173	KEIYO BANK LTD/THE	4.60T	4.79T	4.90T	4.99T	5.55T
174	KIATNAKIN PHATRA BANK PCL	259.34B	306.33B	311.69B	363.41B	436.12B
175	KIEN LONG COMMERCIAL JOINT S	37.33T	42.31T	51.10T	57.28T	83.82T
176	KINA SECURITIES LTD	1.32B	1.66B	3.00B	3.30B	3.79B
177	KING'S TOWN BANK	271.18B	281.09B	282.74B	325.46B	343.15B
178	KITA-NIPPON BANK LTD/THE	1.44T	1.43T	1.43T	1.41T	1.67T
179	KIYO BANK LTD/THE	4.87T	4.67T	4.59T	4.73T	5.66T
180	KOTAK MAHINDRA BANK LTD	2.76T	3.38T	3.95T	4.43T	4.79T
181	KRUNG THAI BANK PUB CO LTD	2.85T	2.74T	3.01T	3.33T	3.56T
182	KYUSHU FINANCIAL GROUP INC	9.64T	10.08T	10.44T	11.08T	12.20T
183	LH FINANCIAL GROUP PCL	233.11B	245.93B	240.73B	249.31B	264.64B
184	LIEN VIET POST JSC	163.43T	175.09T	202.06T	242.34T	289.19T
185	LUZHOU BANK CO LTD-H	70.88B	82.55B	91.68B	118.89B	134.51B
186	MALAYAN BANKING BHD	765.30B	806.99B	834.41B	856.86B	888.17B
187	MCB BANK LTD	1.39T	1.59T	1.61T	1.89T	2.12T
188	MEBUKI FINANCIAL GROUP INC	16.12T	16.77T	17.37T	17.80T	22.84T
189	MEGA FINANCIAL HOLDING CO LT	3.55T	3.54T	3.68T	3.86T	4.17T
190	MERCANTILE BANK LTD	261.39B	292.74B	317.72B	332.46B	361.31B
191	METROPOLITAN BANK & TRUST	2.08T	2.24T	2.45T	2.46T	2.50T
192	MILITARY COMMERCIAL JOINT	313.88T	362.33T	411.49T	494.98T	607.14T
193	MIYAZAKI BANK LTD/THE	2.98T	2.97T	3.10T	3.33T	3.65T
194	MIYAZAKI TAIYO BANK LTD/THE	675.39B	687.64B	696.49B	704.50B	831.22B
195	MUSASHINO BANK LTD/THE	4.51T	4.56T	4.63T	4.67T	5.32T
196	MYSTATE LTD	4.91B	5.17B	5.71B	6.10B	6.54B
197	NAGANO BANK LTD/THE	1.09T	1.08T	1.10T	1.14T	1.17T
198	NANTO BANK LTD/THE	5.82T	5.81T	5.80T	5.67T	6.56T
199	NATIONAL AUSTRALIA BANK LTD	788.33B	806.51B	847.12B	866.57B	925.97B
200	NATIONAL BANK OF PAKISTAN	2.51T	2.80T	3.13T	3.02T	3.86T

No	Total Assets					
	Nama Bank	2017	2018	2019	2020	2021
201	NATIONAL COMMERCIAL CITIZEN	71.84T	72.42T	80.39T	89.60T	73.78T
202	NATIONAL DEVELOPMENT BANK PL	388.65B	478.50B	535.60B	632.13B	710.83B
203	NATIONS TRUST BANK PLC	267.63B	325.02B	325.37B	337.99B	379.55B
204	NORTH PACIFIC BANK LTD	9.09T	9.50T	9.76T	9.99T	11.86T
205	O-BANK CO LTD	540.57B	561.84B	560.70B	575.41B	575.08B
206	OGAKI KYORITSU BANK LTD/THE	5.69T	5.75T	5.83T	5.98T	7.45T
207	OITA BANK LTD/THE	3.21T	3.22T	3.33T	3.39T	3.81T
208	OKINAWA FINANCIAL GROUP INC	2.15T	2.22T	2.25T	2.30T	2.67T
209	ORIENT COMMERCIAL JOINT STOC	84.35T	99.96T	118.16T	152.53T	184.49T
210	OVERSEA-CHINESE BANKING CORP	452.69B	467.54B	491.69B	521.40B	542.19B
211	PAN ASIA BANKING CORP PLC	138.50B	154.03B	152.98B	176.94B	189.51B
212	PHILIPPINE NATIONAL BANK	836.36B	983.65B	1.14T	1.23T	1.19T
213	PING AN BANK CO LTD-A	3.25T	3.42T	3.94T	4.47T	4.92T
214	POSTAL SAVINGS BANK OF CHI-H	9.01T	9.52T	10.22T	11.35T	12.59T
215	PROCREA HOLDINGS INC	2.91T	2.91T	3.04T	3.19T	3.68T
216	PUBLIC BANK BERHAD	395.28B	419.69B	432.83B	451.26B	462.74B
217	PUBLIC FINANCIAL HLDG LTD	45.78B	45.75B	45.22B	45.44B	43.53B
218	PUNJAB & SIND BANK	966.43B	1.14T	1.09T	1.01T	1.10T
219	PUNJAB NATIONAL BANK	7.33T	7.78T	7.90T	8.51T	12.80T
220	PUREUN MUTUAL SAVINGS BANK	1.03T	1.05T	995.37B	1.08T	1.21T
221	RESONA HOLDINGS INC	48.46T	50.24T	59.11T	60.51T	73.70T
222	RHB BANK BHD	230.21B	243.17B	257.59B	271.15B	289.54B
223	RIZAL COMMERCIAL BANKING	553.99B	644.59B	767.08B	772.11B	959.13B
224	SAIGON - HANOI COMMERCIAL	286.01T	323.28T	365.25T	412.68T	506.60T
225	SAIGON THUONG TIN COMMERCIAL	368.47T	406.04T	453.58T	492.52T	521.12T
226	SAMBA BANK LTD	118.22B	122.76B	129.58B	159.00B	201.14B
227	SAMPATH BANK PLC	826.72B	947.79B	999.32B	1.15T	1.24T
228	SAN-IN GODO BANK LTD/THE	5.41T	5.55T	5.60T	5.69T	6.37T
229	SANASA DEVELOPMENT BANK PLC	82.37B	96.82B	107.78B	129.06B	147.82B
230	SECURITY BANK CORP	694.03B	766.86B	793.01B	652.85B	699.62B
231	SENSHU IKEDA HOLDINGS INC	5.57T	5.53T	5.45T	5.49T	6.71T
232	SEVEN BANK LTD	957.79B	1.02T	1.14T	1.09T	1.20T
233	SEYLAN BANK PLC	409.98B	469.66B	516.53B	558.01B	608.09B
234	SHENGJING BANK CO LTD-H	1.03T	985.43B	1.02T	1.04T	1.01T
235	SHIGA BANK LTD/THE	5.54T	5.88T	6.12T	6.29T	7.79T

No	Total Assets					
	Nama Bank	2017	2018	2019	2020	2021
236	SHIKOKU BANK LTD/THE	3.04T	3.03T	3.08T	3.00T	3.33T
237	SHIMANE BANK LTD/ THE	423.10B	412.60B	416.26B	441.60B	529.03B
238	SHIMIZU BANK LTD/THE	1.59T	1.51T	1.66T	1.60T	1.80T
239	SHINHAN FINANCIAL GROUP LTD	426.31T	459.60T	552.42T	605.23T	648.15T
240	SHINKIN CENTRAL BANK CLASS-A	37.46T	38.79T	39.69T	40.87T	43.84T
241	SHINSEI BANK LTD	9.26T	9.46T	9.57T	10.23T	10.74T
242	SHIZUOKA FINANCIAL GROUP INC	11.05T	11.53T	11.85T	12.54T	14.08T
243	SINOPAC FINANCIAL HOLDINGS	1.60T	1.60T	1.83T	2.14T	2.38T
244	SONERI BANK LTD	325.22B	382.50B	442.54B	485.35B	579.49B
245	SOUTH INDIAN BANK LTD	743.12B	826.86B	922.79B	970.33B	941.49B
246	STANDARD CHARTERED BANK PK	519.83B	576.08B	619.97B	721.90B	839.43B
247	STATE BANK OF INDIA	34.45T	36.16T	38.88T	41.97T	48.46T
248	SUMITOMO MITSUI TRUST HOLDIN	65.45T	68.36T	57.03T	56.50T	62.16T
249	SURUGA BANK LTD	4.47T	4.46T	3.43T	3.48T	3.55T
250	TAICHUNG COMMERCIAL BANK	663.02B	690.83B	682.69B	736.77B	772.68B
251	TAIKO BANK LTD/THE	1.45T	1.48T	1.55T	1.54T	1.71T
252	TAIPEI STAR BANK	87.17B	86.88B	92.59B	89.43B	92.12B
253	TAISHIN FINANCIAL HOLDING	1.68T	1.79T	2.03T	2.20T	2.51T
254	TAIWAN BUSINESS BANK	1.58T	1.62T	1.75T	1.79T	2.02T
255	TAIWAN COOPERATIVE FINANCIAL	3.41T	3.51T	3.74T	4.15T	4.43T
256	THE SHANGHAI COMMERCIAL & SA	1.73T	1.89T	2.08T	2.11T	2.14T
257	TIEN PHONG COMMERCIAL JOINT	124.12T	136.18T	164.44T	206.31T	292.83T
258	TISCO FINANCIAL GROUP PCL	303.39B	302.54B	298.14B	275.44B	243.62B
259	TMBTHANACHART BANK PCL	843.87B	891.71B	1.86T	1.81T	1.76T
260	TOCHIGI BANK LTD/THE	2.84T	2.87T	2.89T	2.92T	3.26T
261	TOHO BANK LTD/THE	6.02T	6.03T	5.91T	6.02T	6.79T
262	TOHOKU BANK LTD/THE	853.83B	857.78B	863.50B	866.54B	1.02T
263	TOKYO KIRABOSHI FINANCIAL GR	5.58T	5.48T	5.37T	5.50T	5.92T
264	TOMATO BANK LTD	1.33T	1.31T	1.27T	1.21T	1.30T
265	TOMONY HOLDINGS INC	3.62T	3.81T	3.90T	3.99T	4.41T
266	TOTTORI BANK LTD/THE	1.01T	1.01T	1.02T	1.00T	1.09T
267	TOWA BANK LTD/THE	2.25T	2.33T	2.30T	2.33T	2.55T
268	TSUKUBA BANK LTD	2.38T	2.42T	2.40T	2.38T	2.70T
269	UNION BANK OF COLOMBO PLC	127.60B	135.03B	129.84B	129.57B	124.09B
270	UNION BANK OF TAIWAN	565.62B	647.59B	695.16B	757.56B	841.59B

No	Total Assets					
	Nama Bank	2017	2018	2019	2020	2021
271	UNITED BANK LTD	2.13T	2.00T	2.02T	2.20T	2.78T
272	UNITED OVERSEAS BANK LTD	358.59B	388.09B	404.41B	431.81B	459.32B
273	VIETNAM EXPORT-IMPORT COMMER	149.37T	152.65T	167.54T	160.44T	165.83T
274	VIETNAM INTERNATIONAL JSB	123.16T	139.17T	184.53T	244.68T	309.52T
275	VIETNAM JS COMMERCIAL BANK F	1095.06T	1164.29T	1240.71T	1341.51T	1531.59T
276	VIETNAM PROSPERITY JSC BANK	277.75T	323.29T	377.20T	419.03T	547.41T
277	VIETNAM TECHNOLOGICAL & COMM	269.39T	320.99T	383.70T	439.60T	568.73T
278	WESTPAC BANKING CORP	851.88B	879.59B	906.63B	911.95B	935.88B
279	YAMAGATA BANK LTD/THE	2.61T	2.62T	2.58T	2.65T	3.13T
280	YAMAGUCHI FINANCIAL GROUP IN	10.23T	10.37T	10.30T	10.61T	11.99T
281	YAMANASHI CHUO BANK LTD/THE	3.29T	3.31T	3.48T	3.51T	4.19T
282	ZHEJIANG SHAOXING RUIFENG -A	106.91B	104.98B	109.92B	129.52B	136.87B
283	ZHONGYUAN BANK CO LTD-H	521.99B	620.44B	709.89B	757.48B	768.23B

Total Equity Bank Konvensional dan Bank Syariah

No	Total Equity					
	Nama Bank	2017	2018	2019	2020	2021
1	77 BANK LTD/THE	468.19B	490.74B	489.08B	447.44B	513.34B
2	AFFIN BANK BHD	8.33B	8.74B	9.40B	9.64B	9.93B
3	AGRICULTURAL BANK OF CHINA-H	1.43T	1.67T	1.95T	2.21T	2.42T
4	AKITA BANK LTD/THE	175.26B	178.51B	178.39B	165.83B	176.59B
5	ALLIANCE BANK MALAYSIA BHD	5.11B	5.46B	5.73B	5.99B	6.26B
6	ALLIED BANK LTD	108.05B	108.79B	117.21B	133.77B	129.64B
7	ALLO BANK INDONESIA TBK PT	440.33B	336.48B	299.77B	347.07B	1.30T
8	AMMB HOLDINGS BHD	17.15B	17.66B	18.69B	19.56B	15.59B
9	AN BINH COMMERCIAL JOINT STO	6.12T	6.87T	7.84T	8.91T	11.73T
10	AOZORA BANK LTD	420.34B	437.23B	448.71B	424.76B	490.01B
11	ASIA COMMERCIAL BANK	16.03T	21.02T	27.77T	35.45T	44.90T
12	ASKARI BANK LTD	32.55B	33.60B	42.39B	54.55B	55.90B
13	AU SMALL FINANCE BANK LTD	19.88B	22.81B	45.87B	43.77B	62.75B
14	AUST AND NZ BANKING GROUP	59.07B	59.41B	60.79B	61.30B	63.68B
15	AWA BANK LTD/THE	272.69B	282.01B	272.33B	252.36B	292.89B
16	AXIS BANK LTD	564.42B	642.77B	678.87B	864.54B	1.04T
17	BAC A COMMERCIAL JSC	6.37T	7.08T	7.81T	8.36T	9.05T
18	BANGKOK BANK PUBLIC CO LTD	402.01B	413.16B	428.12B	450.25B	494.59B
19	BANK AL HABIB LTD	46.28B	50.00B	61.93B	80.44B	90.42B
20	BANK ALFALAH LTD	66.83B	77.02B	89.28B	92.66B	101.87B
21	BANK BTPN SYARIAH TBK PT	2.25T	4.00T	5.39T	5.88T	7.09T
22	BANK BTPN TBK PT	17.20T	18.79T	31.47T	32.96T	36.08T
23	BANK BUMI ARTA TBK PT	1.36T	1.49T	1.52T	1.51T	2.23T
24	BANK CAPITAL INDONESIA TBK	1.41T	1.48T	1.54T	1.64T	2.12T
25	BANK CENTRAL ASIA TBK PT	131.40T	151.75T	174.14T	184.71T	202.85T
26	BANK CHINA CONSTRUCTION BANK	2.44T	2.52T	2.79T	6.02T	6.08T
27	BANK CIMB NIAGA TBK PT	36.95T	39.58T	43.29T	41.05T	43.39T
28	BANK DANAMON INDONESIA TBK	39.17T	41.94T	45.42T	43.58T	45.08T
29	BANK FOR FOREIGN TRADE JSC	52.56T	62.18T	80.95T	94.09T	109.12T
30	BANK FOR INVESTMENT AND DEVE	48.83T	54.49T	77.65T	79.65T	86.33T
31	BANK GANESHA TBK PT	1.12T	1.13T	1.14T	1.14T	2.15T
32	BANK ISLAM MALAYSIA BHD	4.96B	5.28B	5.71B	6.29B	6.40B
33	BANK JAGO TBK PT	139.05B	115.56B	681.18B	1.23T	8.25T
34	BANK JTRUST INDONESIA TBK PT	1.51T	1.31T	1.67T	1.44T	2.66T
35	BANK MANDIRI PERSERO TBK PT	170.01T	184.96T	209.03T	204.70T	222.11T

No	Total Equity					
	Nama Bank	2017	2018	2019	2020	2021
36	BANK MASPION INDONESIA TBK P	1.16T	1.20T	1.23T	1.28T	1.33T
37	BANK MAYBANK INDONESIA TBK	20.78T	25.09T	26.68T	27.22T	28.73T
38	BANK MEGA TBK PT	13.06T	13.78T	15.54T	18.21T	19.14T
39	BANK MESTIKA DHARMA TBK PT	3.08T	3.09T	3.48T	4.01T	4.29T
40	BANK NEGARA INDONESIA PERSER	100.90T	110.37T	125.00T	112.87T	126.52T
41	BANK OCBC NISP TBK PT	21.78T	24.43T	27.66T	29.83T	32.33T
42	BANK OF AYUDHYA PCL	225.99B	243.72B	272.12B	289.18B	318.24B
43	BANK OF BARODA	433.00B	468.39B	553.37B	764.90B	828.26B
44	BANK OF CHINA LTD-H	1.58T	1.73T	1.98T	2.16T	2.35T
45	BANK OF CHONGQING CO LTD-H	32.46B	34.61B	38.61B	41.99B	49.25B
46	BANK OF COMMUNICATIONS CO-H	676.27B	705.31B	800.91B	878.63B	977.24B
47	BANK OF EAST ASIA LTD	101.21B	103.58B	109.64B	113.80B	116.05B
48	BANK OF GANSU CO LTD-H	16.61B	25.25B	24.69B	31.46B	32.06B
49	BANK OF IWATE LTD/THE	198.29B	203.38B	200.94B	187.46B	201.63B
50	BANK OF JINZHOU CO LTD-H	60.16B	60.76B	59.51B	71.24B	71.01B
51	BANK OF KAOHSIUNG	14.19B	14.45B	15.43B	16.21B	17.68B
52	BANK OF KHYBER	15.40B	11.70B	14.20B	17.77B	16.57B
53	BANK OF KOCHI LTD/THE	71.97B	73.87B	73.65B	69.81B	75.73B
54	BANK OF KYOTO LTD/THE	766.29B	932.37B	850.93B	834.99B	1.17T
55	BANK OF MAHARASHTRA	74.69B	100.67B	58.83B	109.09B	123.08B
56	BANK OF NAGOYA LTD/THE	227.59B	236.65B	235.73B	226.67B	253.26B
57	BANK OF PUNJAB	29.84B	37.72B	46.87B	52.38B	54.91B
58	BANK OF QUEENSLAND LTD	3.79B	3.86B	3.86B	4.23B	6.20B
59	BANK OF SAGA LTD/THE	120.69B	126.57B	120.49B	114.75B	126.41B
60	BANK OF THE PHILIPPINE ISLAN	183.55B	251.54B	273.03B	281.96B	295.16B
61	BANK OF THE RYUKYUS LTD	110.99B	117.94B	128.11B	129.96B	131.81B
62	BANK OF TIANJIN CO LTD-H	44.76B	47.72B	51.18B	53.95B	57.54B
63	BANK OF TOYAMA LTD/THE	33.70B	36.61B	35.87B	30.84B	33.59B
64	BANK OF ZHENGZHOU CO LTD-H	33.44B	37.86B	39.89B	45.97B	59.41B
65	BANK OKE INDONESIA TBK PT	458.09B	1.59T	2.02T	2.52T	3.04T
66	BANK PAN INDONESIA TBK PT	36.29T	40.75T	44.44T	47.46T	48.55T
67	BANK PANIN DUBAI SYARIAH TBK	274.20B	1.67T	1.69T	3.12T	2.30T
68	BANK PEMBANGUNAN DAERAH BA-A	788.36B	693.40B	549.53B	1.36T	1.89T
69	BANK PERMATA TBK PT	21.51T	22.45T	24.04T	35.07T	36.61T
70	BANK QNB INDONESIA TBK PT	3.99T	4.67T	4.69T	4.11T	4.03T

No	Total Equity					
	Nama Bank	2017	2018	2019	2020	2021
71	BANK RAKYAT INDONESIA PERSER	167.35T	185.28T	208.78T	199.91T	291.79T
72	BANK RAYA INDONESIA TBK PT	3.11T	4.42T	4.48T	4.29T	2.46T
73	BANK SINARMAS TBK PT	4.84T	4.86T	6.07T	6.06T	7.36T
74	BANK SYARIAH INDONESIA TBK P	2.60T	5.03T	5.09T	21.74T	25.01T
75	BANK TABUNGAN NEGARA PERSERO	21.66T	23.84T	23.84T	19.99T	21.41T
76	BANK WOORI SAUDARA INDONESIA	6.11T	6.55T	6.94T	7.27T	9.26T
77	BDO UNIBANK INC	298.34B	328.15B	370.59B	393.02B	424.55B
78	BENDIGO AND ADELAIDE BANK	5.43B	5.62B	5.63B	5.80B	6.35B
79	BNK FINANCIAL GROUP INC	7.66T	8.42T	9.18T	9.63T	10.22T
80	BPD JAWA BARAT DAN BANTEN TB	10.10T	11.29T	12.04T	12.01T	13.08T
81	BPD JAWA TIMUR TBK PT	7.82T	8.47T	9.02T	10.00T	10.91T
82	BRAC BANK LTD	28.43B	41.70B	46.66B	53.76B	76.95B
83	CANARA BANK	351.83B	374.19B	383.57B	419.36B	632.03B
84	CHANG HWA COMMERCIAL BANK	144.95B	156.56B	162.24B	165.05B	171.45B
85	CHIBA BANK LTD/THE	900.55B	943.24B	952.27B	929.33B	1.04T
86	CHIKUHO BANK LTD/THE	39.57B	41.98B	39.59B	32.24B	42.44B
87	CHINA BANKING CORP	83.66B	87.86B	96.18B	104.99B	119.12B
88	CHINA CITIC BANK CORP LTD-H	412.43B	453.09B	532.52B	560.04B	642.63B
89	CHINA CONSTRUCTION BANK-H	1.80T	1.99T	2.24T	2.39T	2.61T
90	CHINA EVERBRIGHT BANK CO-A	305.44B	322.47B	386.05B	455.00B	484.37B
91	CHINA MERCHANTS BANK-A	483.39B	543.60B	617.71B	730.35B	865.68B
92	CHINA MINSHENG BANKING-A	389.81B	431.00B	530.83B	541.25B	586.54B
93	CHINA ZHESHANG BANK CO LTD-H	89.69B	102.45B	128.03B	132.54B	166.88B
94	CHONGQING RURAL COMMERCIAL-H	65.25B	72.15B	89.36B	94.63B	106.48B
95	CIMB GROUP HOLDINGS BHD	49.81B	52.59B	57.47B	57.17B	60.11B
96	CIMB THAI BANK PCL	33.05B	36.92B	40.43B	41.54B	43.40B
97	CITIC LTD	793.64B	810.66B	894.49B	1.01T	1.17T
98	CITY UNION BANK LTD	35.70B	41.63B	48.41B	52.96B	58.42B
99	CITYSTATE SAVINGS BANK INC	692.48M	654.49M	635.88M	643.59M	1.16B
100	COMMERCIAL BANK OF CEYLON PL	108.87B	120.60B	136.01B	160.95B	169.55B
101	COMMONWEALTH BANK OF AUSTRAL	63.66B	67.86B	69.65B	72.01B	78.69B
102	CSB BANK LTD	5.46B	3.54B	14.32B	19.61B	21.80B
103	CTBC FINANCIAL HOLDING CO LT	320.98B	315.15B	381.22B	405.31B	452.60B
104	DAH SING BANKING GROUP LTD	25.88B	26.48B	28.18B	29.36B	30.81B
105	DAH SING FINANCIAL HOLDINGS	31.44B	31.99B	33.80B	35.69B	37.83B

No	Total Equity					
	Nama Bank	2017	2018	2019	2020	2021
106	DAISHI HOKUETSU FINANCIAL GR	326.14B	336.13B	429.07B	406.45B	453.84B
107	DAITO BANK LTD/THE	39.19B	39.54B	41.42B	39.09B	40.76B
108	DBS GROUP HOLDINGS LTD	49.80B	49.88B	51.80B	54.64B	57.71B
109	DCB BANK LTD	22.05B	28.08B	31.14B	34.21B	37.59B
110	DFCC BANK PLC	49.40B	45.66B	49.43B	51.71B	51.77B
111	DGB FINANCIAL GROUP INC	4.20T	5.06T	5.41T	5.80T	6.33T
112	DHANLAXMI BANK LTD	6.54B	7.49B	7.61B	8.27B	8.64B
113	DUTCH BANGLA BANK LTD	19.48B	23.09B	26.77B	31.37B	35.80B
114	E.SUN FINANCIAL HOLDING CO	148.95B	160.13B	173.18B	181.60B	194.38B
115	EHIME BANK LTD/THE	114.93B	126.32B	127.76B	126.22B	154.90B
116	ENTIE COMMERCIAL BANK	31.85B	33.31B	33.69B	34.52B	34.84B
117	FAR EASTERN INTL BANK	42.79B	44.74B	47.28B	48.74B	49.70B
118	FAYSAL BANK LTD	39.23B	43.53B	55.26B	60.11B	66.13B
119	FEDERAL BANK LTD	89.51B	122.74B	135.79B	150.03B	167.21B
120	FIDEA HOLDINGS CO LTD	111.94B	115.76B	119.51B	111.80B	120.07B
121	FIRST BANK OF TOYAMA LTD/THE	97.80B	101.26B	103.71B	96.96B	117.49B
122	FIRST FINANCIAL HOLDING CO	192.05B	205.30B	219.73B	221.21B	224.55B
123	FUKUI BANK LTD/THE	124.09B	128.31B	131.52B	123.76B	136.61B
124	FUKUOKA CHUO BANK LTD/THE	28.02B	28.90B	27.78B	29.12B	30.73B
125	FUKUOKA FINANCIAL GROUP INC	712.06B	778.97B	777.31B	853.06B	958.83B
126	FUKUSHIMA BANK LTD/THE	31.78B	29.60B	28.22B	27.15B	29.64B
127	GUANGZHOU RURAL COMMERCIAL-H	48.48B	55.58B	73.71B	75.89B	86.89B
128	GUNMA BANK LTD/THE	526.18B	536.61B	531.96B	488.03B	548.09B
129	HABIB BANK LTD	188.75B	199.25B	224.75B	265.50B	283.69B
130	HABIB METRO BANK LTD	43.86B	40.45B	47.83B	50.86B	66.89B
131	HACHIJUNI BANK LTD/THE	743.56B	777.07B	765.51B	748.43B	909.69B
132	HALYK SAVINGS BANK-KAZAKHSTN	934.46B	1.07T	1.31T	1.49T	1.57T
133	HANG SENG BANK LTD	152.08B	162.11B	178.92B	183.19B	184.42B
134	HARBIN BANK CO LTD-H	42.41B	47.49B	51.64B	51.11B	62.78B
135	HATTON NATIONAL BANK PLC	125.66B	137.33B	150.47B	159.66B	183.27B
136	HDBANK	14.76T	16.83T	20.38T	24.70T	30.79T
137	HDFC BANK LIMITED	920.85B	1.10T	1.54T	1.77T	2.10T
138	HOKKOKU FINANCIAL HOLDINGS I	252.36B	268.78B	271.22B	240.76B	286.27B
139	HOKUHOKU FINANCIAL GROUP INC	585.24B	610.15B	628.00B	595.32B	638.50B
140	HONG LEONG BANK BERHAD	22.69B	23.89B	25.47B	27.23B	29.46B

No	Total Equity					
	Nama Bank	2017	2018	2019	2020	2021
141	HONG LEONG FINANCIAL GROUP	25.03B	26.68B	28.60B	31.05B	33.93B
142	HOWA BANK LTD/THE	28.17B	30.74B	31.11B	30.23B	31.90B
143	HUA NAN FINANCIAL HOLDINGS C	164.23B	174.16B	188.70B	189.40B	200.71B
144	HUIHANG BANK CORP LTD-H	59.21B	70.28B	89.49B	105.67B	111.52B
145	HYAKUGO BANK LTD/THE	342.76B	357.39B	355.86B	331.96B	394.68B
146	HYAKUJUSHI BANK LTD/THE	293.13B	303.61B	286.58B	249.83B	291.70B
147	ICICI BANK LTD	1.09T	1.17T	1.21T	1.30T	1.67T
148	IDBI BANK LTD	233.33B	219.94B	384.44B	349.39B	377.41B
149	IDFC FIRST BANK LTD	146.77B	152.74B	181.99B	154.04B	179.00B
150	IND & COMM BK OF CHINA-A	2.14T	2.34T	2.69T	2.91T	3.28T
151	INDIAN BANK	174.53B	187.35B	197.36B	227.89B	394.81B
152	INDIAN OVERSEAS BANK	137.45B	132.74B	163.60B	161.55B	169.45B
153	INDUSIND BANK LTD	206.48B	238.43B	266.87B	347.48B	435.01B
154	INDUSTRIAL BANK CO LTD -A	422.75B	472.58B	549.65B	624.80B	694.30B
155	INDUSTRIAL BANK OF KOREA	19.80T	21.09T	22.78T	25.14T	27.53T
156	INTL FINANCE INVESTMENT COMM	22.10B	23.68B	26.54B	27.80B	30.24B
157	JAMMU & KASHMIR BANK LTD	56.76B	6.16T	66.26B	63.46B	68.02B
158	JAPAN POST BANK CO LTD	11.78T	11.52T	11.36T	9.00T	11.39T
159	JB FINANCIAL GROUP CO LTD	3.09T	3.46T	3.82T	4.03T	4.33T
160	JEJU BANK	404.80B	472.99B	497.70B	509.44B	515.95B
161	JIANGSU CHANGSHU RURAL COM-A	11.11B	13.54B	17.90B	19.11B	21.14B
162	JIANGXI BANK CO LTD-H	23.27B	32.81B	35.09B	35.94B	41.63B
163	JILIN JIUTAI RURAL COMMERC-H	16.65B	15.11B	15.66B	16.25B	17.78B
164	JIMOTO HOLDINGS INC	115.61B	115.53B	115.73B	111.19B	116.42B
165	JINSHANG BANK CO LTD-H	14.68B	16.00B	20.16B	21.04B	22.16B
166	JS BANK LTD	19.67B	18.44B	19.48B	22.92B	23.83B
167	JUROKU FINANCIAL GROUP INC	347.37B	361.25B	370.20B	366.40B	403.01B
168	KAKAOBANK CORP	667.86B	1.14T	1.68T	2.80T	5.52T
169	KARNATAKA BANK LTD	51.43B	54.10B	43.02B	59.70B	66.42B
170	KARUR VYSYA BANK LTD	50.36B	62.64B	64.23B	66.00B	69.60B
171	KASIKORNBANK PCL	387.82B	417.82B	453.71B	491.29B	536.68B
172	KB FINANCIAL GROUP INC	34.04T	35.71T	39.12T	43.40T	48.29T
173	KEIYO BANK LTD/THE	283.22B	293.86B	294.85B	282.31B	298.05B
174	KIATNAKIN PHATRA BANK PCL	41.55B	42.34B	44.01B	46.63B	51.16B
175	KIEN LONG COMMERCIAL JOINT S	3.55T	3.75T	3.79T	3.92T	4.68T

No	Total Equity					
	Nama Bank	2017	2018	2019	2020	2021
176	KINA SECURITIES LTD	256.70M	269.27M	327.28M	577.03M	576.62M
177	KING'S TOWN BANK	36.96B	35.18B	40.93B	46.58B	48.88B
178	KITA-NIPPON BANK LTD/THE	69.85B	71.02B	71.92B	69.42B	74.48B
179	KIYO BANK LTD/THE	217.98B	229.29B	233.97B	220.26B	245.70B
180	KOTAK MAHINDRA BANK LTD	389.67B	504.88B	582.82B	671.37B	848.39B
181	KRUNG THAI BANK PUB CO LTD	294.22B	314.14B	348.33B	355.06B	374.11B
182	KYUSHU FINANCIAL GROUP INC	615.03B	633.55B	652.32B	619.75B	683.15B
183	LH FINANCIAL GROUP PCL	38.55B	39.71B	41.16B	38.63B	38.20B
184	LIEN VIET POST JSC	9.38T	10.20T	12.58T	14.23T	16.80T
185	LUZHOU BANK CO LTD-H	4.34B	6.37B	6.89B	8.95B	9.70B
186	MALAYAN BANKING BHD	75.18B	77.74B	84.07B	87.11B	88.55B
187	MCB BANK LTD	156.54B	151.32B	171.35B	192.99B	177.57B
188	MEBUKI FINANCIAL GROUP INC	863.09B	888.14B	919.55B	882.24B	998.91B
189	MEGA FINANCIAL HOLDING CO LT	298.10B	314.26B	324.06B	326.59B	328.40B
190	MERCANTILE BANK LTD	17.65B	18.67B	20.94B	22.25B	24.71B
191	METROPOLITAN BANK & TRUST	204.09B	290.70B	318.49B	333.17B	327.73B
192	MILITARY COMMERCIAL JOINT	29.60T	34.17T	39.89T	50.10T	62.49T
193	MINAMI-NIPPON BANK LTD/THE	43.15B	43.29B	43.07B	40.97B	43.15B
194	MIYAZAKI BANK LTD/THE	139.25B	146.45B	151.88B	148.54B	158.58B
195	MIYAZAKI TAIYO BANK LTD/THE	47.92B	48.52B	47.18B	44.53B	49.60B
196	MUSASHINO BANK LTD/THE	233.97B	247.04B	239.21B	235.46B	249.18B
197	MYSTATE LTD	310.90M	320.66M	327.50M	334.32M	415.21M
198	NAGANO BANK LTD/THE	56.58B	55.03B	55.39B	51.10B	54.60B
199	NANTO BANK LTD/THE	251.14B	284.14B	289.85B	255.05B	293.56B
200	NATIONAL AUSTRALIA BANK LTD	51.32B	52.71B	55.60B	61.29B	62.78B
201	NATIONAL BANK OF PAKISTAN	179.68B	211.06B	239.22B	274.40B	295.02B
202	NATIONAL COMMERCIAL CITIZEN	3.22T	3.23T	4.31T	4.26T	4.26T
203	NATIONAL DEVELOPMENT BANK PL	33.98B	40.11B	44.54B	49.20B	64.07B
204	NATIONS TRUST BANK PLC	21.47B	27.06B	31.40B	35.12B	40.16B
205	NORTH PACIFIC BANK LTD	408.61B	430.95B	421.06B	409.48B	440.64B
206	O-BANK CO LTD	46.17B	49.12B	50.82B	54.25B	55.17B
207	OGAKI KYORITSU BANK LTD/THE	303.97B	309.23B	309.68B	297.81B	330.70B
208	OITA BANK LTD/THE	189.41B	196.36B	201.94B	188.57B	202.75B
209	OKINAWA FINANCIAL GROUP INC	149.41B	153.92B	158.90B	159.12B	163.61B
210	ORIENT COMMERCIAL JOINT STOC	6.14T	8.80T	11.51T	17.44T	21.81T

No	Total Equity					
	Nama Bank	2017	2018	2019	2020	2021
211	OVERSEA-CHINESE BANKING CORP	41.79B	43.39B	48.60B	51.18B	54.34B
212	PAN ASIA BANKING CORP PLC	10.67B	11.25B	13.33B	15.40B	18.55B
213	PHILIPPINE NATIONAL BANK	119.74B	128.56B	154.98B	155.98B	161.22B
214	PING AN BANK CO LTD-A	222.05B	240.04B	312.98B	364.13B	395.45B
215	POSTAL SAVINGS BANK OF CHI-H	431.36B	475.31B	544.88B	672.93B	795.55B
216	PROCREA HOLDINGS INC	118.09B	120.76B	120.12B	109.09B	118.93B
217	PUBLIC BANK BERHAD	38.45B	42.10B	44.75B	48.43B	49.43B
218	PUBLIC FINANCIAL HLDG LTD	7.62B	7.75B	7.98B	8.27B	8.57B
219	PUNJAB & SIND BANK	48.24B	61.83B	57.01B	55.96B	83.63B
220	PUNJAB NATIONAL BANK	439.45B	418.26B	463.72B	642.37B	929.95B
221	PUREUN MUTUAL SAVINGS BANK	231.22B	247.61B	265.36B	277.69B	296.33B
222	RESONA HOLDINGS INC	1.95T	2.10T	2.36T	2.32T	2.52T
223	RHB BANK BHD	23.18B	23.40B	25.81B	27.06B	28.03B
224	RIZAL COMMERCIAL BANKING	67.03B	81.17B	82.85B	101.38B	111.08B
225	SAIGON - HANOI COMMERCIAL	14.69T	16.33T	18.51T	24.04T	35.53T
226	SAIGON THUONG TIN COMMERCIAL	23.24T	24.63T	26.74T	28.96T	34.26T
227	SAMBA BANK LTD	12.71B	12.78B	14.18B	15.32B	15.90B
228	SAMPATH BANK PLC	68.91B	90.05B	111.46B	114.41B	127.19B
229	SAN-IN GODO BANK LTD/THE	352.85B	362.41B	372.50B	361.65B	379.85B
230	SANASA DEVELOPMENT BANK PLC	7.33B	7.45B	7.67B	9.92B	14.13B
231	SECURITY BANK CORP	105.08B	109.48B	118.29B	123.31B	125.07B
232	SENSHU IKEDA HOLDINGS INC	249.22B	248.94B	236.46B	232.37B	247.04B
233	SEVEN BANK LTD	199.08B	212.03B	212.89B	222.83B	234.68B
234	SEYLAN BANK PLC	37.04B	37.46B	47.64B	52.06B	55.29B
235	SHENGJING BANK CO LTD-H	52.26B	57.03B	79.12B	80.05B	80.50B
236	SHIGA BANK LTD/THE	374.25B	407.91B	402.23B	375.80B	495.47B
237	SHIKOKU BANK LTD/THE	139.47B	147.91B	148.04B	138.00B	158.54B
238	SHIMANE BANK LTD/ THE	20.13B	18.60B	17.64B	14.33B	17.83B
239	SHIMIZU BANK LTD/THE	81.66B	83.60B	89.17B	82.51B	87.07B
240	SHINHAN FINANCIAL GROUP LTD	33.70T	36.65T	41.93T	46.36T	49.54T
241	SHINKIN CENTRAL BANK CLASS-A	1.63T	1.63T	1.66T	1.55T	1.73T
242	SHINSEI BANK LTD	820.79B	856.03B	896.64B	910.49B	930.74B
243	SHIZUOKA FINANCIAL GROUP INC	934.72B	992.81B	1.02T	992.79B	1.11T
244	SINOPAC FINANCIAL HOLDINGS	138.26B	141.82B	148.37B	155.87B	162.80B
245	SONERI BANK LTD	18.50B	17.99B	20.21B	23.16B	21.64B

No	Total Equity					
	Nama Bank	2017	2018	2019	2020	2021
246	SOUTH INDIAN BANK LTD	48.48B	52.43B	53.37B	54.77B	58.09B
247	STANDARD CHARTERED BANK PK	62.94B	67.24B	72.92B	81.68B	79.61B
248	STATE BANK OF INDIA	2.24T	2.35T	2.41T	2.59T	2.85T
249	SUMITOMO MITSUI TRUST HOLDIN	2.79T	2.87T	2.73T	2.59T	2.72T
250	SURUGA BANK LTD	340.38B	344.76B	242.31B	256.89B	285.77B
251	TAICHUNG COMMERCIAL BANK	43.40B	47.82B	51.31B	57.32B	63.46B
252	TAIKO BANK LTD/THE	80.84B	82.49B	81.51B	73.14B	79.68B
253	TAIPEI STAR BANK	5.27B	5.37B	5.55B	5.60B	5.72B
254	TAISHIN FINANCIAL HOLDING	155.32B	174.52B	179.02B	186.11B	198.10B
255	TAIWAN BUSINESS BANK	75.82B	84.85B	95.52B	98.66B	101.66B
256	TAIWAN COOPERATIVE FINANCIAL	205.50B	212.47B	226.91B	237.68B	242.88B
257	THE SHANGHAI COMMERCIAL & SA	163.03B	178.02B	204.23B	205.10B	209.24B
258	TIEN PHONG COMMERCIAL JOINT	6.68T	10.62T	13.07T	16.74T	25.99T
259	TISCO FINANCIAL GROUP PCL	34.73B	37.83B	39.20B	39.46B	41.20B
260	TMBTHANACHART BANK PCL	89.86B	98.78B	194.81B	204.75B	210.84B
261	TOCHIGI BANK LTD/THE	163.33B	166.88B	169.14B	159.68B	168.32B
262	TOHO BANK LTD/THE	196.16B	199.97B	195.13B	190.98B	191.39B
263	TOHOKU BANK LTD/THE	38.02B	38.24B	39.07B	37.98B	40.10B
264	TOKYO KIRABOSHI FINANCIAL GR	283.36B	291.02B	293.12B	294.46B	310.88B
265	TOMATO BANK LTD	48.75B	50.08B	50.41B	48.91B	51.81B
266	TOMONY HOLDINGS INC	211.82B	219.26B	226.86B	220.00B	243.18B
267	TOTTORI BANK LTD/THE	49.88B	49.96B	49.19B	47.73B	49.44B
268	TOWA BANK LTD/THE	151.37B	156.57B	135.96B	130.27B	135.10B
269	TSUKUBA BANK LTD	105.68B	109.45B	110.46B	105.30B	112.31B
270	UNION BANK OF COLOMBO PLC	17.84B	16.47B	17.44B	18.06B	18.02B
271	UNION BANK OF TAIWAN	48.19B	50.06B	56.25B	60.19B	65.87B
272	UNITED BANK LTD	174.49B	168.62B	190.87B	207.63B	228.31B
273	UNITED OVERSEAS BANK LTD	37.04B	37.81B	39.86B	41.13B	42.86B
274	VIETNAM EXPORT-IMPORT COMMER	14.25T	14.88T	15.75T	16.82T	17.78T
275	VIETNAM INTERNATIONAL JSB	8.79T	10.67T	13.43T	17.97T	24.29T
276	VIETNAM JS COMMERCIAL BANK F	63.77T	67.32T	77.35T	85.44T	93.65T
277	VIETNAM PROSPERITY JSC BANK	29.70T	34.75T	42.21T	52.79T	86.28T
278	VIETNAM TECHNOLOGICAL & COMM	26.93T	51.78T	62.07T	74.61T	93.04T
279	WESTPAC BANKING CORP	61.34B	64.57B	65.51B	68.07B	72.09B
280	YAMAGATA BANK LTD/THE	153.51B	157.44B	156.76B	147.71B	161.81B

No	Total Equity					
	Nama Bank	2017	2018	2019	2020	2021
281	YAMAGUCHI FINANCIAL GROUP IN	617.05B	660.45B	660.96B	630.24B	681.14B
282	YAMANASHI CHUO BANK LTD/THE	216.98B	217.31B	222.39B	199.66B	221.44B
283	ZHEJIANG SHAOXING RUIFENG -A	8.55B	9.61B	10.45B	11.25B	13.82B
284	ZHONGYUAN BANK CO LTD-H	46.09B	55.68B	57.83B	59.36B	62.38B

Net Income Bank Konvensional dan Bank Syariah

No	Net Income					
	Nama Bank	2017	2018	2019	2020	2021
1	77 BANK LTD/THE	17.46B	19.00B	18.27B	16.75B	16.30B
2	AGRICULTURAL BANK OF CHINA-H	188.14B	203.35B	211.23B	198.17B	236.28B
3	ALLIED BANK LTD	12.86B	12.21B	13.31B	16.60B	17.66B
4	AMMB HOLDINGS BHD	1.34B	1.18B	1.44B	1.41B	-807.31M
5	AOZORA BANK LTD	43.28B	43.23B	36.66B	34.01B	28.62B
6	ASIA COMMERCIAL BANK	1.87T	5.00T	5.82T	6.71T	9.59T
7	BANGKOK BANK PUBLIC CO LTD	32.42B	36.23B	36.88B	21.23B	26.78B
8	BANK AL HABIB LTD	8.12B	8.03B	10.77B	17.51B	18.67B
9	BANK BTPN SYARIAH TBK PT	670.18B	910.32B	1.30T	885.29B	1.46T
10	BANK CENTRAL ASIA TBK PT	23.02T	25.67T	28.58T	25.42T	30.80T
11	BANK CIMB NIAGA TBK PT	2.77T	3.38T	3.59T	2.21T	4.02T
12	BANK DANAMON INDONESIA TBK	3.83T	4.15T	3.54T	1.99T	3.35T
13	BANK FOR FOREIGN TRADE JSC	8.46T	12.19T	18.04T	17.37T	21.04T
14	BANK FOR INVESTMENT AND DEVE	5.59T	7.62T	8.18T	7.33T	9.69T
15	BANK MANDIRI PERSERO TBK PT	20.14T	24.11T	27.35T	17.16T	25.45T
16	BANK NEGARA INDONESIA PERSER	13.34T	15.33T	15.60T	3.89T	9.90T
17	BANK OF AYUDHYA PCL	23.33B	25.17B	30.81B	24.97B	29.58B
18	BANK OF CHINA LTD-H	167.35B	180.01B	181.63B	172.69B	208.33B
19	BANK OF CHONGQING CO LTD-H	3.80B	3.54B	4.10B	4.00B	4.77B
20	BANK OF COMMUNICATIONS CO-H	66.07B	72.01B	75.24B	66.98B	84.29B
21	BANK OF EAST ASIA LTD	5.80B	6.42B	2.84B	2.06B	4.81B
22	BANK OF KYOTO LTD/THE	18.03B	18.95B	30.78B	20.50B	20.10B
23	BANK OF PUNJAB	-3.38B	6.79B	8.56B	7.27B	10.75B
24	BANK OF QUEENSLAND LTD	358.83M	367.25M	329.50M	213.50M	400.40M
25	BANK OF THE PHILIPPINE ISLAN	22.72B	23.49B	28.54B	21.85B	23.85B
26	BANK PAN INDONESIA TBK PT	2.73T	2.67T	3.07T	3.00T	2.75T
27	BANK PERMATA TBK PT	854.00B	648.00B	1.41T	805.00B	1.10T
28	BANK RAKYAT INDONESIA PERSER	28.19T	32.58T	34.73T	19.47T	28.02T
29	BANK TABUNGAN NEGARA PERSERO	3.02T	3.16T	1.01T	1.46T	2.08T
30	BDO UNIBANK INC	28.16B	30.86B	40.94B	27.20B	42.10B
31	BENDIGO AND ADELAIDE BANK	421.30M	445.85M	427.60M	313.40M	464.00M
32	BNK FINANCIAL GROUP INC	510.55B	542.45B	568.52B	503.20B	833.32B
33	BPD JAWA BARAT DAN BANTEN TB	1.52T	1.49T	1.56T	1.56T	1.86T
34	BPD JAWA TIMUR TBK PT	1.20T	1.39T	1.37T	1.34T	1.37T
35	BRAC BANK LTD	4.98B	5.39B	4.51B	922.00M	5.75B

No	Net Income					
	Nama Bank	2017	2018	2019	2020	2021
36	CHANG HWA COMMERCIAL BANK	12.24B	12.70B	12.42B	6.06B	8.60B
37	CHIBA BANK LTD/THE	54.00B	55.22B	54.82B	51.24B	49.41B
38	CHINA BANKING CORP	7.16B	7.53B	9.33B	11.31B	14.04B
39	CHINA CITIC BANK CORP LTD-H	41.86B	43.70B	47.20B	47.00B	52.54B
40	CHINA CONSTRUCTION BANK-H	241.37B	258.12B	263.75B	253.20B	294.55B
41	CHINA EVERBRIGHT BANK CO-A	29.99B	32.60B	35.07B	34.92B	43.03B
42	CHINA MERCHANTS BANK-A	69.85B	80.36B	91.79B	94.33B	117.84B
43	CHINA MINSHENG BANKING-A	48.03B	52.29B	52.82B	49.66B	36.31B
44	CHONGQING RURAL COMMERCIAL-H	8.76B	9.46B	10.19B	9.08B	9.57B
45	CIMB GROUP HOLDINGS BHD	4.50B	4.75B	4.89B	1.53B	4.74B
46	CITIC LTD	42.55B	46.27B	54.87B	47.83B	69.98B
47	CITY UNION BANK LTD	5.01B	5.91B	6.89B	6.86B	5.96B
48	COMMERCIAL BANK OF CEYLON PL	15.97B	18.73B	15.75B	15.06B	25.32B
49	COMMONWEALTH BANK OF AUSTRAL	9.80B	9.49B	8.59B	7.39B	8.62B
50	CTBC FINANCIAL HOLDING CO LT	36.71B	38.38B	43.38B	42.21B	53.91B
51	DAH SING BANKING GROUP LTD	2.44B	2.63B	2.12B	1.55B	1.95B
52	DAH SING FINANCIAL HOLDINGS	1.91B	2.02B	1.86B	1.16B	1.58B
53	DBS GROUP HOLDINGS LTD	4.40B	5.69B	6.34B	4.73B	6.88B
54	DCB BANK LTD	1.98B	2.47B	3.19B	3.61B	3.24B
55	DGB FINANCIAL GROUP INC	315.93B	365.18B	317.24B	322.59B	494.74B
56	E.SUN FINANCIAL HOLDING CO	14.89B	17.09B	20.04B	18.06B	20.59B
57	FIRST FINANCIAL HOLDING CO	15.49B	17.55B	19.27B	16.85B	20.26B
58	FUKUOKA FINANCIAL GROUP INC	-55.46B	50.51B	52.04B	149.27B	45.31B
59	GUNMA BANK LTD/THE	27.20B	28.95B	23.13B	22.83B	15.40B
60	HABIB BANK LTD	12.36B	13.46B	14.95B	31.78B	35.69B
61	HALYK SAVINGS BANK-KAZAKHSTN	172.03B	218.70B	305.73B	327.00B	450.00B
62	HANG SENG BANK LTD	18.95B	23.78B	24.92B	16.71B	15.97B
63	HATTON NATIONAL BANK PLC	15.63B	17.72B	13.13B	11.72B	14.95B
64	HDBANK	2.49T	2.70T	3.18T	4.25T	5.87T
65	HDFC BANK LIMITED	145.29B	176.94B	211.54B	257.13B	318.22B
66	HOKUHOKU FINANCIAL GROUP INC	26.55B	24.39B	21.17B	16.70B	21.90B
67	HONG LEONG BANK BERHAD	2.22B	2.58B	2.71B	2.52B	2.87B
68	HONG LEONG FINANCIAL GROUP	1.61B	1.84B	1.92B	1.70B	2.14B
69	HUA NAN FINANCIAL HOLDINGS C	12.09B	14.59B	15.94B	8.65B	17.20B
70	HUIZHANG BANK CORP LTD-H	7.51B	8.48B	9.85B	9.77B	11.31B

No	Net Income					
	Nama Bank	2017	2018	2019	2020	2021
71	INDUSTRIAL BANK OF KOREA	1.48T	1.77T	1.68T	1.42T	2.18T
72	JB FINANCIAL GROUP CO LTD	186.51B	238.09B	335.81B	355.16B	485.35B
73	JIANGSU CHANGSHU RURAL COM-A	1.22B	1.53B	1.80B	1.83B	2.18B
74	KARNATAKA BANK LTD	4.38B	4.25B	5.45B	4.87B	5.07B
75	KARUR VYSYA BANK LTD	5.49B	3.99B	1.99B	2.13B	3.55B
76	KASIKORNBANK PCL	37.56B	38.99B	38.90B	22.36B	35.69B
77	KB FINANCIAL GROUP INC	3.30T	3.33T	3.32T	3.45T	4.46T
78	KIATNAKIN PHATRA BANK PCL	5.86B	6.18B	5.93B	5.07B	5.69B
79	KINA SECURITIES LTD	21.90M	43.90M	57.30M	72.50M	95.40M
80	KING'S TOWN BANK	5.41B	3.99B	3.10B	4.94B	5.63B
81	KOTAK MAHINDRA BANK LTD	47.28B	61.29B	69.69B	89.66B	96.50B
82	KRUNG THAI BANK PUB CO LTD	25.21B	29.41B	29.39B	16.35B	21.52B
83	KYUSHU FINANCIAL GROUP INC	14.90B	22.00B	22.65B	21.30B	17.70B
84	LH FINANCIAL GROUP PCL	2.65B	3.16B	3.03B	2.49B	2.13B
85	LIEN VIET POST JSC	1.37T	1.01T	1.36T	1.74T	2.74T
86	MALAYAN BANKING BHD	7.30B	7.75B	7.90B	6.43B	7.88B
87	MCB BANK LTD	24.39B	19.30B	23.13B	30.01B	29.07B
88	MEBUKI FINANCIAL GROUP INC	159.34B	42.17B	45.88B	40.55B	35.83B
89	MEGA FINANCIAL HOLDING CO LT	26.54B	28.60B	29.22B	25.00B	25.81B
90	METROPOLITAN BANK & TRUST	18.73B	22.55B	27.81B	17.02B	21.42B
91	MILITARY COMMERCIAL JOINT	3.81T	5.80T	7.63T	8.02T	12.05T
92	MYSTATE LTD	30.75M	32.73M	30.03M	31.93M	38.00M
93	NATIONAL AUSTRALIA BANK LTD	6.68B	5.79B	5.20B	3.88B	6.45B
94	NATIONAL BANK OF PAKISTAN	14.13B	21.23B	20.40B	31.32B	32.42B
95	NATIONAL DEVELOPMENT BANK PL	2.94B	4.47B	4.19B	5.06B	7.56B
96	NORTH PACIFIC BANK LTD	15.05B	13.95B	13.65B	9.90B	11.00B
97	OVERSEA-CHINESE BANKING CORP	4.04B	4.68B	4.75B	3.30B	5.01B
98	PHILIPPINE NATIONAL BANK	6.06B	9.00B	8.76B	5.46B	23.33B
99	PING AN BANK CO LTD-A	23.24B	24.60B	28.09B	27.94B	36.31B
100	POSTAL SAVINGS BANK OF CHI-H	45.86B	53.91B	60.11B	61.02B	76.31B
101	PUBLIC BANK BERHAD	5.29B	5.68B	5.54B	4.77B	5.58B
102	RESONA HOLDINGS INC	169.30B	226.40B	179.26B	149.30B	122.92B
103	RHB BANK BHD	2.02B	2.22B	2.42B	2.11B	2.61B
104	RIZAL COMMERCIAL BANKING	4.47B	4.28B	5.39B	4.85B	6.22B
105	SAIGON THUONG TIN COMMERCIAL	185.00B	1.44T	2.19T	2.12T	3.19T

No	Net Income					
	Nama Bank	2017	2018	2019	2020	2021
106	SAMPATH BANK PLC	11.50B	13.18B	9.60B	7.31B	12.00B
107	SECURITY BANK CORP	9.97B	8.82B	10.26B	8.13B	6.83B
108	SEVEN BANK LTD	25.46B	25.75B	13.22B	26.64B	25.30B
109	SHINHAN FINANCIAL GROUP LTD	3.27T	3.16T	3.47T	3.48T	4.20T
110	SHINSEI BANK LTD	54.43B	49.81B	52.82B	53.67B	41.11B
111	SINOPAC FINANCIAL HOLDINGS	9.12B	9.54B	12.22B	12.25B	16.08B
112	STATE BANK OF INDIA	68.00B	19.93B	60.84B	169.25B	221.19B
113	SUMITOMO MITSUI TRUST HOLDIN	124.53B	154.49B	176.26B	184.52B	147.81B
114	SURUGA BANK LTD	39.91B	42.60B	-96.53B	24.04B	13.32B
115	TAISHIN FINANCIAL HOLDING	12.92B	13.37B	14.32B	14.66B	20.24B
116	THE SHANGHAI COMMERCIAL & SA	12.57B	13.59B	14.66B	13.51B	14.10B
117	TISCO FINANCIAL GROUP PCL	6.13B	7.05B	7.33B	5.96B	6.63B
118	TMBTHANACHART BANK PCL	8.70B	11.36B	7.55B	10.46B	10.09B
119	UNITED BANK LTD	25.71B	15.19B	20.33B	20.24B	28.72B
120	UNITED OVERSEAS BANK LTD	3.34B	4.04B	4.32B	2.87B	4.03B
121	VIETNAM EXPORT-IMPORT COMMER	437.54B	1.08T	771.84B	853.34B	1.14T
122	VIETNAM JS COMMERCIAL BANK F	6.84T	6.17T	8.38T	10.71T	14.15T
123	VIETNAM PROSPERITY JSC BANK	5.83T	7.20T	7.64T	9.15T	12.63T
124	VIETNAM TECHNOLOGICAL & COMM	3.22T	8.26T	9.59T	11.25T	17.54T
125	WESTPAC BANKING CORP	8.15B	8.12B	6.98B	2.57B	5.42B
126	YAMAGUCHI FINANCIAL GROUP IN	28.57B	33.22B	23.32B	25.40B	23.87B

Total Deposits Bank Konvensional dan Bank Syariah

No	Total Deposits					
	Nama Bank	2017	2018	2019	2020	2021
1	77 BANK LTD/THE	7.81T	7.95T	7.87T	7.87T	8.53T
2	AFFIN BANK BHD	50.92B	57.35B	51.09B	49.89B	58.80B
3	AGRICULTURAL BANK OF CHINA-H	16.42T	17.84T	19.61T	20.63T	22.17T
4	AKITA BANK LTD/THE	2.59T	2.69T	2.67T	2.70T	2.98T
5	ALLIANCE BANK MALAYSIA BHD	44.45B	42.74B	45.02B	48.43B	48.49B
6	ALLIED BANK LTD	883.70B	984.46B	1.05T	1.22T	1.41T
7	ALLO BANK INDONESIA TBK PT	1.74T	1.64T	1.97T	1.47T	2.12T
8	AMMB HOLDINGS BHD	93.94B	95.81B	106.92B	112.97B	120.54B
9	AN BINH COMMERCIAL JOINT STO	57.90T	62.26T	69.57T	72.51T	67.85T
10	AOZORA BANK LTD	2.85T	2.97T	3.23T	3.40T	4.01T
11	ASIA COMMERCIAL BANK	241.39T	270.00T	308.93T	355.40T	379.92T
12	ASKARI BANK LTD	525.81B	573.60B	679.30B	791.19B	1.02T
13	AU SMALL FINANCE BANK LTD	0.00	79.23B	194.22B	261.64B	359.79B
14	AUST AND NZ BANKING GROUP	536.32B	530.72B	550.74B	586.47B	635.52B
15	AWA BANK LTD/THE	2.77T	2.86T	2.94T	2.95T	3.22T
16	AXIS BANK LTD	3.99T	4.37T	5.51T	6.42T	6.98T
17	BAC A COMMERCIAL JSC	63.42T	72.53T	76.16T	86.44T	93.44T
18	BANGKOK BANK PUBLIC CO LTD	2.31T	2.33T	2.37T	2.81T	3.16T
19	BANK AL HABIB LTD	692.53B	796.85B	903.63B	1.10T	1.31T
20	BANK ALFALAH LTD	644.92B	702.85B	782.27B	881.75B	1.14T
21	BANK BTPN SYARIAH TBK PT	1.30T	1.62T	1.90T	1.86T	2.07T
22	BANK BTPN TBK PT	68.13T	71.09T	87.14T	100.79T	109.38T
23	BANK BUMI ARTA TBK PT	5.52T	5.66T	5.93T	5.98T	6.32T
24	BANK CAPITAL INDONESIA TBK	14.11T	15.42T	16.11T	16.37T	18.71T
25	BANK CENTRAL ASIA TBK PT	585.57T	635.03T	704.79T	840.75T	975.95T
26	BANK CHINA CONSTRUCTION BANK	12.71T	13.07T	12.86T	23.46B	19.27T
27	BANK CIMB NIAGA TBK PT	189.32T	190.75T	195.60T	207.53T	241.35T
28	BANK DANAMON INDONESIA TBK	101.90T	107.70T	109.79T	123.73T	121.07T
29	BANK FOR FOREIGN TRADE JSC	708.52T	801.93T	928.45T	1032.11T	1135.32T
30	BANK FOR INVESTMENT AND DEVE	922.22T	1000.55T	1139.32T	1249.85T	1459.82T
31	BANK GANESHA TBK PT	3.38T	3.32T	3.61T	4.12T	6.32T
32	BANK ISLAM MALAYSIA BHD	46.19B	55.07B	47.41B	51.08B	67.79B
33	BANK JAGO TBK PT	671.12B	511.94B	599.08B	803.95B	3.57T
34	BANK JTRUST INDONESIA TBK PT	12.90T	13.25T	12.81T	13.06T	15.95T
35	BANK MANDIRI PERSERO TBK PT	815.81T	840.91T	933.12T	1144.64T	1291.18T

No	Total Deposits					
	Nama Bank	2017	2018	2019	2020	2021
36	BANK MASPION INDONESIA TBK P	4.66T	4.93T	5.81T	8.21T	12.00T
37	BANK MAYBANK INDONESIA TBK	121.29T	116.81T	110.60T	115.00T	114.90T
38	BANK MEGA TBK PT	61.28T	60.73T	72.79T	79.19T	98.91T
39	BANK MESTIKA DHARMA TBK PT	8.37T	8.37T	8.87T	9.90T	11.17T
40	BANK NEGARA INDONESIA PERSER	516.10T	578.77T	614.31T	679.45T	729.17T
41	BANK OCBC NISP TBK PT	113.44T	125.56T	126.12T	159.04T	168.05T
42	BANK OF AYUDHYA PCL	1.32T	1.43T	1.57T	1.83T	1.78T
43	BANK OF BARODA	6.17T	6.07T	6.66T	9.73T	9.96T
44	BANK OF CHINA LTD-H	13.66T	14.88T	15.82T	16.88T	18.14T
45	BANK OF CHONGQING CO LTD-H	238.70B	256.39B	281.05B	314.50B	338.70B
46	BANK OF COMMUNICATIONS CO-H	5.42T	6.16T	6.57T	7.24T	7.93T
47	BANK OF EAST ASIA LTD	608.15B	632.60B	647.59B	650.05B	697.83B
48	BANK OF GANSU CO LTD-H	192.23B	210.72B	236.87B	249.68B	255.99B
49	BANK OF IWATE LTD/THE	3.27T	3.28T	3.22T	3.20T	3.41T
50	BANK OF JINZHOU CO LTD-H	342.26B	445.58B	407.11B	439.22B	476.07B
51	BANK OF KAOHSIUNG	229.75B	223.29B	225.75B	230.18B	241.52B
52	BANK OF KHYBER	159.25B	171.17B	182.17B	203.07B	221.88B
53	BANK OF KOCHI LTD/THE	914.05B	949.63B	949.57B	973.94B	1.05T
54	BANK OF KYOTO LTD/THE	7.57T	7.80T	8.03T	8.00T	8.69T
55	BANK OF MAHARASHTRA	1.39T	1.39T	1.41T	1.50T	1.74T
56	BANK OF NAGOYA LTD/THE	3.28T	3.40T	3.48T	3.56T	4.00T
57	BANK OF PUNJAB	556.19B	595.58B	691.02B	835.07B	1.00T
58	BANK OF QINGDAO CO LTD-H		177.91B	215.43B	275.32B	317.97B
59	BANK OF QUEENSLAND LTD	37.17B	38.02B	38.34B	39.59B	65.90B
60	BANK OF SAGA LTD/THE	2.16T	2.24T	2.30T	2.38T	2.71T
61	BANK OF THE PHILIPPINE ISLAN	1.56T	1.59T	1.70T	1.72T	1.96T
62	BANK OF THE RYUKYUS LTD	2.04T	2.11T	2.19T	2.24T	2.48T
63	BANK OF TIANJIN CO LTD-H	357.86B	342.88B	351.00B	355.98B	382.48B
64	BANK OF TOYAMA LTD/THE	440.84B	446.35B	453.17B	453.93B	486.45B
65	BANK OF ZHENGZHOU CO LTD-H	255.41B	267.76B	292.13B	316.51B	321.57B
66	BANK OKE INDONESIA TBK PT	1.98T	1.93T	2.34T	3.16T	3.96T
67	BANK PAN INDONESIA TBK PT	145.67T	137.69T	131.40T	143.03T	134.07T
68	BANK PANIN DUBAI SYARIAH TBK	1.32T	860.90B	1.15T	737.19B	4.94T
69	BANK PEMBANGUNAN DAERAH BA-A	5.55T	6.66T	5.58T	2.58T	4.64T
70	BANK PERMATA TBK PT	111.29T	118.14T	123.18T	145.75T	179.99T

No	Total Deposits					
	Nama Bank	2017	2018	2019	2020	2021
71	BANK QNB INDONESIA TBK PT	19.93T	15.46T	15.91T	11.97T	12.02T
72	BANK RAKYAT INDONESIA PERSER	841.66T	944.27T	1021.20T	1121.10T	1138.74T
73	BANK RAYA INDONESIA TBK PT	12.42T	18.06T	21.14T	23.00T	13.50T
74	BANK SINARMAS TBK PT	23.61T	24.30T	28.22T	36.76T	44.47T
75	BANK SYARIAH INDONESIA TBK P	26.36T	28.87T	34.14T	210.83T	234.26T
76	BANK TABUNGAN NEGARA PERSERO	192.47T	229.83T	225.38T	278.99T	295.95T
77	BANK WOORI SAUDARA INDONESIA	16.93T	15.39T	19.07T	18.49T	23.85T
78	BDO UNIBANK INC	2.12T	2.42T	2.49T	2.61T	2.82T
79	BENDIGO AND ADELAIDE BANK	58.77B	59.53B	60.60B	64.18B	74.36B
80	BNK FINANCIAL GROUP INC	69.82T	73.38T	76.61T	83.03T	93.28T
81	BPD JAWA BARAT DAN BANTEN TB	82.08T	82.26T	84.20T	100.35T	114.43T
82	BPD JAWA TIMUR TBK PT	39.85T	50.92T	60.55T	68.47T	83.20T
83	BRAC BANK LTD	215.92B	257.53B	295.84B	331.82B	361.97B
84	CANARA BANK	4.95T	5.25T	5.99T	6.25T	10.11T
85	CHANG HWA COMMERCIAL BANK	1.67T	1.69T	1.76T	1.92T	2.17T
86	CHIBA BANK LTD/THE	11.98T	12.47T	12.85T	13.22T	14.54T
87	CHIKUHO BANK LTD/THE	672.71B	691.18B	706.15B	703.83B	779.21B
88	CHINA BANKING CORP	635.10B	722.12B	775.43B	835.23B	862.86B
89	CHINA CITIC BANK CORP LTD-H	3.68T	3.62T	4.08T	4.57T	4.79T
90	CHINA CONSTRUCTION BANK-H	16.69T	17.48T	19.08T	21.15T	23.17T
91	CHINA EVERBRIGHT BANK CO-A	2.57T	2.85T	3.24T	3.83T	4.30T
92	CHINA MERCHANTS BANK-A	4.09T	4.45T	4.90T	5.68T	6.40T
93	CHINA MINSHENG BANKING-A	2.97T	3.19T	3.63T	3.76T	3.83T
94	CHINA ZHESHANG BANK CO LTD-H	860.62B	974.77B	1.14T	1.34T	1.42T
95	CHONGQING RURAL COMMERCIAL-H	572.18B	616.17B	673.40B	725.00B	759.36B
96	CIMB GROUP HOLDINGS BHD	348.52B	370.19B	392.35B	403.05B	422.42B
97	CIMB THAI BANK PCL	177.40B	185.10B	199.03B	193.96B	182.17B
98	CITIC LTD	4.06T	4.16T	4.54T	5.43T	5.85T
99	CITY UNION BANK LTD	301.16B	328.53B	384.48B	408.32B	445.37B
100	CITYSTATE SAVINGS BANK INC	3.36B	3.09B	3.28B	3.69B	3.76B
101	COMMERCIAL BANK OF CEYLON PL	857.27B	994.37B	1.07T	1.29T	1.47T
102	COMMONWEALTH BANK OF AUSTRAL	610.39B	607.54B	616.94B	685.12B	747.06B
103	CSB BANK LTD	149.12B	146.91B	151.24B	157.91B	191.40B
104	CTBC FINANCIAL HOLDING CO LT	2.94T	3.13T	3.36T	3.73T	4.08T
105	DAH SING BANKING GROUP LTD	169.64B	179.50B	189.38B	198.47B	202.72B

No	Total Deposits					
	Nama Bank	2017	2018	2019	2020	2021
106	DAH SING FINANCIAL HOLDINGS	168.27B	178.94B	188.87B	198.03B	201.51B
107	DAISHI HOKUETSU FINANCIAL GR	4.69T	4.82T	7.46T	7.63T	8.19T
108	DAITO BANK LTD/THE	741.00B	753.19B	740.18B	743.05B	808.00B
109	DBS GROUP HOLDINGS LTD	373.63B	393.79B	404.29B	464.85B	501.96B
110	DCB BANK LTD	192.89B	240.07B	284.35B	303.70B	297.04B
111	DFCC BANK PLC	192.92B	241.91B	247.46B	309.57B	319.36B
112	DGB FINANCIAL GROUP INC	37.84T	38.73T	42.76T	47.25T	50.94T
113	DHANLAXMI BANK LTD	112.94B	109.20B	106.03B	109.04B	117.12B
114	DUTCH BANGLA BANK LTD	230.10B	259.00B	297.78B	358.49B	397.23B
115	E.SUN FINANCIAL HOLDING CO	1.71T	1.89T	2.08T	2.49T	2.70T
116	EHIME BANK LTD/THE	2.32T	2.35T	2.39T	2.44T	2.48T
117	ENTIE COMMERCIAL BANK	263.16B	264.00B	260.76B	263.31B	283.87B
118	FAR EASTERN INTL BANK	472.06B	508.36B	537.34B	582.07B	611.79B
119	FAYSAL BANK LTD	371.62B	409.38B	457.79B	540.64B	644.04B
120	FEDERAL BANK LTD	976.62B	1.12T	1.35T	1.52T	1.72T
121	FIDEA HOLDINGS CO LTD	2.53T	2.53T	2.47T	2.46T	2.65T
122	FIRST BANK OF TOYAMA LTD/THE	1.17T	1.19T	1.19T	1.23T	1.24T
123	FIRST FINANCIAL HOLDING CO	2.02T	2.17T	2.40T	2.70T	2.95T
124	FUKUI BANK LTD/THE	2.25T	2.32T	2.40T	2.49T	2.77T
125	FUKUOKA CHUO BANK LTD/THE	462.55B	468.22B	476.76B	461.78B	505.34B
126	FUKUOKA FINANCIAL GROUP INC	13.58T	14.08T	14.30T	17.52T	19.49T
127	FUKUSHIMA BANK LTD/THE	712.56B	701.09B	728.23B	717.65B	762.78B
128	GUANGZHOU RURAL COMMERCIAL-H	488.67B	542.34B	658.24B	778.42B	849.77B
129	GUNMA BANK LTD/THE	6.65T	6.84T	6.98T	7.20T	7.91T
130	HABIB BANK LTD	2.00T	2.14T	2.44T	2.83T	3.38T
131	HABIB METRO BANK LTD	507.43B	542.84B	611.26B	680.39B	771.65B
132	HACHIJUNI BANK LTD/THE	6.89T	7.09T	7.25T	7.23T	7.79T
133	HALYK SAVINGS BANK-KAZAKHSTN	6.13T	6.53T	6.41T	7.46T	8.47T
134	HANG SENG BANK LTD	1.08T	1.16T	1.22T	1.27T	1.31T
135	HARBIN BANK CO LTD-H	378.26B	400.28B	431.36B	476.33B	506.78B
136	HATTON NATIONAL BANK PLC	781.23B	896.02B	835.06B	994.95B	1.11T
137	HDBANK	125.87T	133.99T	132.60T	184.55T	189.70T
138	HDFC BANK LIMITED	6.36T	7.78T	9.13T	11.46T	13.34T
139	HOKKOKU FINANCIAL HOLDINGS I	3.29T	3.44T	3.60T	3.70T	4.04T
140	HOKUHOKU FINANCIAL GROUP INC	10.70T	11.15T	11.41T	11.64T	12.79T

No	Total Deposits					
	Nama Bank	2017	2018	2019	2020	2021
141	HONG LEONG BANK BERHAD	155.23B	157.41B	163.07B	173.49B	183.29B
142	HONG LEONG FINANCIAL GROUP	154.46B	156.88B	161.89B	171.24B	181.77B
143	HOWA BANK LTD/THE	525.91B	532.93B	530.08B	531.25B	566.38B
144	HUA NAN FINANCIAL HOLDINGS C	2.11T	2.16T	2.23T	2.53T	2.84T
145	HUIHANG BANK CORP LTD-H	594.81B	636.69B	754.93B	865.45B	929.57B
146	HYAKUGO BANK LTD/THE	4.72T	4.90T	5.05T	5.10T	5.53T
147	HYAKUJUSHI BANK LTD/THE	4.16T	4.05T	4.04T	4.16T	4.53T
148	ICICI BANK LTD	5.03T	5.74T	6.65T	8.01T	9.60T
149	IDBI BANK LTD	2.68T	2.48T	2.27T	2.22T	2.31T
150	IDFC FIRST BANK LTD	400.98B	480.39B	703.54B	650.79B	885.36B
151	IND & COMM BK OF CHINA-A	19.49T	21.75T	23.33T	25.47T	26.73T
152	INDIAN BANK	1.82T	2.08T	2.42T	2.60T	5.38T
153	INDIAN OVERSEAS BANK	2.11T	2.17T	2.23T	2.23T	2.40T
154	INDUSIND BANK LTD	1.27T	1.52T	1.95T	2.02T	2.56T
155	INDUSTRIAL BANK CO LTD -A	3.11T	3.31T	3.80T	4.09T	4.37T
156	INDUSTRIAL BANK OF KOREA	112.59T	109.56T	117.99T	140.94T	158.25T
157	INTL FINANCE INVESTMENT COMM	197.91B	224.19B	256.34B	293.79B	330.30B
158	JAMMU & KASHMIR BANK LTD	724.63B	80.01T	896.39B	977.86B	1.08T
159	JAPAN POST BANK CO LTD	179.43T	179.88T	181.00T	183.00T	189.59T
160	JB FINANCIAL GROUP CO LTD	34.54T	33.99T	34.18T	38.12T	40.05T
161	JEJU BANK	4.70T	4.94T	5.19T	5.40T	5.73T
162	JIANGSU CHANGSHU RURAL COM-A	99.00B	113.10B	138.08B	162.48B	187.56B
163	JIANGXI BANK CO LTD-H	243.84B	260.45B	284.55B	315.77B	343.73B
164	JILIN JIUTAI RURAL COMMERC-H	129.88B	109.52B	122.84B	149.76B	193.11B
165	JIMOTO HOLDINGS INC	2.35T	2.33T	2.32T	2.32T	2.47T
166	JINSHANG BANK CO LTD-H	136.20B	144.90B	155.32B	176.78B	199.21B
167	JS BANK LTD	288.37B	319.81B	368.54B	431.42B	459.35B
168	JUROKU FINANCIAL GROUP INC	5.44T	5.49T	5.55T	5.65T	6.10T
169	KAKAOBANK CORP	5.05T	10.81T	20.71T	23.54T	30.03T
170	KARNATAKA BANK LTD	567.33B	628.71B	684.52B	717.85B	756.55B
171	KARUR VYSYA BANK LTD	537.00B	568.90B	598.68B	590.75B	632.78B
172	KASIKORNBANK PCL	1.88T	2.00T	2.07T	2.34T	2.60T
173	KB FINANCIAL GROUP INC	255.80T	276.77T	305.59T	338.58T	372.02T
174	KEIYO BANK LTD/THE	4.25T	4.43T	4.57T	4.68T	5.01T
175	KIATNAKIN PHATRA BANK PCL	132.88B	181.69B	172.17B	251.53B	288.38B

No	Total Deposits					
	Nama Bank	2017	2018	2019	2020	2021
176	KIEN LONG COMMERCIAL JOINT S	26.12T	29.51T	32.92T	42.02T	51.40T
177	KINA SECURITIES LTD	1.02B	1.32B	2.46B	2.56B	3.04B
178	KING'S TOWN BANK	180.38B	188.43B	191.79B	226.93B	251.04B
179	KITA-NIPPON BANK LTD/THE	1.35T	1.34T	1.35T	1.32T	1.39T
180	KIYO BANK LTD/THE	3.94T	3.94T	3.99T	4.04T	4.46T
181	KOTAK MAHINDRA BANK LTD	1.56T	1.91T	2.25T	2.60T	2.79T
182	KRUNG THAI BANK PUB CO LTD	2.07T	2.04T	2.16T	2.46T	2.61T
183	KYUSHU FINANCIAL GROUP INC	8.28T	8.57T	8.57T	8.77T	9.66T
184	LH FINANCIAL GROUP PCL	143.97B	168.25B	165.05B	182.99B	192.71B
185	LIEN VIET POST JSC	130.33T	126.17T	148.60T	185.97T	180.28T
186	LUZHOU BANK CO LTD-H	42.15B	52.39B	61.44B	85.22B	94.77B
187	MALAYAN BANKING BHD	502.02B	532.73B	544.53B	556.35B	588.97B
188	MCB BANK LTD	1.00T	1.12T	1.23T	1.39T	1.53T
189	MEBUKI FINANCIAL GROUP INC	13.79T	14.25T	14.66T	15.04T	16.52T
190	MEGA FINANCIAL HOLDING CO LT	2.38T	2.31T	2.45T	2.61T	2.95T
191	MERCANTILE BANK LTD	157.01B	178.81B	244.56B	241.15B	266.78B
192	METROPOLITAN BANK & TRUST	1.53T	1.56T	1.71T	1.80T	1.93T
193	MILITARY COMMERCIAL JOINT	220.18T	244.01T	292.41T	355.75T	440.04T
194	MINAMI-NIPPON BANK LTD/THE	724.89B	742.23B	747.83B	734.45B	776.07B
195	MIYAZAKI BANK LTD/THE	2.39T	2.49T	2.54T	2.59T	2.81T
196	MIYAZAKI TAIYO BANK LTD/THE	622.43B	633.57B	644.25B	653.56B	701.50B
197	MUSASHINO BANK LTD/THE	4.13T	4.19T	4.28T	4.34T	4.66T
198	MYSTATE LTD	3.55B	3.62B	3.99B	4.20B	4.93B
199	NAGANO BANK LTD/THE	1.02T	1.01T	1.03T	1.07T	1.05T
200	NANTO BANK LTD/THE	4.77T	4.84T	4.93T	5.04T	5.44T
201	NATIONAL AUSTRALIA BANK LTD	457.36B	450.10B	463.91B	502.37B	545.45B
202	NATIONAL BANK OF PAKISTAN	1.73T	2.01T	2.20T	2.42T	3.02T
203	NATIONAL COMMERCIAL CITIZEN	51.12T	47.15T	59.10T	72.08T	64.52T
204	NATIONAL DEVELOPMENT BANK PL	273.04B	347.17B	404.67B	489.66B	551.26B
205	NATIONS TRUST BANK PLC	194.27B	231.46B	226.87B	240.57B	267.99B
206	NORTH PACIFIC BANK LTD	8.16T	8.42T	8.67T	8.93T	9.97T
207	O-BANK CO LTD	198.28B	261.80B	265.67B	267.67B	259.24B
208	OGAKI KYORITSU BANK LTD/THE	4.85T	4.96T	5.08T	5.18T	5.59T
209	OITA BANK LTD/THE	2.83T	2.92T	2.98T	3.01T	3.29T
210	OKINAWA FINANCIAL GROUP INC	1.84T	1.96T	1.99T	2.04T	2.32T

No	Total Deposits					
	Nama Bank	2017	2018	2019	2020	2021
211	ORIENT COMMERCIAL JOINT STOC	53.27T	60.36T	71.05T	91.53T	102.55T
212	OVERSEA-CHINESE BANKING CORP	283.64B	295.41B	302.85B	314.91B	342.39B
213	PAN ASIA BANKING CORP PLC	107.19B	118.63B	122.54B	141.08B	146.43B
214	PHILIPPINE NATIONAL BANK	637.92B	733.30B	826.05B	890.29B	894.92B
215	PING AN BANK CO LTD-A	1.98T	2.13T	2.44T	2.68T	2.99T
216	POSTAL SAVINGS BANK OF CHI-H	8.06T	8.63T	9.31T	10.36T	11.35T
217	PROCREA HOLDINGS INC	2.46T	2.54T	2.60T	2.64T	2.88T
218	PUBLIC BANK BERHAD	319.26B	339.16B	353.34B	365.87B	380.39B
219	PUBLIC FINANCIAL HLDG LTD	34.74B	35.28B	33.92B	34.19B	32.18B
220	PUNJAB & SIND BANK	855.40B	1.02T	985.58B	896.68B	961.08B
221	PUNJAB NATIONAL BANK	6.30T	6.48T	6.82T	7.10T	11.14T
222	PUREUN MUTUAL SAVINGS BANK	764.49B	768.50B	691.54B	770.67B	862.10B
223	RESONA HOLDINGS INC	41.64T	43.81T	52.30T	53.85T	59.43T
224	RHB BANK BHD	166.16B	178.86B	190.56B	203.47B	218.73B
225	RIZAL COMMERCIAL BANKING	388.41B	423.40B	456.58B	535.79B	672.46B
226	SAIGON - HANOI COMMERCIAL	194.89T	225.22T	259.24T	303.58T	327.20T
227	SAIGON THUONG TIN COMMERCIAL	319.86T	357.45T	410.33T	439.12T	427.39T
228	SAMBA BANK LTD	54.90B	65.23B	71.88B	78.43B	79.27B
229	SAMPATH BANK PLC	639.46B	708.63B	731.76B	904.02B	994.74B
230	SAN-IN GODO BANK LTD/THE	3.94T	4.06T	4.14T	4.22T	4.72T
231	SANASA DEVELOPMENT BANK PLC	59.90B	67.47B	72.43B	93.27B	93.90B
232	SECURITY BANK CORP	413.75B	489.83B	500.53B	440.47B	523.63B
233	SENSHU IKEDA HOLDINGS INC	4.80T	4.90T	4.95T	4.99T	5.41T
234	SEVEN BANK LTD	572.31B	623.21B	679.47B	684.56B	783.41B
235	SEYLAN BANK PLC	307.10B	357.56B	400.73B	440.30B	488.65B
236	SHENGJING BANK CO LTD-H	473.58B	524.94B	655.07B	697.36B	754.88B
237	SHIGA BANK LTD/THE	4.60T	4.77T	4.93T	4.95T	5.45T
238	SHIKOKU BANK LTD/THE	2.62T	2.68T	2.72T	2.68T	2.90T
239	SHIMANE BANK LTD/ THE	368.75B	364.39B	358.37B	389.04B	471.35B
240	SHIMIZU BANK LTD/THE	1.43T	1.35T	1.45T	1.38T	1.56T
241	SHINHAN FINANCIAL GROUP LTD	249.42T	265.00T	294.87T	326.42T	364.90T
242	SHINKIN CENTRAL BANK CLASS-A	29.15T	30.23T	30.94T	31.17T	33.75T
243	SHINSEI BANK LTD	5.86T	6.07T	5.92T	6.31T	6.57T
244	SHIZUOKA FINANCIAL GROUP INC	9.36T	9.62T	9.92T	10.11T	11.15T
245	SINOPAC FINANCIAL HOLDINGS	1.15T	1.20T	1.39T	1.66T	1.84T

No	Total Deposits					
	Nama Bank	2017	2018	2019	2020	2021
246	SONERI BANK LTD	227.30B	262.38B	302.08B	345.50B	403.04B
247	SOUTH INDIAN BANK LTD	661.17B	720.30B	804.20B	830.34B	827.11B
248	STANDARD CHARTERED BANK PK	377.58B	424.90B	465.63B	556.51B	626.77B
249	STATE BANK OF INDIA	26.00T	27.22T	29.41T	32.74T	37.15T
250	SUMITOMO MITSUI TRUST HOLDIN	43.33T	43.92T	38.23T	36.55T	40.63T
251	SURUGA BANK LTD	4.10T	4.08T	3.16T	3.20T	3.25T
252	TAICHUNG COMMERCIAL BANK	566.08B	587.94B	583.16B	636.50B	659.06B
253	TAIKO BANK LTD/THE	1.32T	1.35T	1.37T	1.36T	1.43T
254	TAIPEI STAR BANK	68.72B	69.29B	71.46B	71.13B	71.93B
255	TAISHIN FINANCIAL HOLDING	1.19T	1.26T	1.43T	1.61T	1.68T
256	TAIWAN BUSINESS BANK	1.32T	1.31T	1.43T	1.42T	1.67T
257	TAIWAN COOPERATIVE FINANCIAL	2.62T	2.73T	2.89T	3.27T	3.48T
258	THE SHANGHAI COMMERCIAL & SA	1.40T	1.52T	1.65T	1.69T	1.71T
259	TIEN PHONG COMMERCIAL JOINT	70.30T	76.14T	92.44T	128.09T	150.59T
260	TISCO FINANCIAL GROUP PCL	183.02B	194.10B	216.91B	204.51B	168.06B
261	TMBTHANACHART BANK PCL	611.43B	649.57B	1.40T	1.37T	1.34T
262	TOCHIGI BANK LTD/THE	2.65T	2.68T	2.70T	2.74T	2.93T
263	TOHO BANK LTD/THE	5.62T	5.66T	5.65T	5.78T	6.13T
264	TOHOKU BANK LTD/THE	792.39B	805.29B	809.01B	814.80B	895.51B
265	TOKYO KIRABOSHI FINANCIAL GR	4.74T	4.66T	4.54T	4.64T	4.98T
266	TOMATO BANK LTD	1.11T	1.13T	1.16T	1.14T	1.21T
267	TOMONY HOLDINGS INC	3.26T	3.40T	3.55T	3.60T	3.90T
268	TOTTORI BANK LTD/THE	926.88B	936.77B	948.77B	934.58B	955.37B
269	TOWA BANK LTD/THE	1.91T	1.95T	1.96T	1.98T	2.10T
270	TSUKUBA BANK LTD	2.24T	2.28T	2.25T	2.24T	2.40T
271	UCO BANK	2.01T	1.82T		1.93T	2.06T
272	UNION BANK OF COLOMBO PLC	76.75B	86.27B	82.75B	87.10B	87.62B
273	UNION BANK OF TAIWAN	448.92B	513.63B	532.85B	606.79B	671.21B
274	UNITED BANK LTD	1.35T	1.45T	1.56T	1.76T	1.89T
275	UNITED OVERSEAS BANK LTD	272.77B	293.19B	310.73B	324.60B	352.63B
276	VIETNAM EXPORT-IMPORT COMMER	120.54T	118.69T	139.28T	133.92T	137.37T
277	VIETNAM INTERNATIONAL JSB	77.42T	95.02T	139.51T	150.35T	173.56T
278	VIETNAM JS COMMERCIAL BANK F	752.94T	839.87T	912.24T	1015.33T	1190.25T
279	VIETNAM PROSPERITY JSC BANK	184.68T	204.23T	246.31T	233.43T	276.77T

No	Total Deposits					
	Nama Bank	2017	2018	2019	2020	2021
280	VIETNAM TECHNOLOGICAL & COMM	182.01T	210.69T	231.30T	277.46T	314.75T
281	WESTPAC BANKING CORP	533.59B	559.29B	563.25B	591.13B	626.95B
282	YAMAGATA BANK LTD/THE	2.30T	2.32T	2.32T	2.37T	2.66T
283	YAMAGUCHI FINANCIAL GROUP IN	9.23T	9.36T	9.23T	9.53T	10.01T
284	YAMANASHI CHUO BANK LTD/THE	2.86T	2.94T	2.98T	3.03T	3.44T
285	ZHEJIANG SHAOXING RUIFENG -A	76.74B	77.00B	82.12B	92.55B	102.36B
286	ZHONGYUAN BANK CO LTD-H	306.71B	349.39B	389.73B	431.34B	455.69B

Total Loans Bank Konvensional dan Bank Syariah

No	Total Loans					
	Nama Bank	2017	2018	2019	2020	2021
1	77 BANK LTD/THE	4.45T	4.63T	4.72T	4.90T	5.09T
2	AFFIN BANK BHD	46.05B	48.97B	45.96B	46.27B	51.42B
3	AGRICULTURAL BANK OF CHINA-H	10.72T	11.94T	13.36T	15.14T	17.14T
4	AKITA BANK LTD/THE	1.64T	1.68T	1.67T	1.61T	1.84T
5	ALLIANCE BANK MALAYSIA BHD	39.37B	40.36B	42.82B	43.67B	44.15B
6	ALLIED BANK LTD	388.79B	453.91B	500.20B	510.24B	665.93B
7	ALLO BANK INDONESIA TBK PT	1.74T	1.56T	1.66T	1.28T	2.20T
8	AMMB HOLDINGS BHD	90.99B	96.32B	101.84B	107.22B	112.69B
9	AN BINH COMMERCIAL JOINT STO	47.90T	52.18T	56.80T	63.29T	68.98T
10	AOZORA BANK LTD	2.55T	2.65T	2.83T	3.02T	3.01T
11	ASIA COMMERCIAL BANK	198.51T	230.53T	268.70T	311.48T	361.91T
12	ASKARI BANK LTD	284.34B	369.26B	398.57B	421.82B	507.82B
13	AU SMALL FINANCE BANK LTD	65.95B	134.13B	229.94B	272.33B	353.56B
14	AUST AND NZ BANKING GROUP	578.13B	607.38B	618.77B	622.07B	633.76B
15	AWA BANK LTD/THE	1.77T	1.84T	1.91T	1.97T	2.09T
16	AXIS BANK LTD	3.96T	4.70T	5.07T	6.09T	6.26T
17	BAC A COMMERCIAL JSC	55.49T	63.98T	72.93T	79.44T	84.60T
18	BANGKOK BANK PUBLIC CO LTD	2.00T	2.08T	2.06T	2.38T	2.60T
19	BANK AL HABIB LTD	347.47B	485.94B	498.24B	522.69B	746.43B
20	BANK ALFALAH LTD	417.19B	518.40B	529.97B	600.90B	699.08B
21	BANK BTPN SYARIAH TBK PT	6.13T	7.36T	9.09T	9.61T	10.55T
22	BANK BTPN TBK PT	66.10T	68.14T	141.76T	136.21T	135.60T
23	BANK BUMI ARTA TBK PT	4.53T	4.77T	5.17T	4.58T	3.97T
24	BANK CAPITAL INDONESIA TBK	7.14T	8.01T	9.75T	6.44T	2.29T
25	BANK CENTRAL ASIA TBK PT	487.38T	559.76T	611.65T	596.76T	643.30T
26	BANK CHINA CONSTRUCTION BANK	10.11T	11.55T	13.86T	14.73T	13.77T
27	BANK CIMB NIAGA TBK PT	185.14T	188.47T	194.24T	174.75T	181.61T
28	BANK DANAMON INDONESIA TBK	124.77T	134.52T	141.46T	134.16T	127.71T
29	BANK FOR FOREIGN TRADE JSC	543.43T	631.87T	734.71T	839.79T	960.75T
30	BANK FOR INVESTMENT AND DEVE	866.89T	988.74T	1117.00T	1214.30T	1354.63T
31	BANK GANESHA TBK PT	2.90T	2.91T	2.99T	2.64T	2.53T
32	BANK ISLAM MALAYSIA BHD	42.69B	46.47B	50.22B	55.60B	59.22B
33	BANK JAGO TBK PT	487.74B	392.85B	282.53B	907.96B	5.37T
34	BANK JTRUST INDONESIA TBK PT	11.47T	10.26T	6.25T	7.35T	10.02T
35	BANK MANDIRI PERSERO TBK PT	753.64T	844.89T	936.56T	993.04T	1077.97T

No	Total Loans					
	Nama Bank	2017	2018	2019	2020	2021
36	BANK MASPION INDONESIA TBK P	4.52T	4.98T	5.47T	6.91T	8.23T
37	BANK MAYBANK INDONESIA TBK	128.05T	135.75T	124.66T	105.27T	101.77T
38	BANK MEGA TBK PT	35.22T	42.25T	53.02T	48.49T	60.68T
39	BANK MESTIKA DHARMA TBK PT	6.78T	7.27T	7.79T	7.20T	7.95T
40	BANK NEGARA INDONESIA PERSER	457.01T	537.37T	575.98T	604.10T	602.00T
41	BANK OCBC NISP TBK PT	106.35T	117.83T	119.05T	114.90T	120.78T
42	BANK OF AYUDHYA PCL	1.55T	1.67T	1.82T	1.83T	1.82T
43	BANK OF BARODA	4.17T	4.71T	5.17T	7.54T	7.68T
44	BANK OF CHINA LTD-H	10.90T	11.79T	13.07T	14.18T	15.71T
45	BANK OF CHONGQING CO LTD-H	177.21B	211.21B	245.83B	281.22B	318.06B
46	BANK OF COMMUNICATIONS CO-H	4.46T	4.85T	5.30T	5.85T	6.56T
47	BANK OF EAST ASIA LTD	487.68B	515.28B	521.19B	525.72B	559.58B
48	BANK OF GANSU CO LTD-H	130.28B	160.89B	170.45B	181.83B	198.60B
49	BANK OF IWATE LTD/THE	1.71T	1.76T	1.80T	1.82T	1.90T
50	BANK OF JINZHOU CO LTD-H	215.12B	372.00B	496.03B	515.90B	612.80B
51	BANK OF KAOHSIUNG	178.60B	183.89B	177.60B	178.60B	184.58B
52	BANK OF KHYBER	87.67B	99.17B	113.98B	134.91B	131.17B
53	BANK OF KOCHI LTD/THE	687.00B	693.38B	696.90B	713.29B	748.83B
54	BANK OF KYOTO LTD/THE	4.99T	5.29T	5.52T	5.83T	6.07T
55	BANK OF MAHARASHTRA	1.01T	944.60B	933.88B	948.45B	1.08T
56	BANK OF NAGOYA LTD/THE	2.39T	2.46T	2.60T	2.83T	3.17T
57	BANK OF PUNJAB	342.08B	381.88B	429.40B	443.72B	535.59B
58	BANK OF QINGDAO CO LTD-H		126.39B	172.80B	206.75B	244.21B
59	BANK OF QUEENSLAND LTD	43.82B	45.28B	46.22B	47.04B	75.75B
60	BANK OF SAGA LTD/THE	1.46T	1.51T	1.72T	1.77T	2.02T
61	BANK OF THE PHILIPPINE ISLAN	1.22T	1.37T	1.49T	1.45T	1.52T
62	BANK OF THE RYUKYUS LTD	1.52T	1.61T	1.71T	1.73T	1.79T
63	BANK OF TIANJIN CO LTD-H	248.88B	288.79B	293.95B	307.82B	337.02B
64	BANK OF TOYAMA LTD/THE	283.45B	301.25B	318.57B	332.17B	364.09B
65	BANK OF ZHENGZHOU CO LTD-H	128.46B	160.06B	196.59B	237.96B	289.03B
66	BANK OKE INDONESIA TBK PT	1.38T	2.92T	3.28T	4.30T	5.52T
67	BANK PAN INDONESIA TBK PT	143.24T	153.02T	151.47T	129.53T	124.94T
68	BANK PANIN DUBAI SYARIAH TBK	6.54T	6.13T	8.27T	8.45T	7.88T
69	BANK PEMBANGUNAN DAERAH BA-A	5.11T	5.52T	5.34T	3.79T	3.08T
70	BANK PERMATA TBK PT	98.62T	107.41T	109.04T	118.80T	126.07T

No	Total Loans					
	Nama Bank	2017	2018	2019	2020	2021
71	BANK QNB INDONESIA TBK PT	14.02T	11.22T	14.05T	11.92T	9.76T
72	BANK RAKYAT INDONESIA PERSER	727.10T	850.77T	915.37T	929.32T	1062.23T
73	BANK RAYA INDONESIA TBK PT	10.98T	15.67T	19.37T	19.49T	11.61T
74	BANK SINARMAS TBK PT	18.76T	19.84T	22.50T	20.48T	17.93T
75	BANK SYARIAH INDONESIA TBK P	17.86T	20.18T	25.79T	155.18T	170.39T
76	BANK TABUNGAN NEGARA PERSERO	198.99T	237.76T	255.83T	260.11T	274.84T
77	BANK WOORI SAUDARA INDONESIA	18.80T	22.53T	26.67T	30.01T	33.82T
78	BDO UNIBANK INC	1.76T	2.02T	2.21T	2.30T	2.40T
79	BENDIGO AND ADELAIDE BANK	61.06B	61.91B	62.19B	65.41B	72.37B
80	BNK FINANCIAL GROUP INC	73.38T	76.92T	79.58T	86.63T	97.82T
81	BPD JAWA BARAT DAN BANTEN TB	76.53T	80.79T	88.20T	95.95T	102.87T
82	BPD JAWA TIMUR TBK PT	31.75T	33.89T	38.35T	41.48T	42.75T
83	BRAC BANK LTD	212.48B	247.03B	274.66B	285.25B	336.13B
84	CANARA BANK	3.53T	3.94T	4.47T	4.48T	6.58T
85	CHANG HWA COMMERCIAL BANK	1.40T	1.36T	1.45T	1.50T	1.58T
86	CHIBA BANK LTD/THE	9.27T	9.78T	10.09T	10.57T	11.17T
87	CHIKUHO BANK LTD/THE	455.07B	480.50B	490.18B	504.62B	536.79B
88	CHINA BANKING CORP	455.62B	512.89B	577.83B	572.34B	624.32B
89	CHINA CITIC BANK CORP LTD-H	3.20T	3.61T	4.00T	4.47T	4.86T
90	CHINA CONSTRUCTION BANK-H	12.90T	13.78T	15.02T	16.75T	18.81T
91	CHINA EVERBRIGHT BANK CO-A	2.03T	2.43T	2.72T	3.02T	3.32T
92	CHINA MERCHANTS BANK-A	3.57T	3.94T	4.50T	5.04T	5.58T
93	CHINA MINSHENG BANKING-A	2.80T	3.08T	3.49T	3.85T	4.07T
94	CHINA ZHESHANG BANK CO LTD-H	672.88B	865.23B	1.03T	1.19T	1.34T
95	CHONGQING RURAL COMMERCIAL-H	338.35B	381.14B	437.08B	507.89B	582.17B
96	CIMB GROUP HOLDINGS BHD	324.30B	346.32B	369.50B	365.85B	378.01B
97	CIMB THAI BANK PCL	211.02B	226.30B	239.95B	226.95B	211.89B
98	CITIC LTD	3.84T	4.02T	4.50T	5.36T	5.96T
99	CITY UNION BANK LTD	241.03B	282.30B	330.55B	345.58B	369.76B
100	CITYSTATE SAVINGS BANK INC	2.32B	2.12B	2.38B	2.38B	2.59B
101	COMMERCIAL BANK OF CEYLON PL	809.81B	904.24B	952.96B	997.83B	1.12T
102	COMMONWEALTH BANK OF AUSTRAL	735.46B	746.97B	759.89B	777.79B	817.46B
103	CSB BANK LTD	83.30B	94.49B	109.02B	115.55B	146.59B
104	CTBC FINANCIAL HOLDING CO LT	2.24T	2.41T	2.52T	2.58T	2.86T
105	DAH SING BANKING GROUP LTD	123.33B	133.31B	140.34B	141.37B	148.57B

No	Total Loans					
	Nama Bank	2017	2018	2019	2020	2021
106	DAH SING FINANCIAL HOLDINGS	129.00B	138.65B	147.28B	149.20B	154.79B
107	DAISHI HOKUETSU FINANCIAL GR	3.15T	3.25T	5.09T	5.10T	4.95T
108	DAITO BANK LTD/THE	489.55B	520.74B	530.42B	538.46B	590.54B
109	DBS GROUP HOLDINGS LTD	327.77B	349.65B	362.43B	377.77B	415.07B
110	DCB BANK LTD	159.45B	205.58B	235.68B	253.45B	259.59B
111	DFCC BANK PLC	213.68B	249.73B	285.22B	317.23B	384.96B
112	DGB FINANCIAL GROUP INC	38.98T	41.08T	45.89T	51.08T	55.71T
113	DHANLAXMI BANK LTD	65.95B	63.85B	66.33B	67.95B	71.20B
114	DUTCH BANGLA BANK LTD	214.33B	238.99B	261.13B	281.03B	311.71B
115	E.SUN FINANCIAL HOLDING CO	1.30T	1.42T	1.55T	1.73T	1.88T
116	EHIME BANK LTD/THE	1.58T	1.63T	1.66T	1.71T	1.77T
117	ENTIE COMMERCIAL BANK	188.05B	195.93B	205.31B	205.03B	218.18B
118	FAR EASTERN INTL BANK	371.41B	399.74B	405.29B	403.71B	426.19B
119	FAYSAL BANK LTD	255.83B	320.26B	333.81B	339.75B	416.79B
120	FEDERAL BANK LTD	748.72B	942.55B	1.13T	1.27T	1.39T
121	FIDEA HOLDINGS CO LTD	1.76T	1.74T	1.72T	1.70T	1.73T
122	FIRST BANK OF TOYAMA LTD/THE	822.01B	831.50B	824.86B	811.75B	849.02B
123	FIRST FINANCIAL HOLDING CO	1.62T	1.73T	1.80T	1.95T	2.08T
124	FUKUI BANK LTD/THE	1.60T	1.63T	1.67T	1.73T	1.80T
125	FUKUOKA CHUO BANK LTD/THE	367.90B	374.45B	376.42B	387.48B	428.44B
126	FUKUOKA FINANCIAL GROUP INC	11.44T	12.24T	13.00T	16.16T	17.16T
127	FUKUSHIMA BANK LTD/THE	503.75B	503.86B	504.78B	530.17B	560.82B
128	GUANGZHOU RURAL COMMERCIAL-H	294.01B	377.99B	479.97B	568.93B	657.66B
129	GUNMA BANK LTD/THE	5.19T	5.48T	5.52T	5.56T	5.70T
130	HABIB BANK LTD	921.01B	1.15T	1.24T	1.31T	1.59T
131	HABIB METRO BANK LTD	198.22B	252.67B	290.52B	341.10B	432.96B
132	HACHIJUNI BANK LTD/THE	4.89T	5.06T	5.28T	5.42T	5.58T
133	HALYK SAVINGS BANK-KAZAKHSTN	3.57T	3.89T	4.16T	4.82T	6.25T
134	HANG SENG BANK LTD	808.17B	877.13B	946.44B	949.95B	1.00T
135	HARBIN BANK CO LTD-H	237.40B	256.04B	266.50B	283.46B	297.42B
136	HATTON NATIONAL BANK PLC	803.25B	794.72B	802.71B	846.72B	968.91B
137	HDBANK	104.50T	123.13T	146.32T	178.32T	203.21T
138	HDFC BANK LIMITED	5.90T	7.06T	8.77T	10.53T	11.96T
139	HOKKOKU FINANCIAL HOLDINGS I	2.33T	2.41T	2.58T	2.61T	2.63T
140	HOKUHOKU FINANCIAL GROUP INC	7.79T	8.19T	8.36T	8.68T	9.07T

No	Total Loans					
	Nama Bank	2017	2018	2019	2020	2021
141	HONG LEONG BANK BERHAD	125.15B	129.07B	137.57B	145.95B	155.84B
142	HONG LEONG FINANCIAL GROUP	125.97B	129.86B	138.32B	146.76B	156.53B
143	HOWA BANK LTD/THE	407.56B	407.88B	410.86B	401.14B	414.65B
144	HUA NAN FINANCIAL HOLDINGS C	1.62T	1.66T	1.71T	1.83T	2.04T
145	HUIHANG BANK CORP LTD-H	314.69B	382.57B	465.36B	575.22B	656.22B
146	HYAKUGO BANK LTD/THE	2.94T	3.10T	3.43T	3.62T	3.98T
147	HYAKUJUSHI BANK LTD/THE	2.78T	2.84T	2.83T	2.86T	3.05T
148	ICICI BANK LTD	5.35T	5.94T	6.81T	7.39T	7.92T
149	IDBI BANK LTD	2.10T	1.99T	1.82T	1.65T	1.70T
150	IDFC FIRST BANK LTD	494.02B	521.65B	863.02B	877.49B	1.04T
151	IND & COMM BK OF CHINA-A	14.23T	15.42T	16.76T	18.62T	20.67T
152	INDIAN BANK	1.32T	1.63T	1.88T	2.06T	3.63T
153	INDIAN OVERSEAS BANK	1.55T	1.50T	1.51T	1.34T	1.39T
154	INDUSIND BANK LTD	1.14T	1.46T	1.88T	2.10T	2.17T
155	INDUSTRIAL BANK CO LTD -A	2.43T	2.93T	3.44T	3.97T	4.43T
156	INDUSTRIAL BANK OF KOREA	200.60T	214.46T	228.97T	256.97T	280.95T
157	INTL FINANCE INVESTMENT COMM	186.52B	213.96B	235.28B	264.15B	309.05B
158	JAMMU & KASHMIR BANK LTD	532.41B	56.91T	662.72B	643.99B	668.42B
159	JAPAN POST BANK CO LTD	4.06T	6.23T	5.38T	5.11T	4.77T
160	JB FINANCIAL GROUP CO LTD	38.38T	37.27T	38.27T	42.15T	45.06T
161	JEJU BANK	4.50T	4.76T	5.00T	5.36T	5.61T
162	JIANGSU CHANGSHU RURAL COM-A	77.81B	92.80B	109.94B	131.72B	162.80B
163	JIANGXI BANK CO LTD-H	129.34B	171.08B	210.78B	224.02B	278.28B
164	JILIN JIUTAI RURAL COMMERC-H	78.83B	77.53B	96.10B	130.08B	156.85B
165	JIMOTO HOLDINGS INC	1.70T	1.72T	1.76T	1.76T	1.85T
166	JINSHANG BANK CO LTD-H	97.19B	102.14B	115.97B	136.69B	156.28B
167	JS BANK LTD	186.90B	255.46B	246.79B	254.66B	261.25B
168	JUROKU FINANCIAL GROUP INC	4.03T	4.22T	4.31T	4.35T	4.49T
169	KAKAOBANK CORP	4.64T	9.11T	19.25T	20.75T	26.50T
170	KARNATAKA BANK LTD	374.97B	481.98B	556.39B	579.82B	524.18B
171	KARUR VYSYA BANK LTD	413.36B	458.91B	505.42B	484.49B	527.29B
172	KASIKORNBANK PCL	1.80T	1.91T	2.00T	2.26T	2.44T
173	KB FINANCIAL GROUP INC	291.90T	321.81T	342.09T	380.45T	421.58T
174	KEIYO BANK LTD/THE	3.27T	3.46T	3.62T	3.70T	3.88T
175	KIATNAKIN PHATRA BANK PCL	192.11B	227.90B	237.14B	271.95B	315.65B

No	Total Loans					
	Nama Bank	2017	2018	2019	2020	2021
176	KIEN LONG COMMERCIAL JOINT S	24.69T	29.47T	33.48T	34.72T	38.39T
177	KINA SECURITIES LTD	746.04M	870.11M	1.42B	1.65B	1.99B
178	KING'S TOWN BANK	145.19B	154.60B	157.62B	187.84B	209.53B
179	KITA-NIPPON BANK LTD/THE	867.51B	886.02B	908.08B	903.74B	945.44B
180	KIYO BANK LTD/THE	2.82T	2.87T	2.96T	3.08T	3.27T
181	KOTAK MAHINDRA BANK LTD	1.69T	2.08T	2.46T	2.53T	2.57T
182	KRUNG THAI BANK PUB CO LTD	1.94T	2.02T	2.09T	2.35T	2.65T
183	KYUSHU FINANCIAL GROUP INC	6.09T	6.46T	6.87T	7.20T	7.60T
184	LH FINANCIAL GROUP PCL	153.68B	159.31B	155.84B	544.42B	591.01B
185	LIEN VIET POST JSC	100.62T	119.19T	140.52T	176.62T	208.95T
186	LUZHOU BANK CO LTD-H	19.40B	31.28B	44.76B	59.62B	74.87B
187	MALAYAN BANKING BHD	493.85B	517.33B	523.49B	523.72B	553.79B
188	MCB BANK LTD	546.67B	610.03B	591.87B	598.37B	732.44B
189	MEBUKI FINANCIAL GROUP INC	10.25T	10.50T	11.13T	11.36T	11.65T
190	MEGA FINANCIAL HOLDING CO LT	1.82T	1.92T	1.93T	1.95T	2.10T
191	MERCANTILE BANK LTD	185.86B	213.24B	252.62B	264.43B	270.19B
192	METROPOLITAN BANK & TRUST	1.27T	1.41T	1.51T	1.31T	1.29T
193	MILITARY COMMERCIAL JOINT	184.19T	214.69T	250.33T	298.30T	363.55T
194	MINAMI-NIPPON BANK LTD/THE	565.84B	566.67B	567.36B	569.55B	591.01B
195	MIYAZAKI BANK LTD/THE	1.84T	1.93T	2.00T	2.07T	2.15T
196	MIYAZAKI TAIYO BANK LTD/THE	469.23B	471.69B	486.72B	498.17B	519.50B
197	MUSASHINO BANK LTD/THE	3.42T	3.46T	3.52T	3.58T	3.79T
198	MYSTATE LTD	4.28B	4.57B	5.06B	5.29B	5.61B
199	NAGANO BANK LTD/THE	579.36B	589.17B	613.43B	616.08B	638.09B
200	NANTO BANK LTD/THE	3.26T	3.33T	3.39T	3.46T	3.79T
201	NATIONAL AUSTRALIA BANK LTD	543.35B	571.49B	591.65B	588.50B	626.33B
202	NATIONAL BANK OF PAKISTAN	858.21B	1.06T	1.15T	1.16T	1.31T
203	NATIONAL COMMERCIAL CITIZEN	32.11T	35.67T	37.91T	40.31T	41.62T
204	NATIONAL DEVELOPMENT BANK PL	302.18B	353.44B	409.24B	443.61B	528.01B
205	NATIONS TRUST BANK PLC	186.75B	221.51B	234.38B	218.76B	258.47B
206	NORTH PACIFIC BANK LTD	6.06T	6.26T	6.53T	6.67T	7.38T
207	O-BANK CO LTD	183.02B	200.52B	197.18B	186.22B	175.38B
208	OGAKI KYORITSU BANK LTD/THE	3.86T	4.03T	4.12T	4.19T	4.30T
209	OITA BANK LTD/THE	1.74T	1.80T	1.84T	1.84T	1.92T
210	OKINAWA FINANCIAL GROUP INC	1.46T	1.55T	1.62T	1.64T	1.71T

No	Total Loans					
	Nama Bank	2017	2018	2019	2020	2021
211	ORIENT COMMERCIAL JOINT STOC	48.18T	56.32T	71.09T	89.24T	102.05T
212	OVERSEA-CHINESE BANKING CORP	237.32B	257.70B	264.77B	267.24B	289.72B
213	PAN ASIA BANKING CORP PLC	111.35B	113.49B	117.50B	174.27B	150.68B
214	PHILIPPINE NATIONAL BANK	478.72B	571.74B	648.33B	611.04B	622.31B
215	PING AN BANK CO LTD-A	1.70T	2.00T	2.32T	2.67T	3.06T
216	POSTAL SAVINGS BANK OF CHI-H	3.63T	4.28T	4.97T	5.72T	6.45T
217	PROCREA HOLDINGS INC	1.69T	1.73T	1.75T	1.79T	1.84T
218	PUBLIC BANK BERHAD	304.45B	317.30B	330.47B	345.65B	358.03B
219	PUBLIC FINANCIAL HLDG LTD	29.67B	30.07B	28.85B	26.26B	26.25B
220	PUNJAB & SIND BANK	602.17B	665.69B	691.76B	584.12B	609.42B
221	PUNJAB NATIONAL BANK	4.38T	4.64T	4.87T	4.92T	6.97T
222	PUREUN MUTUAL SAVINGS BANK	880.18B	862.03B	752.04B	783.78B	881.39B
223	RESONA HOLDINGS INC	28.28T	28.92T	36.25T	36.75T	39.12T
224	RHB BANK BHD	160.12B	168.88B	176.22B	186.23B	198.51B
225	RIZAL COMMERCIAL BANKING	337.30B	364.01B	412.95B	434.24B	489.48B
226	SAIGON - HANOI COMMERCIAL	198.29T	216.99T	265.16T	305.64T	362.42T
227	SAIGON THUONG TIN COMMERCIAL	222.95T	256.62T	296.03T	340.27T	387.93T
228	SAMBA BANK LTD	42.50B	55.89B	64.04B	68.57B	85.26B
229	SAMPATH BANK PLC	647.12B	808.20B	907.39B	1.07T	1.15T
230	SAN-IN GODO BANK LTD/THE	2.80T	2.99T	3.10T	3.33T	3.56T
231	SANASA DEVELOPMENT BANK PLC	68.10B	79.48B	88.72B	105.98B	115.79B
232	SECURITY BANK CORP	374.04B	421.33B	454.53B	460.49B	466.77B
233	SENSHU IKEDA HOLDINGS INC	3.82T	3.90T	3.92T	3.97T	4.30T
234	SEVEN BANK LTD	19.83B	22.72B	22.69B	23.28B	24.33B
235	SEYLAN BANK PLC	286.47B	336.78B	389.99B	409.30B	465.91B
236	SHENGJING BANK CO LTD-H	279.51B	378.44B	459.25B	555.02B	608.12B
237	SHIGA BANK LTD/THE	3.47T	3.63T	3.79T	3.87T	4.01T
238	SHIKOKU BANK LTD/THE	1.69T	1.68T	1.78T	1.79T	1.89T
239	SHIMANE BANK LTD/ THE	261.84B	266.74B	288.00B	285.56B	308.22B
240	SHIMIZU BANK LTD/THE	1.07T	1.09T	1.12T	1.15T	1.21T
241	SHINHAN FINANCIAL GROUP LTD	277.88T	302.33T	325.93T	359.28T	392.30T
242	SHINKIN CENTRAL BANK CLASS-A	8.02T	6.97T	7.06T	8.55T	8.47T
243	SHINSEI BANK LTD	4.85T	4.93T	5.02T	5.18T	5.32T
244	SHIZUOKA FINANCIAL GROUP INC	7.94T	8.27T	8.54T	8.95T	9.32T
245	SINOPAC FINANCIAL HOLDINGS	921.99B	966.78B	1.05T	1.20T	1.26T

No	Total Loans					
	Nama Bank	2017	2018	2019	2020	2021
246	SONERI BANK LTD	172.77B	194.83B	212.52B	172.69B	173.44B
247	SOUTH INDIAN BANK LTD	468.40B	551.04B	636.32B	655.20B	594.18B
248	STANDARD CHARTERED BANK PK	157.26B	187.16B	235.27B	199.75B	255.90B
249	STATE BANK OF INDIA	19.78T	20.74T	23.34T	24.72T	25.92T
250	SUMITOMO MITSUI TRUST HOLDIN	28.06T	28.22T	29.06T	29.74T	30.53T
251	SURUGA BANK LTD	3.26T	3.25T	2.91T	2.51T	2.32T
252	TAICHUNG COMMERCIAL BANK	438.86B	460.71B	443.26B	464.06B	488.20B
253	TAIKO BANK LTD/THE	992.30B	1.03T	1.05T	1.06T	1.08T
254	TAIPEI STAR BANK	47.00B	47.96B	50.23B	51.17B	53.82B
255	TAISHIN FINANCIAL HOLDING	1.03T	1.09T	1.22T	1.33T	1.42T
256	TAIWAN BUSINESS BANK	1.13T	1.09T	1.15T	1.23T	1.32T
257	TAIWAN COOPERATIVE FINANCIAL	2.04T	2.10T	2.23T	2.32T	2.48T
258	THE SHANGHAI COMMERCIAL & SA	943.75B	1.05T	1.13T	1.15T	1.13T
259	TIEN PHONG COMMERCIAL JOINT	63.42T	77.19T	95.64T	119.99T	141.23T
260	TISCO FINANCIAL GROUP PCL	251.38B	240.65B	242.83B	224.81B	202.95B
261	TMBTHANACHART BANK PCL	643.37B	685.71B	1.39T	1.40T	1.38T
262	TOCHIGI BANK LTD/THE	1.88T	1.89T	1.93T	1.95T	1.96T
263	TOHO BANK LTD/THE	3.23T	3.26T	3.56T	3.86T	3.78T
264	TOHOKU BANK LTD/THE	522.30B	550.57B	569.46B	588.16B	630.04B
265	TOKYO KIRABOSHI FINANCIAL GR	3.63T	3.69T	3.70T	3.77T	3.94T
266	TOMATO BANK LTD	963.35B	979.72B	986.38B	952.74B	988.79B
267	TOMONY HOLDINGS INC	2.53T	2.68T	2.81T	2.91T	3.09T
268	TOTTORI BANK LTD/THE	738.86B	763.08B	774.68B	778.45B	829.46B
269	TOWA BANK LTD/THE	1.38T	1.41T	1.43T	1.46T	1.50T
270	TSUKUBA BANK LTD	1.68T	1.64T	1.65T	1.70T	1.82T
271	UCO BANK	1.30T	1.23T		1.01T	1.11T
272	UNION BANK OF COLOMBO PLC	89.32B	85.45B	87.40B	76.92B	78.72B
273	UNION BANK OF TAIWAN	320.32B	329.06B	389.06B	427.73B	498.85B
274	UNITED BANK LTD	709.74B	815.57B	762.06B	691.20B	849.21B
275	UNITED OVERSEAS BANK LTD	236.03B	261.71B	268.68B	281.39B	310.80B
276	VIETNAM EXPORT-IMPORT COMMER	101.32T	104.04T	113.25T	100.77T	114.67T
277	VIETNAM INTERNATIONAL JSB	79.86T	96.14T	129.20T	169.52T	201.52T
278	VIETNAM JS COMMERCIAL BANK F	790.69T	864.93T	935.27T	1015.33T	1130.67T
279	VIETNAM PROSPERITY JSC BANK	182.67T	221.96T	257.18T	290.82T	355.28T
280	VIETNAM TECHNOLOGICAL & COMM	160.85T	159.94T	230.80T	277.52T	347.34T

No	Total Loans					
	Nama Bank	2017	2018	2019	2020	2021
281	WESTPAC BANKING CORP	687.78B	712.50B	718.38B	698.66B	714.37B
282	YAMAGATA BANK LTD/THE	1.68T	1.73T	1.70T	1.72T	1.74T
283	YAMAGUCHI FINANCIAL GROUP IN	6.77T	7.18T	7.43T	7.67T	7.92T
284	YAMANASHI CHUO BANK LTD/THE	1.54T	1.62T	1.71T	1.80T	1.99T
285	ZHEJIANG SHAOXING RUIFENG -A	46.72B	53.15B	63.85B	76.63B	85.03B
286	ZHONGYUAN BANK CO LTD-H	198.90B	254.37B	299.20B	357.03B	388.16B

Lampiran 3 Data Variabel Dependen ROA Bank Konvensional

Nama Bank	ROA				
	2017	2018	2019	2020	2021
77 BANK LTD/THE	0.19%	0.21%	0.20%	0.21%	0.18%
AGRICULTURAL BANK OF CHINA-H	0.95%	0.93%	0.89%	0.83%	0.86%
AICHI BANK LTD/THE	0.17%	0.14%	0.15%	0.09%	0.12%
AKITA BANK LTD/THE	0.16%	0.15%	0.13%	0.10%	0.08%
ALLO BANK INDONESIA TBK PT	0.46%	-	-1.53%	1.45%	5.32%
AMMB HOLDINGS BHD	0.99%	0.83%	1.01%	0.82%	2.25%
AN BINH COMMERCIAL JOINT STO	0.62%	0.82%	1.04%	1.02%	1.31%
AOZORA BANK LTD	0.96%	0.91%	0.71%	0.53%	0.52%
ASIA COMMERCIAL BANK	0.82%	1.67%	1.69%	1.86%	1.98%
ASKARI BANK LTD	0.80%	0.65%	0.91%	1.18%	0.86%
AU SMALL FINANCE BANK LTD	10.24%	2.04%	1.48%	1.81%	2.50%
AUST AND NZ BANKING GROUP	0.71%	0.70%	0.62%	0.35%	0.61%
AWA BANK LTD/THE	0.39%	0.37%	0.33%	0.33%	0.23%
AXIS BANK LTD	0.68%	0.07%	0.66%	0.21%	0.74%
BAC A COMMERCIAL JSC	0.72%	0.72%	0.73%	0.52%	0.61%
BANGKOK BANK PUBLIC CO LTD	1.10%	1.14%	1.13%	0.49%	0.65%
BANK BTPN TBK PT	1.31%	1.87%	1.82%	0.96%	1.42%
BANK BUMI ARTA TBK PT	1.27%	1.30%	0.69%	0.46%	0.55%
BANK CAPITAL INDONESIA TBK	0.56%	0.62%	0.09%	0.31%	0.16%
BANK CENTRAL ASIA TBK PT	3.27%	3.28%	3.28%	2.72%	2.73%
BANK CHINA CONSTRUCTION BANK	0.36%	0.57%	0.45%	0.23%	0.31%
BANK CIMB NIAGA TBK PT	1.17%	1.31%	1.35%	0.72%	1.39%
BANK DANAMON INDONESIA TBK	2.09%	2.15%	2.14%	0.51%	0.80%
BANK FOR FOREIGN TRADE JSC	1.00%	1.38%	1.62%	1.45%	1.60%
BANK FOR INVESTMENT AND DEVE	0.61%	0.58%	0.60%	0.47%	0.64%
BANK GANESHA TBK PT	1.16%	0.12%	0.25%	0.06%	0.16%
BANK JAGO TBK PT	-1.08%	-	-12.28%	-10.83%	1.19%
BANK JTRUST INDONESIA TBK PT	0.73%	-	0.28%	-2.89%	2.37%
BANK MANDIRI PERSERO TBK PT	1.91%	2.15%	2.18%	1.17%	1.72%
BANK MASPION INDONESIA TBK P	1.20%	1.11%	0.84%	0.76%	0.66%
Nama Bank	ROA				
	2017	2018	2019	2020	2021

BANK MAYBANK INDONESIA TBK	1.06%	1.25%	1.06%	0.74%	0.96%
BANK MEGA TBK PT	1.70%	1.93%	2.17%	2.82%	3.27%
BANK MESTIKA DHARMA TBK PT	2.35%	2.22%	1.98%	2.41%	3.45%
BANK NEGARA INDONESIA PERSER	2.08%	1.98%	1.86%	0.38%	1.17%
BANK OCBC NISP TBK PT	1.49%	1.61%	1.66%	1.09%	1.20%
BANK OF AYUDHYA PCL	1.17%	1.16%	1.44%	0.93%	1.32%
BANK OF BARODA	0.26%	-0.26%	0.14%	0.09%	0.13%
BANK OF CHINA LTD-H	0.92%	0.88%	0.85%	0.82%	0.85%
BANK OF CHONGQING CO LTD-H	0.94%	0.86%	0.88%	0.83%	0.79%
BANK OF COMMUNICATIONS CO-H	0.81%	0.79%	0.80%	0.76%	0.78%
BANK OF EAST ASIA LTD	1.19%	0.79%	0.38%	0.41%	0.59%
BANK OF GANSU CO LTD-H	1.30%	1.15%	0.15%	0.16%	0.16%
BANK OF IWATE LTD/THE	0.29%	0.16%	0.12%	0.11%	0.08%
BANK OF JINZHOU CO LTD-H	1.42%	-0.59%	-0.11%	0.05%	0.16%
BANK OF KAOHSIUNG	0.17%	0.18%	0.29%	0.28%	0.32%
BANK OF KHYBER	0.79%	0.20%	0.49%	0.72%	0.34%
BANK OF KOCHI LTD/THE	0.21%	0.16%	0.09%	0.12%	0.07%
BANK OF KYOTO LTD/THE	0.22%	0.21%	0.33%	0.21%	0.15%
BANK OF MAHARASHTRA	-0.85%	-0.70%	-2.97%	0.24%	0.31%
BANK OF NAGOYA LTD/THE	0.16%	0.15%	0.16%	0.12%	0.24%
BANK OF PUNJAB	-0.57%	1.11%	1.03%	0.69%	1.07%
BANK OF QINGDAO CO LTD-H	0.65%	0.65%	0.66%	0.57%	0.60%
BANK OF QUEENSLAND LTD	0.69%	0.64%	0.55%	0.20%	0.50%
BANK OF SAGA LTD/THE	0.13%	0.28%	0.11%	0.10%	0.09%
BANK OF THE PHILIPPINE ISLAN	1.24%	1.16%	1.34%	0.96%	1.03%
BANK OF THE RYUKYUS LTD	0.29%	0.38%	0.26%	0.21%	0.10%
BANK OF TIANJIN CO LTD-H	0.58%	0.61%	0.68%	0.63%	0.45%
BANK OF TOYAMA LTD/THE	0.25%	0.27%	0.28%	0.14%	0.11%
BANK OF ZHENGZHOU CO LTD-H	1.07%	0.68%	0.68%	0.60%	0.57%
BANK OKE INDONESIA TBK PT	0.42%	0.89%	-0.35%	0.14%	0.25%
BANK PAN INDONESIA TBK PT	1.17%	1.48%	1.59%	1.45%	0.98%
BANK PEMBANGUNAN DAERAH BA-A	-1.18%	-1.17%	-1.56%	-4.59%	-3.74%
BANK PERMATA TBK PT	0.48%	0.60%	0.95%	0.40%	0.57%
BANK QNB INDONESIA TBK PT	-3.22%	0.06%	0.02%	-2.04%	-8.77%
BANK RAKYAT INDONESIA PERSER	2.72%	2.67%	2.53%	1.27%	1.95%
BANK RAYA INDONESIA TBK PT	1.01%	1.03%	0.20%	0.11%	-13.57%
BANK SINARMAS TBK PT	1.04%	0.17%	0.02%	0.29%	0.26%
BANK TABUNGAN NEGARA PERSERO	1.27%	0.99%	0.07%	0.48%	0.65%
Nama Bank	ROA				
	2017	2018	2019	2020	2021

BANK WOORI SAUDARA INDONESIA	1.76%	1.90%	1.50%	1.43%	1.54%
BDO UNIBANK INC	1.12%	1.15%	1.42%	0.86%	1.22%
BENDIGO AND ADELAIDE BANK	0.61%	0.61%	0.52%	0.26%	0.64%
BNK FINANCIAL GROUP INC	0.43%	0.52%	0.55%	0.47%	0.65%
BPD JAWA BARAT DAN BANTEN TB	1.12%	1.32%	1.28%	1.28%	1.36%
BPD JAWA TIMUR TBK PT	2.45%	2.21%	1.97%	1.86%	1.65%
BRAC BANK LTD	1.80%	1.66%	1.28%	1.01%	1.11%
CANARA BANK	0.23%	-0.64%	0.09%	-0.27%	0.30%
CHANG HWA COMMERCIAL BANK	0.60%	0.61%	0.55%	0.32%	0.36%
CHIBA BANK LTD/THE	0.38%	0.38%	0.34%	0.31%	0.30%
CHIBA KOGYO BANK LTD/THE	0.24%	0.25%	0.19%	0.16%	0.16%
CHIKUHO BANK LTD/THE	0.13%	0.16%	0.11%	0.10%	0.14%
CHINA BANKING CORP	1.08%	1.00%	1.10%	1.21%	1.40%
CHINA CITIC BANK CORP LTD-H	0.73%	0.76%	0.75%	0.69%	0.72%
CHINA CONSTRUCTION BANK-H	1.12%	1.12%	1.10%	1.01%	1.04%
CHINA EVERBRIGHT BANK CO-A	0.78%	0.80%	0.82%	0.75%	0.77%
CHINA MERCHANTS BANK-A	1.15%	1.24%	1.31%	1.23%	1.36%
CHINA MINSHENG BANKING-A	0.84%	0.85%	0.85%	0.50%	0.49%
CHINA ZHESHANG BANK CO LTD-H	0.76%	0.72%	0.75%	0.64%	0.58%
CHONGQING RURAL COMMERCIAL-H	1.05%	0.98%	0.99%	0.78%	0.80%
CHUGOKU BANK LTD/THE	0.25%	0.25%	0.19%	0.15%	0.17%
CHUKYO BANK LTD/THE	0.19%	0.16%	0.18%	0.12%	0.11%
CITIC LTD	0.60%	0.67%	0.68%	0.63%	0.69%
CITY UNION BANK LTD	1.50%	1.57%	1.60%	1.00%	1.15%
COMMONWEALTH BANK OF AUSTRAL	1.04%	0.96%	0.88%	0.97%	0.97%
CSB BANK LTD	-0.37%	-0.82%	-1.22%	0.07%	1.04%
CTBC FINANCIAL HOLDING CO LT	0.73%	0.65%	0.72%	0.67%	0.79%
DAH SING BANKING GROUP LTD	1.03%	1.10%	0.95%	0.61%	0.67%
DAH SING FINANCIAL HOLDINGS	2.41%	0.83%	0.70%	0.46%	0.51%
DAISHI HOKUETSU FINANCIAL GR	0.21%	0.24%	0.76%	0.14%	0.12%
DAITO BANK LTD/THE	0.18%	0.16%	0.16%	0.13%	0.11%
DBS GROUP HOLDINGS LTD	0.87%	1.04%	1.13%	0.77%	1.02%
DCB BANK LTD	0.93%	0.90%	0.99%	0.91%	0.86%
DFCC BANK PLC	1.39%	0.85%	0.56%	0.63%	0.74%
DGB FINANCIAL GROUP INC	0.55%	0.63%	0.45%	0.44%	0.61%
DHANLAXMI BANK LTD	0.10%	-0.20%	0.10%	0.55%	0.29%
DUTCH BANGLA BANK LTD	0.85%	1.28%	1.13%	1.25%	1.09%

Nama Bank	ROA				
	2017	2018	2019	2020	2021
E.SUN FINANCIAL HOLDING CO	0.75%	0.78%	0.84%	0.66%	0.66%
EHIME BANK LTD/THE	0.22%	0.24%	0.22%	0.22%	0.20%
ENTIE COMMERCIAL BANK	0.69%	0.71%	0.67%	0.70%	0.72%
FAR EASTERN INTL BANK	0.50%	0.59%	0.57%	0.38%	0.42%
FEDERAL BANK LTD	0.82%	0.73%	0.88%	0.92%	0.86%
FIDEA HOLDINGS CO LTD	0.16%	0.15%	0.14%	0.05%	0.11%
FIRST BANK OF TOYAMA LTD/THE	0.42%	0.40%	0.27%	0.16%	0.16%
FIRST FINANCIAL HOLDING CO	0.60%	0.62%	0.63%	0.50%	0.55%
FUKUI BANK LTD/THE	0.17%	0.15%	0.12%	0.07%	0.08%
FUKUOKA CHUO BANK LTD/THE	0.14%	0.17%	0.09%	0.10%	0.10%
FUKUOKA FINANCIAL GROUP INC	-0.31%	0.26%	0.25%	0.48%	0.17%
FUKUSHIMA BANK LTD/THE	0.16%	-0.41%	0.07%	0.05%	-0.22%
GUANGZHOU RURAL COMMERCIAL-H	0.82%	0.87%	0.91%	0.53%	0.29%
GUNMA BANK LTD/THE	0.34%	0.35%	0.29%	0.27%	0.14%
HACHIJUNI BANK LTD/THE	0.31%	0.29%	0.23%	0.21%	0.20%
HALYK SAVINGS BANK-KAZAKHSTN	2.44%	2.85%	3.68%	3.59%	4.11%
HANG SENG BANK LTD	1.40%	1.59%	1.53%	0.97%	0.78%
HARBIN BANK CO LTD-H	0.95%	0.94%	0.59%	0.13%	0.04%
HDBANK	1.03%	1.40%	1.62%	1.55%	1.75%
HDFC BANK LIMITED	1.84%	1.86%	1.86%	1.90%	1.88%
HIROGIN HOLDINGS INC	0.37%	0.29%	0.28%	0.26%	0.21%
HOKKOKU FINANCIAL HOLDINGS I	0.26%	0.22%	0.18%	0.14%	0.13%
HOKUHOKU FINANCIAL GROUP INC	0.23%	0.17%	0.19%	0.15%	0.14%
HONG LEONG FINANCIAL GROUP	0.70%	0.85%	0.82%	0.76%	0.86%
HOWA BANK LTD/THE	0.12%	0.11%	0.20%	0.05%	0.16%
HUA NAN FINANCIAL HOLDINGS C	0.47%	0.56%	0.59%	0.30%	0.52%
HUIZHANG BANK CORP LTD-H	0.92%	0.89%	0.90%	0.80%	0.86%
HYAKUGO BANK LTD/THE	0.17%	0.21%	0.18%	0.18%	0.19%
HYAKUJUSHI BANK LTD/THE	0.20%	0.21%	0.12%	0.16%	0.05%
ICICI BANK LTD	1.07%	0.73%	0.36%	0.73%	1.25%
IDBI BANK LTD	-1.36%	-2.28%	-4.46%	-4.13%	0.51%
IDFC FIRST BANK LTD	1.04%	0.74%	-1.30%	-1.80%	0.31%
IND & COMM BK OF CHINA-A	1.14%	1.11%	1.08%	1.00%	1.02%
INDIAN BANK	0.69%	0.56%	0.14%	0.29%	0.67%
INDIAN OVERSEAS BANK	-1.31%	-2.54%	-1.50%	-3.34%	0.31%
INDUSIND BANK LTD	1.78%	1.80%	1.32%	1.52%	0.87%
INDUSTRIAL BANK CO LTD -A	0.92%	0.92%	0.95%	0.89%	1.00%

Nama Bank	ROA				
	2017	2018	2019	2020	2021
INDUSTRIAL BANK OF KOREA	0.57%	0.62%	0.53%	0.45%	0.64%
INTL FINANCE INVESTMENT COMM	1.05%	0.61%	0.93%	0.33%	0.66%
IYO BANK LTD/THE	0.33%	0.34%	0.26%	0.25%	0.22%
JAMMU & KASHMIR BANK LTD	-2.01%	0.00%	0.01%	-1.13%	0.37%
JAPAN POST BANK CO LTD	0.15%	0.17%	0.13%	0.13%	0.13%
JB FINANCIAL GROUP CO LTD	0.40%	0.51%	0.73%	0.72%	0.92%
JEJU BANK	0.47%	0.48%	0.46%	0.28%	0.27%
JIANGSU CHANGSHU RURAL COM-A	0.92%	0.95%	1.02%	0.92%	0.96%
JIANGXI BANK CO LTD-H	0.84%	0.69%	0.47%	0.41%	0.43%
JILIN JIUTAI RURAL COMMERC-H	0.67%	0.56%	0.62%	0.59%	0.52%
JIMOTO HOLDINGS INC	0.18%	0.12%	0.06%	0.07%	-0.12%
JINSHANG BANK CO LTD-H	0.65%	0.60%	0.62%	0.60%	0.59%
JUROKU FINANCIAL GROUP INC	0.16%	0.16%	0.17%	0.20%	0.21%
KAKAOBANK CORP	-3.41%	-0.23%	0.08%	0.46%	0.65%
KARNATAKA BANK LTD	0.75%	0.48%	0.64%	0.53%	0.57%
KARUR VYSYA BANK LTD	1.00%	0.54%	0.31%	0.34%	0.50%
KASIKORNBANK PCL	1.20%	1.27%	1.20%	0.85%	0.98%
KB FINANCIAL GROUP INC	0.82%	0.67%	0.66%	0.61%	0.69%
KEIYO BANK LTD/THE	0.26%	0.26%	0.22%	0.11%	0.14%
KIATNAKIN PHATRA BANK PCL	2.33%	2.14%	1.94%	1.52%	1.58%
KIEN LONG COMMERCIAL JOINT S	0.60%	0.58%	0.14%	0.23%	1.09%
KINA SECURITIES LTD	1.78%	3.23%	2.61%	2.41%	2.00%
KING'S TOWN BANK	2.18%	1.04%	1.21%	1.81%	1.68%
KITA-NIPPON BANK LTD/THE	0.19%	0.11%	0.09%	0.09%	0.10%
KIYO BANK LTD/THE	0.24%	0.25%	0.25%	0.29%	0.26%
KOTAK MAHINDRA BANK LTD	1.91%	2.02%	1.97%	2.05%	2.17%
KRUNG THAI BANK PUB CO LTD	0.81%	1.02%	1.02%	0.53%	0.63%
KYUSHU FINANCIAL GROUP INC	0.16%	0.20%	0.22%	0.17%	0.13%
LH FINANCIAL GROUP PCL	1.17%	1.30%	1.32%	0.84%	0.54%
LIEN VIET POST JSC	0.90%	0.57%	0.85%	0.84%	1.08%
LUZHOU BANK CO LTD-H	1.00%	0.86%	0.73%	0.55%	0.58%
MCB BANK LTD	1.78%	1.37%	1.49%	1.68%	1.55%
MEBUKI FINANCIAL GROUP INC	1.43%	0.26%	0.27%	0.21%	0.18%
MEGA FINANCIAL HOLDING CO LT	0.75%	0.79%	0.80%	0.66%	0.64%
METROPOLITAN BANK & TRUST	0.92%	1.02%	1.20%	0.56%	0.89%
MILITARY COMMERCIAL JOINT	1.23%	1.81%	2.02%	1.82%	2.30%

Nama Bank	ROA				
	2017	2018	2019	2020	2021
MINAMI-NIPPON BANK LTD/THE	0.25%	0.10%	0.10%	0.08%	0.21%
MIYAZAKI BANK LTD/THE	0.32%	0.30%	0.32%	0.22%	0.23%
MIYAZAKI TAIYO BANK LTD/THE	0.43%	0.18%	0.15%	0.15%	0.16%
MUSASHINO BANK LTD/THE	0.22%	0.24%	0.12%	0.17%	0.16%
MYSTATE LTD	0.65%	0.62%	0.57%	0.51%	0.58%
NAGANO BANK LTD/THE	0.20%	0.17%	0.12%	0.12%	0.10%
NANTO BANK LTD/THE	0.22%	0.23%	0.19%	0.06%	0.18%
NATIONAL AUSTRALIA BANK LTD	0.68%	0.70%	0.58%	0.30%	0.71%
NATIONAL BANK OF PAKISTAN	1.03%	0.75%	0.56%	0.99%	0.83%
NATIONAL COMMERCIAL CITIZEN	0.03%	0.05%	0.06%	0.00%	0.00%
NATIONAL DEVELOPMENT BANK PL	0.96%	1.18%	0.94%	0.88%	1.03%
NATIONS TRUST BANK PLC	1.41%	1.25%	1.14%	1.22%	1.87%
NORTH PACIFIC BANK LTD	0.19%	0.15%	0.15%	0.08%	0.09%
O-BANK CO LTD	0.21%	0.17%	0.20%	0.20%	0.32%
OGAKI KYORITSU BANK LTD/THE	0.22%	0.17%	0.12%	0.09%	0.12%
OITA BANK LTD/THE	0.24%	0.19%	0.18%	0.15%	0.10%
OKINAWA FINANCIAL GROUP INC	0.27%	0.31%	0.32%	0.24%	0.21%
ORIENT COMMERCIAL JOINT STOC	1.10%	1.91%	2.37%	2.61%	2.61%
OVERSEA-CHINESE BANKING CORP	0.94%	0.98%	1.02%	0.71%	0.91%
PAN ASIA BANKING CORP PLC	1.04%	1.05%	1.14%	1.24%	1.68%
PHILIPPINE NATIONAL BANK	1.03%	1.04%	0.91%	0.22%	2.61%
PING AN BANK CO LTD-A	0.75%	0.74%	0.77%	0.69%	0.77%
POSTAL SAVINGS BANK OF CHI-H	0.55%	0.56%	0.62%	0.60%	0.64%
PROCREA HOLDINGS INC	0.16%	0.15%	0.11%	0.04%	0.06%
PUBLIC BANK BERHAD	1.41%	1.37%	1.29%	1.10%	1.24%
PUBLIC FINANCIAL HLDG LTD	1.11%	1.12%	1.03%	0.88%	1.12%
PUNJAB & SIND BANK	0.20%	-0.71%	-0.49%	-0.95%	-2.59%
PUNJAB NATIONAL BANK	0.12%	-1.60%	-1.22%	0.05%	0.24%
PUREUN MUTUAL SAVINGS BANK	2.00%	2.35%	2.41%	2.11%	2.13%
RESONA HOLDINGS INC	0.33%	0.48%	0.32%	0.25%	0.19%
RHB BANK BHD	0.84%	0.97%	0.99%	0.77%	0.93%
RIZAL COMMERCIAL BANKING	0.80%	0.72%	0.76%	0.65%	0.82%
SAIGON - HANOI COMMERCIAL	0.58%	0.55%	0.70%	0.67%	1.09%
SAIGON THUONG TIN COMMERCIAL	0.34%	0.46%	0.57%	0.57%	0.67%
SAMPATH BANK PLC	1.68%	1.42%	1.20%	0.79%	1.16%
SAN-IN GODO BANK LTD/THE	0.25%	0.25%	0.24%	0.19%	0.16%

Nama Bank	ROA				
	2017	2018	2019	2020	2021
SANASA DEVELOPMENT BANK PLC	0.68%	0.40%	0.25%	0.71%	0.66%
SECURITY BANK CORP	1.48%	1.18%	1.30%	1.03%	1.02%
SENSHU IKEDA HOLDINGS INC	0.22%	0.15%	0.11%	0.07%	0.08%
SEVEN BANK LTD	2.68%	2.56%	1.22%	2.35%	2.27%
SEYLAN BANK PLC	1.25%	0.71%	0.76%	0.57%	0.80%
SHENGJING BANK CO LTD-H	0.78%	0.51%	0.54%	0.12%	0.04%
SHIGA BANK LTD/THE	0.28%	0.24%	0.24%	0.20%	0.16%
SHIKOKU BANK LTD/THE	0.30%	0.24%	0.20%	0.10%	0.21%
SHIMANE BANK LTD/ THE	0.24%	0.15%	0.09%	-0.53%	0.07%
SHIMIZU BANK LTD/THE	0.19%	0.15%	0.16%	-0.24%	0.13%
SHINHAN FINANCIAL GROUP LTD	0.71%	0.71%	0.67%	0.59%	0.64%
SHINKIN CENTRAL BANK CLASS-A	0.12%	0.12%	0.11%	0.10%	0.07%
SHINSEI BANK LTD	0.56%	0.55%	0.55%	0.46%	0.43%
SHIZUOKA BANK LTD/THE	0.26%	0.44%	0.40%	0.32%	0.33%
SIAM COMMERCIAL BANK PUB CO	1.45%	1.29%	1.31%	0.87%	1.08%
SINOPAC FINANCIAL HOLDINGS	0.55%	0.59%	0.73%	0.62%	0.72%
SONERI BANK LTD	0.55%	0.50%	0.46%	0.52%	0.54%
SOUTH INDIAN BANK LTD	0.57%	0.43%	0.28%	0.11%	0.06%
STANDARD CHARTERED BANK PK	1.66%	2.05%	2.68%	1.96%	1.76%
STATE BANK OF INDIA	0.01%	-0.13%	0.06%	0.49%	0.50%
SUMITOMO MITSUI TRUST HOLDIN	0.20%	0.23%	0.28%	0.29%	0.24%
SURUGA BANK LTD	0.96%	0.16%	-2.46%	0.73%	0.61%
TAICHUNG COMMERCIAL BANK	0.56%	0.59%	0.63%	0.57%	0.64%
TAIKO BANK LTD/THE	0.22%	0.24%	0.17%	0.07%	0.10%
TAIPEI STAR BANK	0.23%	0.22%	0.23%	0.24%	0.24%
TAISHIN FINANCIAL HOLDING	0.80%	0.75%	0.76%	0.69%	0.86%
TAIWAN BUSINESS BANK	0.33%	0.48%	0.40%	0.27%	0.27%
TAIWAN COOPERATIVE FINANCIAL	0.42%	0.45%	0.48%	0.42%	0.48%
THANACHART CAPITAL PCL	0.70%	0.75%	1.77%	4.42%	3.73%
THE SHANGHAI COMMERCIAL & SA	0.73%	0.76%	0.74%	0.64%	0.67%
TIEN PHONG COMMERCIAL JOINT	0.84%	1.39%	2.06%	1.89%	1.93%
TISCO FINANCIAL GROUP PCL	2.12%	2.32%	2.42%	2.11%	2.61%
TOCHIGI BANK LTD/THE	0.27%	0.16%	0.05%	0.06%	0.07%
TOHO BANK LTD/THE	0.12%	0.12%	0.06%	0.05%	-0.07%
TOHOKU BANK LTD/THE	0.20%	0.07%	0.11%	0.13%	0.12%
TOKYO KIRABOSHI FINANCIAL GR	0.48%	0.07%	0.09%	0.14%	0.07%

Nama Bank	ROA				
	2017	2018	2019	2020	2021
TOMATO BANK LTD	0.15%	0.12%	0.14%	0.11%	0.12%
TOMONY HOLDINGS INC	0.77%	0.30%	0.26%	0.21%	0.24%
TOTTORI BANK LTD/THE	0.13%	0.11%	0.09%	0.09%	0.10%
TOWA BANK LTD/THE	0.39%	0.49%	0.21%	0.13%	0.10%
TSUKUBA BANK LTD	0.16%	0.13%	0.04%	0.05%	0.07%
UCO BANK	-0.78%	-1.98%	-1.94%	-1.04%	0.07%
UNION BANK OF COLOMBO PLC	0.45%	0.39%	0.58%	0.49%	0.66%
UNION BANK OF TAIWAN	0.50%	0.49%	0.50%	0.47%	0.56%
UNITED BANK LTD	1.37%	0.75%	0.95%	0.99%	1.22%
UNITED OVERSEAS BANK LTD	0.97%	1.07%	1.10%	0.70%	0.91%
VIETNAM EXPORT-IMPORT COMMER	0.59%	0.44%	0.54%	0.65%	0.59%
VIETNAM INTERNATIONAL JSB	0.99%	1.67%	2.02%	2.16%	2.31%
VIETNAM JS COMMERCIAL BANK F	0.73%	0.47%	0.79%	1.06%	0.98%
VIETNAM PROSPERITY JSC BANK	2.54%	2.45%	2.36%	2.62%	2.43%
VIETNAM TECHNOLOGICAL & COMM	2.55%	2.87%	2.86%	2.99%	3.58%
WESTPAC BANKING CORP	0.94%	0.94%	0.76%	0.25%	0.59%
YAMAGATA BANK LTD/THE	0.21%	0.19%	0.15%	0.10%	0.10%
YAMAGUCHI FINANCIAL GROUP IN	0.31%	0.32%	0.22%	0.24%	0.22%
YAMANASHI CHUO BANK LTD/THE	0.22%	0.15%	0.14%	0.11%	0.08%
ZHEJIANG SHAOXING RUIFENG -A	0.74%	0.91%	0.97%	0.92%	0.95%
ZHONGYUAN BANK CO LTD-H	0.80%	0.42%	0.48%	0.45%	0.47%

Data Penelitian Variabel Dependen ROE untuk Bank Konvensional

Nama Bank	ROE				
	2017	2018	2019	2020	2021
77 BANK LTD/THE	3.56%	3.82%	3.61%	3.90%	3.43%
AGRICULTURAL BANK OF CHINA-H	14.57%	13.50%	12.70%	11.36%	14.47%
AICHI BANK LTD/THE	2.28%	1.88%	2.05%	1.36%	1.91%
AKITA BANK LTD/THE	2.79%	2.73%	2.33%	1.82%	1.59%
ALLO BANK INDONESIA TBK PT	2.52%	-31.70%	-11.49%	11.44%	23.33%
AMMB HOLDINGS BHD	8.49%	6.96%	8.80%	7.39%	-23.04%
AN BINH COMMERCIAL JOINT STO	8.00%	10.71%	13.60%	13.34%	15.12%
AOZORA BANK LTD	10.65%	10.08%	8.17%	6.42%	6.28%
ASIA COMMERCIAL BANK	13.08%	26.92%	24.23%	23.99%	23.53%
ASKARI BANK LTD	15.74%	13.41%	18.52%	22.29%	17.57%
AU SMALL FINANCE BANK LTD	55.01%	13.68%	11.12%	15.06%	21.98%
AUST AND NZ BANKING GROUP	10.97%	10.83%	9.92%	5.86%	9.86%
AWA BANK LTD/THE	4.93%	4.49%	4.06%	4.26%	3.12%
AXIS BANK LTD	7.19%	0.76%	7.63%	2.40%	7.58%
BAC A COMMERCIAL JSC	9.89%	10.06%	10.06%	7.27%	8.34%
BANGKOK BANK PUBLIC CO LTD	8.46%	8.67%	8.52%	3.92%	5.63%
BANK BTPN TBK PT	7.54%	10.77%	10.84%	5.73%	8.18%
BANK BUMI ARTA TBK PT	6.73%	6.50%	3.39%	2.31%	2.37%
BANK CAPITAL INDONESIA TBK	6.33%	7.36%	1.05%	3.86%	1.85%
BANK CENTRAL ASIA TBK PT	19.13%	18.27%	17.54%	15.13%	16.23%
BANK CHINA CONSTRUCTION BANK	2.06%	3.62%	2.97%	1.13%	1.31%
BANK CIMB NIAGA TBK PT	8.37%	9.10%	8.80%	4.77%	9.71%
BANK DANAMON INDONESIA TBK	9.87%	9.81%	9.45%	2.29%	3.59%
BANK FOR FOREIGN TRADE JSC	14.28%	22.51%	22.81%	18.96%	19.56%
BANK FOR INVESTMENT AND DEVE	11.58%	11.32%	12.06%	7.71%	10.97%
BANK GANESHA TBK PT	4.68%	0.50%	1.05%	0.28%	0.66%
BANK JAGO TBK PT	-6.10%	-18.29%	-30.62%	-19.81%	1.81%
BANK JTRUST INDONESIA TBK PT	8.48%	-28.37%	3.31%	-31.08%	-21.71%
BANK MANDIRI PERSERO TBK PT	13.01%	14.38%	14.25%	8.53%	14.23%
BANK MASPION INDONESIA TBK P	6.11%	6.01%	4.92%	5.33%	6.13%
BANK MAYBANK INDONESIA TBK	9.14%	9.71%	7.23%	4.77%	5.97%
BANK MEGA TBK PT	10.26%	11.91%	13.66%	17.83%	21.46%
BANK MESTIKA DHARMA TBK PT	9.15%	8.62%	7.54%	8.70%	12.52%
BANK NEGARA INDONESIA PERSER	14.66%	14.53%	13.34%	2.82%	9.32%
BANK OCBC NISP TBK PT	10.54%	11.42%	11.28%	7.31%	8.11%
BANK OF AYUDHYA PCL	10.71%	10.61%	12.76%	8.25%	11.17%

Nama Bank	ROE				
	2017	2018	2019	2020	2021
BANK OF BARODA	4.24%	-4.21%	2.17%	1.42%	1.95%
BANK OF CHINA LTD-H	12.23%	11.91%	11.41%	10.60%	11.23%
BANK OF CHONGQING CO LTD-H	14.95%	12.77%	12.95%	12.23%	12.02%
BANK OF COMMUNICATIONS CO-H	10.89%	11.36%	10.88%	9.72%	10.17%
BANK OF EAST ASIA LTD	10.42%	6.39%	2.75%	2.90%	5.25%
BANK OF GANSU CO LTD-H	22.47%	16.44%	2.04%	1.99%	1.80%
BANK OF IWATE LTD/THE	5.19%	2.75%	2.07%	1.95%	1.49%
BANK OF JINZHOU CO LTD-H	21.03%	11.21%	-2.07%	0.78%	2.19%
BANK OF KAOHSIUNG	3.39%	3.35%	5.18%	4.82%	5.43%
BANK OF KHYBER	11.35%	3.44%	10.08%	13.46%	6.43%
BANK OF KOCHI LTD/THE	3.75%	2.84%	1.39%	2.17%	1.26%
BANK OF KYOTO LTD/THE	2.65%	2.29%	3.56%	2.42%	1.69%
BANK OF MAHARASHTRA	16.61%	12.68%	59.73%	4.75%	4.92%
BANK OF NAGOYA LTD/THE	2.65%	2.53%	2.62%	2.01%	4.48%
BANK OF PUNJAB	11.79%	22.40%	19.40%	13.87%	23.19%
BANK OF QINGDAO CO LTD-H	10.73%	10.96%	8.57%	8.53%	10.37%
BANK OF QUEENSLAND LTD	9.55%	8.79%	7.73%	2.84%	7.06%
BANK OF SAGA LTD/THE	2.51%	5.48%	2.13%	2.08%	2.04%
BANK OF THE PHILIPPINE ISLAN	12.96%	10.75%	11.12%	7.79%	8.34%
BANK OF THE RYUKYUS LTD	6.05%	7.76%	4.96%	3.84%	1.97%
BANK OF TIANJIN CO LTD-H	9.13%	9.18%	9.34%	8.32%	5.82%
BANK OF TOYAMA LTD/THE	3.65%	3.84%	3.98%	2.22%	1.78%
BANK OF ZHENGZHOU CO LTD-H	18.74%	11.50%	11.03%	7.93%	8.42%
BANK OKE INDONESIA TBK PT	2.23%	3.09%	-0.94%	0.35%	0.63%
BANK PAN INDONESIA TBK PT	7.36%	8.68%	8.38%	7.25%	4.60%
BANK PEMBANGUNAN DAERAH BA-A	-9.23%	13.52%	22.13%	32.25%	16.30%
BANK PERMATA TBK PT	3.67%	4.10%	6.45%	2.44%	3.43%
BANK QNB INDONESIA TBK PT	21.15%	0.34%	0.11%	-9.59%	38.80%
BANK RAKYAT INDONESIA PERSER	18.52%	18.50%	17.66%	9.24%	12.78%
BANK SINARMAS TBK PT	6.84%	1.04%	0.12%	1.95%	1.90%
BANK TABUNGAN NEGARA PERSERO	14.84%	12.34%	0.88%	7.31%	11.48%
BANK WOORI SAUDARA INDONESIA	8.34%	8.50%	7.41%	7.55%	7.61%
BDO UNIBANK INC	11.00%	10.53%	12.79%	7.44%	10.56%
BENDIGO AND ADELAIDE BANK	8.15%	7.87%	6.70%	3.37%	8.62%

Nama Bank	ROE				
	2017	2018	2019	2020	2021
BNK FINANCIAL GROUP INC	5.65%	6.55%	6.75%	5.72%	8.41%
BPD JAWA BARAT DAN BANTEN TB	12.31%	14.54%	13.42%	14.09%	16.26%
BPD JAWA TIMUR TBK PT	15.43%	15.48%	15.74%	15.65%	14.56%
BRAC BANK LTD	21.25%	17.94%	13.06%	9.96%	10.38%
CANARA BANK	4.05%	-11.04%	1.61%	-5.04%	5.58%
CHANG HWA COMMERCIAL BANK	8.56%	8.39%	7.26%	4.30%	5.23%
CHIBA BANK LTD/THE	5.97%	5.84%	5.33%	5.11%	5.04%
CHIBA KOGYO BANK LTD/THE	4.53%	5.11%	3.26%	3.05%	3.12%
CHIKUHO BANK LTD/THE	2.58%	3.17%	2.17%	2.38%	3.35%
CHINA BANKING CORP	10.28%	9.46%	10.94%	12.00%	13.47%
CHINA CITIC BANK CORP LTD-H	11.63%	11.27%	11.10%	10.15%	10.80%
CHINA CONSTRUCTION BANK-H	14.81%	13.94%	13.16%	12.17%	12.54%
CHINA EVERBRIGHT BANK CO-A	12.15%	11.37%	11.74%	10.65%	10.63%
CHINA MERCHANTS BANK-A	16.54%	16.57%	16.84%	15.73%	17.25%
CHINA MINSHENG BANKING-A	13.81%	12.60%	12.26%	6.82%	6.58%
CHINA ZHESHANG BANK CO LTD-H	15.56%	14.44%	12.21%	10.03%	10.55%
CHONGQING RURAL COMMERCIAL-H	15.43%	13.48%	12.31%	9.28%	9.65%
CHUGOKU BANK LTD/THE	3.93%	4.04%	3.01%	2.27%	2.69%
CHUKYO BANK LTD/THE	3.40%	2.84%	3.13%	2.18%	2.22%
CITIC LTD	8.56%	9.12%	9.37%	8.95%	9.85%
CITY UNION BANK LTD	15.18%	15.31%	15.17%	9.40%	10.64%
COMMONWEALTH BANK OF AUSTRAL	16.13%	14.31%	12.52%	13.61%	13.51%
CSB BANK LTD	-8.06%	-28.25%	-22.12%	0.75%	10.55%
CTBC FINANCIAL HOLDING CO LT	12.41%	11.45%	12.25%	10.78%	12.87%
DAH SING BANKING GROUP LTD	9.12%	9.81%	8.48%	5.36%	5.68%
DAH SING FINANCIAL HOLDINGS	23.06%	7.59%	6.54%	4.20%	4.47%
DAISHI HOKUETSU FINANCIAL GR	3.74%	4.37%	15.53%	3.22%	2.62%
DAITO BANK LTD/THE	3.75%	3.37%	3.14%	2.69%	2.53%
DBS GROUP HOLDINGS LTD	9.50%	11.56%	12.78%	8.94%	12.14%
DCB BANK LTD	13.30%	9.79%	10.99%	10.34%	9.35%
DFCC BANK PLC	9.09%	6.37%	4.68%	5.46%	6.90%
DGB FINANCIAL GROUP INC	7.97%	9.16%	6.74%	6.73%	9.31%
DHANLAXMI BANK LTD	2.13%	-3.54%	1.54%	8.28%	4.40%
DUTCH BANGLA BANK LTD	13.22%	19.74%	16.48%	18.18%	15.72%
E.SUN FINANCIAL HOLDING CO	10.64%	11.05%	12.07%	10.17%	10.94%
EHIME BANK LTD/THE	4.89%	5.10%	4.41%	4.50%	3.91%
ENTIE COMMERCIAL BANK	6.74%	6.78%	6.21%	6.37%	6.70%
FAR EASTERN INTL BANK	6.82%	8.05%	7.89%	5.25%	5.97%

Nama Bank	ROE				
	2017	2018	2019	2020	2021
FEDERAL BANK LTD	10.19%	8.81%	10.21%	11.16%	10.63%
FIDEA HOLDINGS CO LTD	4.29%	4.02%	3.42%	1.17%	3.03%
FIRST BANK OF TOYAMA LTD/THE	5.76%	5.65%	3.67%	2.36%	2.26%
FIRST FINANCIAL HOLDING CO	8.07%	8.73%	9.11%	7.62%	8.86%
FUKUI BANK LTD/THE	3.44%	3.22%	2.52%	1.71%	1.96%
FUKUOKA CHUO BANK LTD/THE	2.53%	3.05%	1.69%	2.01%	1.73%
FUKUOKA FINANCIAL GROUP INC	-7.30%	6.62%	6.64%	13.57%	4.93%
FUKUSHIMA BANK LTD/THE	3.92%	-10.22%	1.81%	1.49%	-6.10%
GUANGZHOU RURAL COMMERCIAL-H	13.94%	13.20%	13.50%	7.47%	3.96%
GUNMA BANK LTD/THE	5.14%	5.40%	4.41%	4.39%	2.61%
HACHIJUNI BANK LTD/THE	3.82%	3.53%	3.03%	2.99%	2.72%
ICICI BANK LTD	10.25%	7.17%	3.78%	8.07%	13.11%
IDBI BANK LTD	-19.55%	-36.01%	-49.74%	-35.08%	4.18%
IDFC FIRST BANK LTD	7.20%	5.88%	-11.40%	-16.92%	2.90%
IND & COMM BK OF CHINA-A	14.35%	13.68%	13.05%	11.95%	12.16%
INDIAN BANK	8.57%	7.25%	1.98%	4.05%	10.12%
INDIAN OVERSEAS BANK	-23.23%	-46.63%	-25.23%	-52.45%	5.02%
INDUSIND BANK LTD	14.96%	16.21%	13.06%	14.51%	7.49%
INDUSTRIAL BANK CO LTD -A	15.58%	14.23%	13.91%	12.62%	13.90%
INDUSTRIAL BANK OF KOREA	7.34%	8.03%	6.84%	6.46%	9.52%
INTL FINANCE INVESTMENT COMM	13.30%	7.21%	11.26%	4.17%	8.76%
IYO BANK LTD/THE	3.77%	3.90%	2.97%	2.97%	2.62%
JAMMU & KASHMIR BANK LTD	-26.99%	0.07%	0.15%	-18.25%	6.52%
JAPAN POST BANK CO LTD	2.68%	3.03%	2.33%	2.69%	2.75%
JB FINANCIAL GROUP CO LTD	7.86%	8.12%	9.66%	9.54%	12.33%
JEJU BANK	7.11%	6.46%	5.87%	3.41%	3.57%
JIANGSU CHANGSHU RURAL COM-A	12.44%	12.75%	12.00%	10.34%	11.59%
JIANGXI BANK CO LTD-H	13.22%	9.95%	6.15%	5.33%	5.43%
JILIN JIUTAI RURAL COMMERC-H	11.25%	7.71%	7.93%	8.18%	8.00%
JIMOTO HOLDINGS INC	7.88%	4.96%	2.48%	2.77%	-6.41%
JINSHANG BANK CO LTD-H	10.11%	8.56%	8.22%	7.61%	7.81%
JUROKU FINANCIAL GROUP INC	3.01%	2.94%	3.06%	3.65%	3.98%
KAKAOBANK CORP	-22.04%	-2.78%	1.09%	5.07%	4.91%
KARNATAKA BANK LTD	10.24%	6.17%	9.83%	8.41%	7.65%
KARUR VYSYA BANK LTD	12.61%	6.12%	3.32%	3.61%	5.30%
KASIKORNBANK PCL	10.24%	10.61%	9.90%	6.97%	8.30%
KB FINANCIAL GROUP INC	10.18%	8.78%	8.91%	8.47%	9.64%
KEIYO BANK LTD/THE	4.16%	4.25%	3.63%	1.96%	2.59%

Nama Bank	ROE				
	2017	2018	2019	2020	2021
KIATNAKIN PHATRA BANK PCL	14.06%	14.47%	13.91%	11.33%	12.95%
KIEN LONG COMMERCIAL JOINT S	5.43%	5.64%	1.79%	3.28%	17.92%
KINA SECURITIES LTD	8.94%	18.29%	20.41%	16.80%	12.28%
KING'S TOWN BANK	16.08%	7.98%	8.93%	12.55%	11.80%
KITA-NIPPON BANK LTD/THE	3.86%	2.30%	1.82%	1.83%	2.12%
KIYO BANK LTD/THE	5.17%	5.32%	5.08%	6.11%	5.89%
KOTAK MAHINDRA BANK LTD	13.75%	13.94%	13.25%	13.70%	13.15%
KRUNG THAI BANK PUB CO LTD	7.99%	9.60%	9.09%	4.91%	6.14%
KYUSHU FINANCIAL GROUP INC	2.43%	3.15%	3.49%	2.88%	2.31%
LH FINANCIAL GROUP PCL	8.84%	7.94%	7.95%	5.16%	3.60%
LIEN VIET POST JSC	14.79%	9.80%	12.05%	12.32%	16.56%
LUZHOU BANK CO LTD-H	14.83%	12.30%	9.56%	7.27%	7.87%
MCB BANK LTD	14.58%	13.28%	14.86%	16.21%	16.90%
MEBUKI FINANCIAL GROUP INC	27.17%	4.92%	5.13%	4.04%	3.88%
MEGA FINANCIAL HOLDING CO LT	8.72%	9.18%	9.07%	7.69%	7.86%
METROPOLITAN BANK & TRUST	9.33%	9.22%	9.47%	4.36%	6.89%
MILITARY COMMERCIAL JOINT	13.15%	20.10%	22.15%	19.24%	23.63%
MINAMI-NIPPON BANK LTD/THE	6.38%	2.29%	2.08%	1.73%	5.64%
MIYAZAKI BANK LTD/THE	6.89%	6.15%	6.53%	4.75%	5.21%
MIYAZAKI TAIYO BANK LTD/THE	8.55%	3.11%	2.64%	2.88%	3.32%
MUSASHINO BANK LTD/THE	4.23%	4.54%	2.20%	3.40%	3.31%
MYSTATE LTD	9.85%	9.96%	9.56%	9.08%	9.70%
NAGANO BANK LTD/THE	3.87%	3.39%	2.33%	2.46%	2.27%
NANTO BANK LTD/THE	4.97%	4.92%	3.89%	1.17%	3.95%
NATIONAL AUSTRALIA BANK LTD	10.77%	11.11%	9.12%	4.46%	10.40%
NATIONAL BANK OF PAKISTAN	12.94%	10.24%	7.39%	11.91%	10.08%
NATIONAL COMMERCIAL CITIZEN	0.68%	1.12%	1.14%	0.03%	0.03%
NATIONAL DEVELOPMENT BANK PL	11.09%	14.26%	11.59%	11.20%	12.47%
NATIONS TRUST BANK PLC	17.38%	15.26%	12.71%	12.19%	17.78%
NORTH PACIFIC BANK LTD	4.25%	3.31%	3.37%	1.84%	2.24%
O-BANK CO LTD	3.65%	3.28%	3.71%	3.65%	5.20%
OGAKI KYORITSU BANK LTD/THE	4.34%	3.27%	2.30%	1.88%	2.65%
OITA BANK LTD/THE	4.00%	3.10%	2.89%	2.60%	1.85%
OKINAWA FINANCIAL GROUP INC	4.02%	4.61%	4.68%	3.55%	3.28%
ORIENT COMMERCIAL JOINT STOC	15.00%	23.38%	25.22%	24.22%	22.26%
OVERSEA-CHINESE BANKING CORP	10.73%	11.02%	10.64%	7.30%	9.50%
PAN ASIA BANKING CORP PLC	15.85%	14.07%	14.25%	14.26%	18.12%
PHILIPPINE NATIONAL BANK	7.27%	7.80%	6.97%	1.72%	20.36%

Nama Bank	ROE				
	2017	2018	2019	2020	2021
PING AN BANK CO LTD-A	11.61%	11.34%	11.08%	9.60%	10.81%
POSTAL SAVINGS BANK OF CHI-H	13.07%	12.33%	12.67%	11.85%	12.01%
PROCREA HOLDINGS INC	4.14%	3.78%	2.90%	1.17%	2.05%
PUBLIC BANK BERHAD	15.28%	14.27%	13.03%	10.73%	11.86%
PUBLIC FINANCIAL HLDG LTD	6.76%	6.64%	5.93%	4.89%	5.90%
PUNJAB & SIND BANK	3.73%	-13.51%	-9.15%	-17.54%	-39.15%
PUNJAB NATIONAL BANK	1.98%	-28.35%	-21.85%	0.80%	3.28%
PUREUN MUTUAL SAVINGS BANK	9.35%	10.18%	9.59%	8.06%	8.45%
RESONA HOLDINGS INC	8.95%	11.89%	8.35%	7.28%	5.66%
RHB BANK BHD	8.69%	9.91%	10.10%	7.70%	9.52%
RIZAL COMMERCIAL BANKING	6.67%	5.83%	6.57%	5.54%	6.67%
SAIGON - HANOI COMMERCIAL	11.03%	10.78%	13.05%	12.26%	16.81%
SAIGON THUONG TIN COMMERCIAL	4.40%	5.88%	7.86%	8.08%	9.50%
SAMPATH BANK PLC	5.90%	5.36%	5.09%	6.86%	5.05%
SAN-IN GODO BANK LTD/THE	3.79%	3.84%	3.61%	2.86%	2.62%
SANASA DEVELOPMENT BANK PLC	7.90%	4.83%	3.35%	9.51%	7.55%
SECURITY BANK CORP	10.16%	8.03%	8.87%	6.15%	5.57%
SENSHU IKEDA HOLDINGS INC	5.28%	3.47%	2.47%	1.54%	2.05%
SEVEN BANK LTD	13.09%	12.31%	6.23%	12.05%	11.39%
SEYLAN BANK PLC	14.86%	8.71%	9.04%	6.26%	8.89%
SHENGJING BANK CO LTD-H	15.55%	9.49%	8.06%	1.52%	0.50%
SHIGA BANK LTD/THE	4.18%	3.56%	3.62%	3.19%	2.63%
SHIKOKU BANK LTD/THE	6.48%	4.99%	4.21%	2.17%	4.48%
SHIMANE BANK LTD/ THE	5.09%	3.27%	2.02%	-14.72%	2.29%
SHIMIZU BANK LTD/THE	3.74%	2.87%	2.96%	-4.69%	2.59%
SHINHAN FINANCIAL GROUP LTD	9.15%	9.17%	9.00%	8.07%	8.61%
SHINKIN CENTRAL BANK CLASS-A	2.58%	2.79%	2.98%	2.73%	2.07%
SHINSEI BANK LTD	6.34%	6.14%	5.99%	5.08%	4.94%
SHIZUOKA BANK LTD/THE	3.16%	5.21%	4.67%	3.86%	4.16%
SIAM COMMERCIAL BANK PUB CO	12.37%	10.78%	10.36%	6.71%	8.35%
SINOPAC FINANCIAL HOLDINGS	6.68%	6.73%	8.60%	8.05%	10.17%
SONERI BANK LTD	9.02%	9.78%	9.98%	11.07%	12.74%
SOUTH INDIAN BANK LTD	9.03%	6.64%	4.68%	1.93%	1.10%
STANDARD CHARTERED BANK PK	13.28%	17.27%	22.86%	16.99%	17.02%
STATE BANK OF INDIA	0.12%	-2.04%	0.99%	8.14%	8.51%
SUMITOMO MITSUI TRUST HOLDIN	5.02%	6.05%	6.59%	6.26%	5.42%
SURUGA BANK LTD	13.36%	2.05%	-33.29%	10.17%	7.90%
TAICHUNG COMMERCIAL BANK	8.57%	8.79%	8.72%	7.41%	7.94%

Nama Bank	ROE				
	2017	2018	2019	2020	2021
TAIKO BANK LTD/THE	3.91%	4.37%	3.16%	1.49%	2.07%
TAIPEI STAR BANK	3.73%	3.57%	3.83%	3.87%	3.90%
TAISHIN FINANCIAL HOLDING	7.99%	7.32%	7.56%	7.30%	10.08%
TAIWAN BUSINESS BANK	6.87%	9.51%	7.47%	4.84%	5.09%
TAIWAN COOPERATIVE FINANCIAL	7.23%	7.63%	8.02%	7.33%	8.79%
THANACHART CAPITAL PCL	10.21%	10.82%	10.30%	8.72%	9.11%
THE SHANGHAI COMMERCIAL & SA	15.56%	20.79%	26.11%	23.51%	22.60%
TIEN PHONG COMMERCIAL JOINT	18.50%	19.41%	18.91%	15.42%	16.82%
TISCO FINANCIAL GROUP PCL	10.01%	12.30%	4.92%	5.06%	5.04%
TOCHIGI BANK LTD/THE	4.80%	2.80%	0.88%	1.15%	1.30%
TOHO BANK LTD/THE	3.59%	3.71%	1.81%	1.41%	-2.44%
TOHOKU BANK LTD/THE	5.95%	2.18%	3.17%	3.89%	3.96%
TOKYO KIRABOSHI FINANCIAL GR	11.75%	1.48%	1.97%	3.11%	1.58%
TOMATO BANK LTD	4.52%	3.26%	3.65%	2.80%	3.10%
TOMONY HOLDINGS INC	13.22%	5.24%	4.61%	3.68%	4.36%
TOTTORI BANK LTD/THE	2.59%	2.22%	1.92%	1.85%	2.05%
TOWA BANK LTD/THE	7.09%	9.16%	3.81%	2.30%	1.96%
TSUKUBA BANK LTD	5.12%	4.16%	1.44%	1.67%	2.38%
UCO BANK	-14.64%	-32.02%	-26.72%	-13.32%	0.80%
UNION BANK OF COLOMBO PLC	3.02%	3.07%	4.57%	3.61%	4.71%
UNION BANK OF TAIWAN	6.71%	6.31%	5.64%	5.27%	6.57%
UNITED BANK LTD	15.80%	9.33%	11.01%	10.91%	14.49%
UNITED OVERSEAS BANK LTD	10.17%	11.23%	11.67%	7.45%	10.16%
VIETNAM EXPORT-IMPORT COMMER	5.94%	4.53%	5.65%	6.57%	5.58%
VIETNAM INTERNATIONAL JSB	12.83%	22.08%	26.56%	28.94%	29.89%
VIETNAM JS COMMERCIAL BANK F	9.32%	8.08%	10.59%	14.75%	15.85%
VIETNAM PROSPERITY JSC BANK	27.48%	22.83%	21.47%	21.92%	17.87%
VIETNAM TECHNOLOGICAL & COMM	27.71%	21.47%	17.70%	18.10%	21.66%
WESTPAC BANKING CORP	13.37%	12.86%	10.43%	3.43%	7.79%
YAMAGATA BANK LTD/THE	3.63%	3.21%	2.56%	1.67%	1.84%
YAMAGUCHI FINANCIAL GROUP IN	5.31%	5.20%	3.54%	3.97%	3.84%
YAMANASHI CHUO BANK LTD/THE	3.25%	2.29%	2.26%	1.81%	1.49%
ZHEJIANG SHAOXING RUIFENG -A	9.97%	10.85%	10.57%	10.39%	10.33%
ZHONGYUAN BANK CO LTD-H	9.60%	5.34%	6.85%	6.90%	7.12%

Data Penelitian Variabel Dependen ROE untuk Bank Syariah

Nama Bank Syariah	ROA					ROE				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
AFFIN BANK BHD	0.64%	0.69%	0.68%	0.33%	0.71%	5.94%	5.94%	5.42%	2.44%	5.42%
AKITA BANK LTD/THE	0.16%	0.15%	0.13%	0.10%	0.08%	2.79%	2.73%	2.33%	1.82%	1.59%
ALLIED BANK LTD	1.11%	1.00%	1.02%	1.19%	0.97%	12.32%	12.02%	12.82%	14.64%	13.29%
BANK AL HABIB LTD	1.00%	0.85%	0.95%	1.27%	1.10%	19.13%	17.61%	20.04%	25.25%	21.78%
BANK ALFALAH LTD	0.89%	1.08%	1.26%	0.88%	0.92%	13.41%	15.25%	15.75%	11.92%	14.86%
BANK BTPN SYARIAH TBK PT	8.13%	9.11%	10.21%	5.37%	8.38%	34.84%	30.88%	29.81%	15.16%	22.58%
BANK ISLAM MALAYSIA BHD	1.00%	0.98%	0.95%	0.79%	0.69%	12.12%	11.60%	11.42%	9.42%	8.42%
BANK PANIN DUBAI SYARIAH TBK	-11.14%	0.24%	0.13%	0.00%	-6.36%	-132.53%	2.14%	0.79%	0.01%	-30.20%
BANK SYARIAH INDONESIA TBK P	0.34%	0.31%	0.18%	1.55%	1.20%	3.95%	2.79%	1.46%	16.31%	12.95%
CIMB GROUP HOLDINGS BHD	0.90%	1.07%	0.82%	0.20%	0.70%	9.57%	11.21%	8.47%	2.13%	7.48%
CIMB THAI BANK PCL	0.13%	0.00%	0.54%	0.32%	0.61%	1.29%	0.02%	5.22%	3.15%	5.75%
COMMERCIAL BANK OF CEYLON PL	1.53%	1.43%	1.27%	1.07%	1.28%	17.76%	15.60%	13.60%	11.54%	14.73%
FAYSAL BANK LTD	0.96%	0.89%	0.98%	0.97%	1.06%	12.16%	11.81%	12.23%	11.29%	13.23%
HABIB BANK LTD	0.33%	0.42%	0.49%	0.87%	0.86%	4.49%	6.34%	7.38%	12.84%	12.96%
HABIB METRO BANK LTD	0.92%	0.92%	0.86%	1.28%	1.20%	13.71%	15.80%	16.25%	26.19%	24.38%
HATTON NATIONAL BANK PLC	1.67%	1.64%	1.25%	1.02%	1.35%	14.95%	13.85%	10.55%	8.74%	11.50%
HONG LEONG BANK BERHAD	1.11%	1.32%	1.30%	1.16%	1.25%	9.79%	11.33%	10.79%	9.47%	10.09%
MALAYAN BANKING BHD	1.00%	1.03%	1.00%	0.77%	0.93%	10.63%	10.94%	10.45%	7.81%	9.51%
MERCANTILE BANK LTD	1.29%	1.06%	0.73%	0.69%	1.03%	17.55%	16.15%	11.25%	10.35%	15.29%
SAMPATH BANK PLC	1.68%	1.42%	1.20%	0.79%	1.16%	21.38%	15.86%	11.58%	7.48%	11.47%

Lampiran 3 Data Transformasi Variabel Independen Bank Konvensional untuk Variabel Dependen ROA
Tahun 2017 – 2021

	Tahun	Nama Bank	EAR	LAR	DAR	ROA
1	2017 - 2018	77 BANK LTD/THE	-0.002	-0.016	-0.009	0.000
2	2018 - 2019	77 BANK LTD/THE	0.000	-0.017	-0.001	0.000
3	2019 - 2020	77 BANK LTD/THE	0.006	-0.011	0.016	0.000
4	2020 - 2021	77 BANK LTD/THE	-0.001	0.041	0.030	0.000
5	2017 - 2018	AGRICULTURAL BANK OF CHINA-H	-0.006	-0.019	-0.009	0.000
6	2018 - 2019	AGRICULTURAL BANK OF CHINA-H	0.000	-0.009	0.001	0.000
7	2019 - 2020	AGRICULTURAL BANK OF CHINA-H	0.001	-0.019	0.030	0.001
8	2020 - 2021	AGRICULTURAL BANK OF CHINA-H	0.019	-0.016	0.004	0.000
9	2017 - 2018	AICHI BANK LTD/THE	-0.002	-0.015	-0.003	0.000
10	2018 - 2019	AICHI BANK LTD/THE	0.002	-0.002	-0.014	0.000
11	2019 - 2020	AICHI BANK LTD/THE	0.009	-0.062	0.021	0.001
12	2020 - 2021	AICHI BANK LTD/THE	-0.001	-0.032	0.015	0.000
13	2017 - 2018	AKITA BANK LTD/THE	0.000	0.019	0.016	0.000
14	2018 - 2019	AKITA BANK LTD/THE	-0.002	-0.019	-0.028	0.000
15	2019 - 2020	AKITA BANK LTD/THE	0.004	0.019	-0.009	0.000
16	2020 - 2021	AKITA BANK LTD/THE	0.004	0.006	0.037	0.000
17	2017 - 2018	ALLO BANK INDONESIA TBK PT	0.031	0.018	-0.018	0.057
18	2018 - 2019	ALLO BANK INDONESIA TBK PT	0.030	0.032	-0.053	-0.037
19	2019 - 2020	ALLO BANK INDONESIA TBK PT	-0.016	0.164	0.212	-0.030
20	2020 - 2021	ALLO BANK INDONESIA TBK PT	-0.146	0.020	0.111	-0.039
21	2017 - 2018	AMMB HOLDINGS BHD	-0.001	-0.024	0.002	0.002
22	2018 - 2019	AMMB HOLDINGS BHD	0.008	0.057	0.022	-0.002
23	2019 - 2020	AMMB HOLDINGS BHD	0.002	0.008	0.006	0.002
24	2020 - 2021	AMMB HOLDINGS BHD	0.024	-0.041	-0.041	0.031
25	2017 - 2018	AN BINH COMMERCIAL JOINT STO	-0.004	-0.013	-0.007	-0.002
26	2018 - 2019	AN BINH COMMERCIAL JOINT STO	0.000	0.026	0.013	-0.002
27	2019 - 2020	AN BINH COMMERCIAL JOINT STO	0.000	0.010	0.055	0.000
28	2020 - 2021	AN BINH COMMERCIAL JOINT STO	-0.020	-0.027	0.062	-0.003
29	2017 - 2018	AOZORA BANK LTD	0.003	0.017	0.017	0.000
30	2018 - 2019	AOZORA BANK LTD	0.003	0.002	-0.010	0.002
31	2019 - 2020	AOZORA BANK LTD	0.005	-0.032	-0.026	0.002
32	2020 - 2021	AOZORA BANK LTD	-0.003	0.062	-0.037	0.000
33	2017 - 2018	ASIA COMMERCIAL BANK	-0.007	-0.002	0.029	-0.009
34	2018 - 2019	ASIA COMMERCIAL BANK	-0.009	-0.001	0.014	0.000
35	2019 - 2020	ASIA COMMERCIAL BANK	-0.007	0.000	0.006	-0.002
36	2020 - 2021	ASIA COMMERCIAL BANK	-0.005	0.015	0.080	-0.001

	Tahun	Nama Bank	EAR	LAR	DAR
37	2017 - 2018	ASKARI BANK LTD	0.002	-0.094	-0.019
38	2018 - 2019	ASKARI BANK LTD	-0.003	0.044	-0.003
39	2019 - 2020	ASKARI BANK LTD	-0.004	0.053	0.018
40	2020 - 2021	ASKARI BANK LTD	0.011	0.022	-0.009
41	2017 - 2018	AU SMALL FINANCE BANK LTD	0.082	-0.038	-0.421
42	2018 - 2019	AU SMALL FINANCE BANK LTD	-0.020	0.007	-0.175
43	2019 - 2020	AU SMALL FINANCE BANK LTD	0.037	0.059	-0.025
44	2020 - 2021	AU SMALL FINANCE BANK LTD	-0.018	-0.039	-0.077
45	2017 - 2018	AUST AND NZ BANKING GROUP	0.003	0.000	0.035
46	2018 - 2019	AUST AND NZ BANKING GROUP	0.001	0.013	0.001
47	2019 - 2020	AUST AND NZ BANKING GROUP	0.003	0.034	-0.001
48	2020 - 2021	AUST AND NZ BANKING GROUP	-0.006	-0.051	-0.087
49	2017 - 2018	AWA BANK LTD/THE	-0.001	-0.010	-0.006
50	2018 - 2019	AWA BANK LTD/THE	0.000	-0.012	-0.011
51	2019 - 2020	AWA BANK LTD/THE	0.007	-0.012	0.009
52	2020 - 2021	AWA BANK LTD/THE	-0.001	0.043	0.040
53	2017 - 2018	AXIS BANK LTD	0.001	-0.020	0.031
54	2018 - 2019	AXIS BANK LTD	0.008	0.045	-0.055
55	2019 - 2020	AXIS BANK LTD	-0.010	-0.034	-0.016
56	2020 - 2021	AXIS BANK LTD	-0.009	0.027	-0.008
57	2017 - 2018	BAC A COMMERCIAL JSC	-0.003	-0.055	-0.057
58	2018 - 2019	BAC A COMMERCIAL JSC	0.001	-0.017	0.042
59	2019 - 2020	BAC A COMMERCIAL JSC	0.001	-0.002	-0.032
60	2020 - 2021	BAC A COMMERCIAL JSC	-0.004	-0.028	-0.042
61	2017 - 2018	BANGKOK BANK PUBLIC CO LTD	-0.002	-0.017	0.005
62	2018 - 2019	BANGKOK BANK PUBLIC CO LTD	-0.001	0.028	0.009
63	2019 - 2020	BANGKOK BANK PUBLIC CO LTD	0.016	0.019	0.002
64	2020 - 2021	BANGKOK BANK PUBLIC CO LTD	0.004	0.021	0.007
65	2017 - 2018	BANK BTPN TBK PT	-0.001	0.020	0.012
66	2018 - 2019	BANK BTPN TBK PT	0.009	-0.108	0.222
67	2019 - 2020	BANK BTPN TBK PT	-0.006	0.037	-0.071
68	2020 - 2021	BANK BTPN TBK PT	-0.007	0.037	-0.020
69	2017 - 2018	BANK BUMI ARTA TBK PT	-0.011	-0.008	0.011
70	2018 - 2019	BANK BUMI ARTA TBK PT	0.005	-0.026	-0.005
71	2019 - 2020	BANK BUMI ARTA TBK PT	0.003	0.080	-0.003
72	2020 - 2021	BANK BUMI ARTA TBK PT	-0.060	0.141	0.054
73	2017 - 2018	BANK CAPITAL INDONESIA TBK	0.004	-0.008	0.007
74	2018 - 2019	BANK CAPITAL INDONESIA TBK	0.001	-0.070	0.006
75	2019 - 2020	BANK CAPITAL INDONESIA TBK	0.000	0.196	0.040
76	2020 - 2021	BANK CAPITAL INDONESIA TBK	-0.014	0.216	-0.029

	Tahun	Nama Bank	EAR	LAR	DAR
77	2017 - 2018	BANK CENTRAL ASIA TBK PT	-0.009	-0.029	0.011
78	2018 - 2019	BANK CENTRAL ASIA TBK PT	-0.006	0.013	0.003
79	2019 - 2020	BANK CENTRAL ASIA TBK PT	0.018	0.111	-0.015
80	2020 - 2021	BANK CENTRAL ASIA TBK PT	0.007	0.031	-0.013
81	2017 - 2018	BANK CHINA CONSTRUCTION BANK	-0.003	-0.082	-0.012
82	2018 - 2019	BANK CHINA CONSTRUCTION BANK	0.009	-0.011	0.137
83	2019 - 2020	BANK CHINA CONSTRUCTION BANK	-0.091	0.150	0.680
84	2020 - 2021	BANK CHINA CONSTRUCTION BANK	0.006	0.058	-0.735
85	2017 - 2018	BANK CIMB NIAGA TBK PT	-0.010	-0.011	-0.004
86	2018 - 2019	BANK CIMB NIAGA TBK PT	-0.009	-0.001	0.002
87	2019 - 2020	BANK CIMB NIAGA TBK PT	0.012	0.086	-0.026
88	2020 - 2021	BANK CIMB NIAGA TBK PT	0.007	0.038	-0.038
89	2017 - 2018	BANK DANAMON INDONESIA TBK	-0.004	-0.020	-0.005
90	2018 - 2019	BANK DANAMON INDONESIA TBK	-0.011	-0.011	0.009
91	2019 - 2020	BANK DANAMON INDONESIA TBK	0.018	0.063	-0.049
92	2020 - 2021	BANK DANAMON INDONESIA TBK	-0.017	0.003	-0.014
93	2017 - 2018	BANK FOR FOREIGN TRADE JSC	-0.007	-0.063	-0.062
94	2018 - 2019	BANK FOR FOREIGN TRADE JSC	-0.008	-0.013	-0.013
95	2019 - 2020	BANK FOR FOREIGN TRADE JSC	-0.005	-0.032	-0.019
96	2020 - 2021	BANK FOR FOREIGN TRADE JSC	-0.006	-0.046	-0.024
97	2017 - 2018	BANK FOR INVESTMENT AND DEVE	-0.001	-0.032	0.005
98	2018 - 2019	BANK FOR INVESTMENT AND DEVE	-0.011	0.003	-0.003
99	2019 - 2020	BANK FOR INVESTMENT AND DEVE	0.000	-0.051	-0.059
100	2020 - 2021	BANK FOR INVESTMENT AND DEVE	0.003	0.032	-0.004
101	2017 - 2018	BANK GANESHA TBK PT	-0.006	-0.014	0.000
102	2018 - 2019	BANK GANESHA TBK PT	0.013	0.026	-0.014
103	2019 - 2020	BANK GANESHA TBK PT	0.025	0.130	-0.017
104	2020 - 2021	BANK GANESHA TBK PT	-0.038	0.197	0.032
105	2017 - 2018	BANK JAGO TBK PT	-0.008	-0.008	0.031
106	2018 - 2019	BANK JAGO TBK PT	-0.342	0.375	0.317
107	2019 - 2020	BANK JAGO TBK PT	-0.050	-0.201	0.085
108	2020 - 2021	BANK JAGO TBK PT	-0.105	-0.020	0.070
109	2017 - 2018	BANK JTRUST INDONESIA TBK PT	0.014	0.092	0.008
110	2018 - 2019	BANK JTRUST INDONESIA TBK PT	-0.023	0.215	0.004
111	2019 - 2020	BANK JTRUST INDONESIA TBK PT	0.008	-0.093	-0.067
112	2020 - 2021	BANK JTRUST INDONESIA TBK PT	-0.036	-0.016	0.058
113	2017 - 2018	BANK MANDIRI PERSERO TBK PT	-0.003	-0.033	0.026
114	2018 - 2019	BANK MANDIRI PERSERO TBK PT	-0.005	-0.008	-0.008
115	2019 - 2020	BANK MANDIRI PERSERO TBK PT	0.032	0.067	-0.034
116	2020 - 2021	BANK MANDIRI PERSERO TBK PT	0.004	0.019	-0.006

	Tahun	Nama Bank	EAR	LAR	DAR
117	2017 - 2018	BANK MASPION INDONESIA TBK P	0.013	0.004	0.032
118	2018 - 2019	BANK MASPION INDONESIA TBK P	0.017	0.021	-0.030
119	2019 - 2020	BANK MASPION INDONESIA TBK P	0.035	0.039	-0.044
120	2020 - 2021	BANK MASPION INDONESIA TBK P	0.034	0.105	-0.032
121	2017 - 2018	BANK MAYBANK INDONESIA TBK	-0.021	-0.026	0.042
122	2018 - 2019	BANK MAYBANK INDONESIA TBK	-0.016	0.027	0.004
123	2019 - 2020	BANK MAYBANK INDONESIA TBK	0.000	0.130	-0.010
124	2020 - 2021	BANK MAYBANK INDONESIA TBK	-0.013	0.005	-0.017
125	2017 - 2018	BANK MEGA TBK PT	-0.006	-0.076	0.020
126	2018 - 2019	BANK MEGA TBK PT	0.010	-0.022	0.003
127	2019 - 2020	BANK MEGA TBK PT	-0.008	0.094	0.016
128	2020 - 2021	BANK MEGA TBK PT	0.018	-0.025	-0.039
129	2017 - 2018	BANK MESTIKA DHARMA TBK PT	0.005	-0.028	0.017
130	2018 - 2019	BANK MESTIKA DHARMA TBK PT	-0.014	-0.002	0.004
131	2019 - 2020	BANK MESTIKA DHARMA TBK PT	-0.013	0.096	-0.011
132	2020 - 2021	BANK MESTIKA DHARMA TBK PT	0.015	0.011	0.000
133	2017 - 2018	BANK NEGARA INDONESIA PERSER	0.005	-0.020	0.012
134	2018 - 2019	BANK NEGARA INDONESIA PERSER	-0.011	-0.017	-0.011
135	2019 - 2020	BANK NEGARA INDONESIA PERSER	0.021	0.003	-0.036
136	2020 - 2021	BANK NEGARA INDONESIA PERSER	-0.005	0.054	0.007
137	2017 - 2018	BANK OCBC NISP TBK PT	0.001	0.013	0.014
138	2018 - 2019	BANK OCBC NISP TBK PT	-0.012	0.020	0.025
139	2019 - 2020	BANK OCBC NISP TBK PT	0.009	0.102	-0.073
140	2020 - 2021	BANK OCBC NISP TBK PT	-0.006	-0.006	-0.013
141	2017 - 2018	BANK OF AYUDHYA PCL	-0.004	-0.027	-0.025
142	2018 - 2019	BANK OF AYUDHYA PCL	-0.003	-0.001	-0.008
143	2019 - 2020	BANK OF AYUDHYA PCL	0.005	0.068	-0.039
144	2020 - 2021	BANK OF AYUDHYA PCL	-0.017	-0.025	-0.009
145	2017 - 2018	BANK OF BARODA	-0.002	-0.050	0.046
146	2018 - 2019	BANK OF BARODA	-0.005	-0.001	0.000
147	2019 - 2020	BANK OF BARODA	0.004	0.002	0.001
148	2020 - 2021	BANK OF BARODA	-0.005	-0.010	-0.017
149	2017 - 2018	BANK OF CHINA LTD-H	0.001	0.005	0.002
150	2018 - 2019	BANK OF CHINA LTD-H	-0.001	-0.018	0.005
151	2019 - 2020	BANK OF CHINA LTD-H	0.000	-0.009	0.003
152	2020 - 2021	BANK OF CHINA LTD-H	0.001	-0.005	0.013
153	2017 - 2018	BANK OF CHONGQING CO LTD-H	-0.001	-0.050	-0.005
154	2018 - 2019	BANK OF CHONGQING CO LTD-H	-0.001	-0.022	0.009
155	2019 - 2020	BANK OF CHONGQING CO LTD-H	0.001	-0.014	0.001
156	2020 - 2021	BANK OF CHONGQING CO LTD-H	-0.006	-0.010	0.013

	Tahun	Nama Bank	EAR	LAR	DAR
137	2017 - 2018	BANK OCBC NISP TBK PT	0.001	0.013	0.014
138	2018 - 2019	BANK OCBC NISP TBK PT	-0.012	0.020	0.025
139	2019 - 2020	BANK OCBC NISP TBK PT	0.009	0.102	-0.073
140	2020 - 2021	BANK OCBC NISP TBK PT	-0.006	-0.006	-0.013
141	2017 - 2018	BANK OF AYUDHYA PCL	-0.004	-0.027	-0.025
142	2018 - 2019	BANK OF AYUDHYA PCL	-0.003	-0.001	-0.008
143	2019 - 2020	BANK OF AYUDHYA PCL	0.005	0.068	-0.039
144	2020 - 2021	BANK OF AYUDHYA PCL	-0.017	-0.025	-0.009
145	2017 - 2018	BANK OF BARODA	-0.002	-0.050	0.046
146	2018 - 2019	BANK OF BARODA	-0.005	-0.001	0.000
147	2019 - 2020	BANK OF BARODA	0.004	0.002	0.001
148	2020 - 2021	BANK OF BARODA	-0.005	-0.010	-0.017
149	2017 - 2018	BANK OF CHINA LTD-H	0.001	0.005	0.002
150	2018 - 2019	BANK OF CHINA LTD-H	-0.001	-0.018	0.005
151	2019 - 2020	BANK OF CHINA LTD-H	0.000	-0.009	0.003
152	2020 - 2021	BANK OF CHINA LTD-H	0.001	-0.005	0.013
153	2017 - 2018	BANK OF CHONGQING CO LTD-H	-0.001	-0.050	-0.005
154	2018 - 2019	BANK OF CHONGQING CO LTD-H	-0.001	-0.022	0.009
155	2019 - 2020	BANK OF CHONGQING CO LTD-H	0.001	-0.014	0.001
156	2020 - 2021	BANK OF CHONGQING CO LTD-H	-0.006	-0.010	0.013
157	2017 - 2018	BANK OF COMMUNICATIONS CO-H	0.001	-0.018	-0.047
158	2018 - 2019	BANK OF COMMUNICATIONS CO-H	-0.007	-0.025	-0.017
159	2019 - 2020	BANK OF COMMUNICATIONS CO-H	-0.003	-0.011	-0.013
160	2020 - 2021	BANK OF COMMUNICATIONS CO-H	0.009	-0.016	-0.003
161	2017 - 2018	BANK OF EAST ASIA LTD	0.001	-0.011	-0.002
162	2018 - 2019	BANK OF EAST ASIA LTD	-0.001	0.011	0.005
163	2019 - 2020	BANK OF EAST ASIA LTD	-0.001	0.008	0.014
164	2020 - 2021	BANK OF EAST ASIA LTD	0.000	-0.022	-0.034
165	2017 - 2018	BANK OF GANSU CO LTD-H	-0.016	-0.009	0.068
166	2018 - 2019	BANK OF GANSU CO LTD-H	0.003	-0.019	-0.066
167	2019 - 2020	BANK OF GANSU CO LTD-H	-0.018	-0.022	-0.022
168	2020 - 2021	BANK OF GANSU CO LTD-H	0.003	-0.023	0.015
169	2017 - 2018	BANK OF IWATE LTD/THE	-0.001	-0.013	-0.001
170	2018 - 2019	BANK OF IWATE LTD/THE	0.000	-0.019	0.005
171	2019 - 2020	BANK OF IWATE LTD/THE	0.004	-0.010	-0.002
172	2020 - 2021	BANK OF IWATE LTD/THE	0.001	0.027	0.029
173	2017 - 2018	BANK OF JINZHOU CO LTD-H	0.009	-0.142	-0.054
174	2018 - 2019	BANK OF JINZHOU CO LTD-H	0.001	-0.153	0.040
175	2019 - 2020	BANK OF JINZHOU CO LTD-H	-0.020	-0.070	-0.078
176	2020 - 2021	BANK OF JINZHOU CO LTD-H	0.005	-0.058	0.004

	Tahun	Nama Bank	EAR	LAR	DAR
177	2017 - 2018	BANK OF KAOHSIUNG	0.000	-0.008	0.039
178	2018 - 2019	BANK OF KAOHSIUNG	-0.003	0.030	-0.001
179	2019 - 2020	BANK OF KAOHSIUNG	-0.002	0.009	0.001
180	2020 - 2021	BANK OF KAOHSIUNG	-0.002	-0.003	-0.017
181	2017 - 2018	BANK OF KHYBER	0.010	-0.087	-0.118
182	2018 - 2019	BANK OF KHYBER	0.006	0.072	0.173
183	2019 - 2020	BANK OF KHYBER	-0.015	-0.096	-0.110
184	2020 - 2021	BANK OF KHYBER	0.015	0.102	0.086
185	2017 - 2018	BANK OF KOCHI LTD/THE	-0.001	0.007	-0.015
186	2018 - 2019	BANK OF KOCHI LTD/THE	-0.001	-0.014	-0.015
187	2019 - 2020	BANK OF KOCHI LTD/THE	0.005	0.001	-0.001
188	2020 - 2021	BANK OF KOCHI LTD/THE	0.000	0.034	0.024
189	2017 - 2018	BANK OF KYOTO LTD/THE	-0.013	0.003	0.028
190	2018 - 2019	BANK OF KYOTO LTD/THE	0.010	-0.014	-0.008
191	2019 - 2020	BANK OF KYOTO LTD/THE	0.005	-0.007	0.037
192	2020 - 2021	BANK OF KYOTO LTD/THE	-0.012	0.084	0.086
193	2017 - 2018	BANK OF MAHARASHTRA	-0.017	0.032	-0.016
194	2018 - 2019	BANK OF MAHARASHTRA	0.029	0.037	0.034
195	2019 - 2020	BANK OF MAHARASHTRA	-0.029	0.006	-0.034
196	2020 - 2021	BANK OF MAHARASHTRA	0.002	0.015	0.004
197	2017 - 2018	BANK OF NAGOYA LTD/THE	-0.001	0.010	0.007
198	2018 - 2019	BANK OF NAGOYA LTD/THE	0.001	-0.025	-0.006
199	2019 - 2020	BANK OF NAGOYA LTD/THE	0.003	-0.051	-0.011
200	2020 - 2021	BANK OF NAGOYA LTD/THE	0.006	0.072	0.091
201	2017 - 2018	BANK OF PUNJAB	-0.007	-0.008	0.022
202	2018 - 2019	BANK OF PUNJAB	-0.001	0.041	0.039
203	2019 - 2020	BANK OF PUNJAB	0.006	0.089	0.033
204	2020 - 2021	BANK OF PUNJAB	0.002	-0.042	-0.076
205	2017 - 2018	BANK OF QINGDAO CO LTD-H	-0.002	-0.078	-0.039
206	2018 - 2019	BANK OF QINGDAO CO LTD-H	0.001	-0.065	-0.017
207	2019 - 2020	BANK OF QINGDAO CO LTD-H	0.010	0.013	-0.022
208	2020 - 2021	BANK OF QINGDAO CO LTD-H	0.001	-0.018	-0.010
209	2017 - 2018	BANK OF QUEENSLAND LTD	0.001	-0.006	0.002
210	2018 - 2019	BANK OF QUEENSLAND LTD	0.003	0.023	0.028
211	2019 - 2020	BANK OF QUEENSLAND LTD	-0.005	0.003	-0.008
212	2020 - 2021	BANK OF QUEENSLAND LTD	0.007	0.000	-0.023
213	2017 - 2018	BANK OF SAGA LTD/THE	-0.003	0.001	-0.001
214	2018 - 2019	BANK OF SAGA LTD/THE	0.004	-0.075	-0.005
215	2019 - 2020	BANK OF SAGA LTD/THE	0.004	0.007	-0.001
216	2020 - 2021	BANK OF SAGA LTD/THE	0.003	0.029	0.043

	Tahun	Nama Bank	EAR	LAR	DAR
217	2017 - 2018	BANK OF THE PHILIPPINE ISLAND	-0.024	-0.017	0.060
218	2018 - 2019	BANK OF THE PHILIPPINE ISLAND	-0.003	-0.020	-0.008
219	2019 - 2020	BANK OF THE PHILIPPINE ISLAND	-0.003	0.029	0.001
220	2020 - 2021	BANK OF THE PHILIPPINE ISLAND	0.004	0.019	-0.039
221	2017 - 2018	BANK OF THE RYUKYUS LTD	-0.002	-0.009	0.011
222	2018 - 2019	BANK OF THE RYUKYUS LTD	-0.004	-0.032	-0.021
223	2019 - 2020	BANK OF THE RYUKYUS LTD	0.000	0.004	-0.007
224	2020 - 2021	BANK OF THE RYUKYUS LTD	0.006	0.068	0.029
225	2017 - 2018	BANK OF TIANJIN CO LTD-H	-0.009	-0.083	-0.010
226	2018 - 2019	BANK OF TIANJIN CO LTD-H	-0.004	-0.001	-0.004
227	2019 - 2020	BANK OF TIANJIN CO LTD-H	-0.002	-0.009	0.007
228	2020 - 2021	BANK OF TIANJIN CO LTD-H	-0.002	-0.021	-0.014
229	2017 - 2018	BANK OF TOYAMA LTD/THE	-0.003	-0.011	0.027
230	2018 - 2019	BANK OF TOYAMA LTD/THE	0.002	-0.028	-0.004
231	2019 - 2020	BANK OF TOYAMA LTD/THE	0.009	-0.033	-0.011
232	2020 - 2021	BANK OF TOYAMA LTD/THE	0.000	-0.003	0.016
233	2017 - 2018	BANK OF ZHENGZHOU CO LTD-H	-0.006	-0.049	0.012
234	2018 - 2019	BANK OF ZHENGZHOU CO LTD-H	0.000	-0.049	-0.009
235	2019 - 2020	BANK OF ZHENGZHOU CO LTD-H	-0.005	-0.044	0.006
236	2020 - 2021	BANK OF ZHENGZHOU CO LTD-H	-0.003	-0.069	0.019
237	2017 - 2018	BANK OKE INDONESIA TBK PT	-0.170	-0.099	0.357
238	2018 - 2019	BANK OKE INDONESIA TBK PT	-0.045	0.003	-0.033
239	2019 - 2020	BANK OKE INDONESIA TBK PT	-0.006	-0.044	-0.047
240	2020 - 2021	BANK OKE INDONESIA TBK PT	-0.796	-0.030	-0.009
241	2017 - 2018	BANK PAN INDONESIA TBK PT	-0.023	-0.068	0.018
242	2018 - 2019	BANK PAN INDONESIA TBK PT	-0.014	0.022	0.043
243	2019 - 2020	BANK PAN INDONESIA TBK PT	-0.007	0.123	-0.034
244	2020 - 2021	BANK PAN INDONESIA TBK PT	-0.020	-0.017	0.000
245	2017 - 2018	BANK PEMBANGUNAN DAERAH BA-A	0.030	0.085	0.023
246	2018 - 2019	BANK PEMBANGUNAN DAERAH BA-A	0.005	-0.078	0.012
247	2019 - 2020	BANK PEMBANGUNAN DAERAH BA-A	-0.187	-0.051	0.206
248	2020 - 2021	BANK PEMBANGUNAN DAERAH BA-A	0.041	0.362	-0.041
249	2017 - 2018	BANK PERMATA TBK PT	-0.002	-0.038	-0.022
250	2018 - 2019	BANK PERMATA TBK PT	-0.002	0.027	0.010
251	2019 - 2020	BANK PERMATA TBK PT	-0.029	0.075	0.026
252	2020 - 2021	BANK PERMATA TBK PT	0.021	0.063	-0.031
253	2017 - 2018	BANK QNB INDONESIA TBK PT	-0.066	0.022	0.054
254	2018 - 2019	BANK QNB INDONESIA TBK PT	0.024	-0.063	0.063
255	2019 - 2020	BANK QNB INDONESIA TBK PT	-0.021	-0.041	0.037
256	2020 - 2021	BANK QNB INDONESIA TBK PT	-0.003	0.100	-0.025

	Tahun	Nama Bank	EAR	LAR	DAR
257	2017 - 2018	BANK RAKYAT INDONESIA PERSER	0.007	-0.010	0.019
258	2018 - 2019	BANK RAKYAT INDONESIA PERSER	-0.005	0.010	0.007
259	2019 - 2020	BANK RAKYAT INDONESIA PERSER	0.015	0.031	-0.021
260	2020 - 2021	BANK RAKYAT INDONESIA PERSER	-0.042	-0.018	0.063
261	2017 - 2018	BANK RAYA INDONESIA TBK PT	0.001	0.000	-0.014
262	2018 - 2019	BANK RAYA INDONESIA TBK PT	0.024	-0.043	-0.006
263	2019 - 2020	BANK RAYA INDONESIA TBK PT	0.013	0.020	-0.040
264	2020 - 2021	BANK RAYA INDONESIA TBK PT	0.007	0.008	0.021
265	2017 - 2018	BANK SINARMAS TBK PT	0.001	-0.028	-0.014
266	2018 - 2019	BANK SINARMAS TBK PT	-0.008	0.030	0.018
267	2019 - 2020	BANK SINARMAS TBK PT	0.030	0.156	-0.052
268	2020 - 2021	BANK SINARMAS TBK PT	-0.004	0.119	-0.020
269	2017 - 2018	BANK TABUNGAN NEGARA PERSERO	0.005	-0.015	-0.014
270	2018 - 2019	BANK TABUNGAN NEGARA PERSERO	0.001	-0.045	0.027
271	2019 - 2020	BANK TABUNGAN NEGARA PERSERO	0.021	0.100	-0.050
272	2020 - 2021	BANK TABUNGAN NEGARA PERSERO	-0.002	-0.019	-0.024
273	2017 - 2018	BANK WOORI SAUDARA INDONESIA	0.004	-0.066	0.106
274	2018 - 2019	BANK WOORI SAUDARA INDONESIA	0.033	0.038	0.003
275	2019 - 2020	BANK WOORI SAUDARA INDONESIA	-0.003	-0.067	0.030
276	2020 - 2021	BANK WOORI SAUDARA INDONESIA	-0.020	0.017	-0.059
277	2017 - 2018	BDO UNIBANK INC	0.003	-0.010	-0.006
278	2018 - 2019	BDO UNIBANK INC	-0.007	-0.024	0.021
279	2019 - 2020	BDO UNIBANK INC	0.000	0.012	0.006
280	2020 - 2021	BDO UNIBANK INC	-0.001	0.018	-0.005
281	2017 - 2018	BENDIGO AND ADELAIDE BANK	-0.003	-0.012	-0.010
282	2018 - 2019	BENDIGO AND ADELAIDE BANK	0.001	0.008	-0.003
283	2019 - 2020	BENDIGO AND ADELAIDE BANK	0.001	-0.002	-0.008
284	2020 - 2021	BENDIGO AND ADELAIDE BANK	0.003	0.025	-0.014
285	2017 - 2018	BNK FINANCIAL GROUP INC	-0.002	-0.001	-0.003
286	2018 - 2019	BNK FINANCIAL GROUP INC	-0.002	0.017	0.010
287	2019 - 2020	BNK FINANCIAL GROUP INC	0.003	0.002	0.005
288	2020 - 2021	BNK FINANCIAL GROUP INC	0.004	-0.004	0.000
289	2017 - 2018	BPD JAWA BARAT DAN BANTEN TB	-0.006	-0.007	0.029
290	2018 - 2019	BPD JAWA BARAT DAN BANTEN TB	-0.004	-0.042	0.003
291	2019 - 2020	BPD JAWA BARAT DAN BANTEN TB	0.012	0.033	-0.030
292	2020 - 2021	BPD JAWA BARAT DAN BANTEN TB	0.003	0.031	-0.011
293	2017 - 2018	BPD JAWA TIMUR TBK PT	0.017	0.076	-0.039
294	2018 - 2019	BPD JAWA TIMUR TBK PT	0.018	0.041	0.023
295	2019 - 2020	BPD JAWA TIMUR TBK PT	-0.002	0.004	-0.030
296	2020 - 2021	BPD JAWA TIMUR TBK PT	0.011	0.072	-0.007

	Tahun	Nama Bank	EAR	LAR	DAR
297	2017 - 2018	BRAC BANK LTD	-0.012	-0.001	-0.019
298	2018 - 2019	BRAC BANK LTD	0.001	0.028	0.006
299	2019 - 2020	BRAC BANK LTD	-0.008	0.037	-0.014
300	2020 - 2021	BRAC BANK LTD	-0.003	-0.011	0.042
301	2017 - 2018	CANARA BANK	0.000	-0.033	0.000
302	2018 - 2019	CANARA BANK	0.005	-0.003	-0.011
303	2019 - 2020	CANARA BANK	-0.003	0.023	-0.002
304	2020 - 2021	CANARA BANK	0.003	0.047	-0.014
305	2017 - 2018	CHANG HWA COMMERCIAL BANK	-0.004	0.034	0.009
306	2018 - 2019	CHANG HWA COMMERCIAL BANK	-0.001	-0.026	-0.016
307	2019 - 2020	CHANG HWA COMMERCIAL BANK	0.005	0.030	-0.002
308	2020 - 2021	CHANG HWA COMMERCIAL BANK	0.004	0.029	-0.021
309	2017 - 2018	CHIBA BANK LTD/THE	-0.002	-0.022	-0.017
310	2018 - 2019	CHIBA BANK LTD/THE	0.002	0.005	0.008
311	2019 - 2020	CHIBA BANK LTD/THE	0.004	-0.003	0.012
312	2020 - 2021	CHIBA BANK LTD/THE	0.001	0.053	0.034
313	2017 - 2018	CHIBA KOGYO BANK LTD/THE	-0.001	-0.011	-0.002
314	2018 - 2019	CHIBA KOGYO BANK LTD/THE	-0.001	0.009	0.000
315	2019 - 2020	CHIBA KOGYO BANK LTD/THE	0.002	-0.017	-0.003
316	2020 - 2021	CHIBA KOGYO BANK LTD/THE	0.000	0.051	0.031
317	2017 - 2018	CHIKUHO BANK LTD/THE	-0.001	-0.013	0.005
318	2018 - 2019	CHIKUHO BANK LTD/THE	0.003	-0.009	-0.015
319	2019 - 2020	CHIKUHO BANK LTD/THE	0.009	-0.026	-0.009
320	2020 - 2021	CHIKUHO BANK LTD/THE	-0.008	0.030	0.007
321	2017 - 2018	CHINA BANKING CORP	0.010	0.014	0.011
322	2018 - 2019	CHINA BANKING CORP	0.002	-0.008	0.028
323	2019 - 2020	CHINA BANKING CORP	-0.001	0.048	0.000
324	2020 - 2021	CHINA BANKING CORP	-0.006	-0.009	0.031
325	2017 - 2018	CHINA CITIC BANK CORP LTD-H	-0.002	-0.032	0.052
326	2018 - 2019	CHINA CITIC BANK CORP LTD-H	0.001	0.002	-0.007
327	2019 - 2020	CHINA CITIC BANK CORP LTD-H	0.003	-0.003	-0.005
328	2020 - 2021	CHINA CITIC BANK CORP LTD-H	-0.001	-0.008	0.013
329	2017 - 2018	CHINA CONSTRUCTION BANK-H	-0.005	-0.009	0.001
330	2018 - 2019	CHINA CONSTRUCTION BANK-H	-0.001	0.001	0.003
331	2019 - 2020	CHINA CONSTRUCTION BANK-H	0.002	-0.005	-0.002
332	2020 - 2021	CHINA CONSTRUCTION BANK-H	-0.002	-0.025	-0.014
333	2017 - 2018	CHINA EVERBRIGHT BANK CO-A	0.000	-0.060	-0.026
334	2018 - 2019	CHINA EVERBRIGHT BANK CO-A	-0.001	-0.017	-0.030
335	2019 - 2020	CHINA EVERBRIGHT BANK CO-A	0.003	0.014	0.029
336	2020 - 2021	CHINA EVERBRIGHT BANK CO-A	0.001	0.000	0.026

	Tahun	Nama Bank	EAR	LAR	DAR
337	2017 - 2018	CHINA MERCHANTS BANK-A	-0.004	-0.018	-0.012
338	2018 - 2019	CHINA MERCHANTS BANK-A	-0.003	-0.022	-0.001
339	2019 - 2020	CHINA MERCHANTS BANK-A	0.001	0.004	-0.019
340	2020 - 2021	CHINA MERCHANTS BANK-A	-0.003	-0.001	-0.012
341	2017 - 2018	CHINA MINSHENG BANKING-A	-0.006	-0.039	-0.030
342	2018 - 2019	CHINA MINSHENG BANKING-A	0.003	-0.008	-0.011
343	2019 - 2020	CHINA MINSHENG BANKING-A	0.001	-0.033	0.003
344	2020 - 2021	CHINA MINSHENG BANKING-A	-0.004	-0.027	-0.008
345	2017 - 2018	CHINA ZHESHANG BANK CO LTD-H	-0.005	-0.088	-0.032
346	2018 - 2019	CHINA ZHESHANG BANK CO LTD-H	-0.010	-0.045	-0.043
347	2019 - 2020	CHINA ZHESHANG BANK CO LTD-H	0.005	-0.013	-0.017
348	2020 - 2021	CHINA ZHESHANG BANK CO LTD-H	0.002	-0.004	0.032
349	2017 - 2018	CHONGQING RURAL COMMERCIAL-H	-0.004	-0.027	-0.017
350	2018 - 2019	CHONGQING RURAL COMMERCIAL-H	-0.011	-0.024	-0.006
351	2019 - 2020	CHONGQING RURAL COMMERCIAL-H	0.003	-0.023	0.016
352	2020 - 2021	CHONGQING RURAL COMMERCIAL-H	-0.001	-0.013	0.039
353	2017 - 2018	CHUGOKU BANK LTD/THE	-0.001	-0.021	-0.009
354	2018 - 2019	CHUGOKU BANK LTD/THE	-0.002	-0.030	-0.041
355	2019 - 2020	CHUGOKU BANK LTD/THE	0.002	-0.020	-0.023
356	2020 - 2021	CHUGOKU BANK LTD/THE	0.001	0.041	0.009
357	2017 - 2018	CHUKYO BANK LTD/THE	0.000	-0.001	-0.007
358	2018 - 2019	CHUKYO BANK LTD/THE	-0.002	-0.006	-0.004
359	2019 - 2020	CHUKYO BANK LTD/THE	0.008	-0.022	0.007
360	2020 - 2021	CHUKYO BANK LTD/THE	-0.002	-0.041	-0.002
361	2017 - 2018	CITIC LTD	-0.001	-0.015	-0.004
362	2018 - 2019	CITIC LTD	0.002	-0.018	-0.005
363	2019 - 2020	CITIC LTD	0.002	-0.008	-0.009
364	2020 - 2021	CITIC LTD	-0.001	-0.008	0.010
365	2017 - 2018	CITY UNION BANK LTD	-0.003	-0.024	0.031
366	2018 - 2019	CITY UNION BANK LTD	-0.003	-0.023	-0.027
367	2019 - 2020	CITY UNION BANK LTD	0.001	0.035	0.029
368	2020 - 2021	CITY UNION BANK LTD	-0.003	0.001	-0.014
369	2017 - 2018	COMMONWEALTH BANK OF AUSTRAL	-0.004	-0.013	0.002
370	2018 - 2019	COMMONWEALTH BANK OF AUSTRAL	-0.002	-0.012	-0.009
371	2019 - 2020	COMMONWEALTH BANK OF AUSTRAL	0.000	0.011	-0.044
372	2020 - 2021	COMMONWEALTH BANK OF AUSTRAL	-0.001	0.018	-0.009
373	2017 - 2018	CSB BANK LTD	0.012	-0.088	-0.012
374	2018 - 2019	CSB BANK LTD	-0.062	-0.028	0.064
375	2019 - 2020	CSB BANK LTD	-0.019	0.032	0.057
376	2020 - 2021	CSB BANK LTD	0.011	-0.016	0.017

377	2017 - 2018	CTBC FINANCIAL HOLDING CO LT	0.005	0.000	0.006
378	2018 - 2019	CTBC FINANCIAL HOLDING CO LT	-0.006	0.013	0.004
379	2019 - 2020	CTBC FINANCIAL HOLDING CO LT	0.000	0.015	-0.023
380	2020 - 2021	CTBC FINANCIAL HOLDING CO LT	0.000	-0.014	-0.013
381	2017 - 2018	DAH SING BANKING GROUP LTD	0.003	-0.016	-0.006
382	2018 - 2019	DAH SING BANKING GROUP LTD	-0.001	0.002	0.001
383	2019 - 2020	DAH SING BANKING GROUP LTD	-0.003	0.005	-0.025
384	2020 - 2021	DAH SING BANKING GROUP LTD	-0.005	-0.025	-0.012
385	2017 - 2018	DAH SING FINANCIAL HOLDINGS	0.004	-0.012	-0.008
386	2018 - 2019	DAH SING FINANCIAL HOLDINGS	0.000	-0.004	0.000
387	2019 - 2020	DAH SING FINANCIAL HOLDINGS	-0.004	0.003	-0.022
388	2020 - 2021	DAH SING FINANCIAL HOLDINGS	-0.006	-0.018	-0.009
389	2017 - 2018	DAISHI HOKUETSU FINANCIAL GR	0.001	0.011	0.018
390	2018 - 2019	DAISHI HOKUETSU FINANCIAL GR	0.008	-0.023	-0.024
391	2019 - 2020	DAISHI HOKUETSU FINANCIAL GR	0.003	-0.001	-0.017
392	2020 - 2021	DAISHI HOKUETSU FINANCIAL GR	-0.002	0.059	0.007
393	2017 - 2018	DAITO BANK LTD/THE	0.000	-0.032	-0.004
394	2018 - 2019	DAITO BANK LTD/THE	-0.003	-0.021	0.004
395	2019 - 2020	DAITO BANK LTD/THE	0.003	-0.009	-0.003
396	2020 - 2021	DAITO BANK LTD/THE	0.007	0.068	0.101
397	2017 - 2018	DBS GROUP HOLDINGS LTD	0.003	-0.002	0.007
398	2018 - 2019	DBS GROUP HOLDINGS LTD	0.001	0.009	0.017
399	2019 - 2020	DBS GROUP HOLDINGS LTD	0.004	0.045	-0.017
400	2020 - 2021	DBS GROUP HOLDINGS LTD	0.000	-0.024	-0.016
401	2017 - 2018	DCB BANK LTD	-0.001	-0.017	0.008
402	2018 - 2019	DCB BANK LTD	0.006	0.022	0.000
403	2019 - 2020	DCB BANK LTD	-0.002	0.000	0.006
404	2020 - 2021	DCB BANK LTD	-0.006	0.003	0.039
405	2017 - 2018	DFCC BANK PLC	0.026	-0.024	-0.065
406	2018 - 2019	DFCC BANK PLC	0.000	-0.038	0.034
407	2019 - 2020	DFCC BANK PLC	0.011	0.022	-0.054
408	2020 - 2021	DFCC BANK PLC	0.005	-0.110	0.008
409	2017 - 2018	DGB FINANCIAL GROUP INC	0.002	0.054	0.070
410	2018 - 2019	DGB FINANCIAL GROUP INC	0.003	-0.001	0.006
411	2019 - 2020	DGB FINANCIAL GROUP INC	0.001	-0.005	0.000
412	2020 - 2021	DGB FINANCIAL GROUP INC	-0.002	-0.010	-0.002
413	2017 - 2018	DHANLAXMI BANK LTD	-0.008	0.015	0.027
414	2018 - 2019	DHANLAXMI BANK LTD	-0.004	-0.043	-0.010
415	2019 - 2020	DHANLAXMI BANK LTD	-0.003	0.008	0.010
416	2020 - 2021	DHANLAXMI BANK LTD	0.001	0.010	-0.005

	Tahun	Nama Bank	EAR	LAR	DAR
417	2017 - 2018	DUTCH BANGLA BANK LTD	-0.004	-0.003	-0.010
418	2018 - 2019	DUTCH BANGLA BANK LTD	-0.004	0.002	-0.036
419	2019 - 2020	DUTCH BANGLA BANK LTD	0.003	0.082	0.012
420	2020 - 2021	DUTCH BANGLA BANK LTD	-0.004	-0.017	-0.020
421	2017 - 2018	E.SUN FINANCIAL HOLDING CO	0.002	0.004	0.001
422	2018 - 2019	E.SUN FINANCIAL HOLDING CO	0.001	0.002	-0.009
423	2019 - 2020	E.SUN FINANCIAL HOLDING CO	0.008	0.037	-0.003
424	2020 - 2021	E.SUN FINANCIAL HOLDING CO	0.001	-0.001	0.003
425	2017 - 2018	EHIME BANK LTD/THE	-0.004	-0.008	0.004
426	2018 - 2019	EHIME BANK LTD/THE	0.001	0.001	0.003
427	2019 - 2020	EHIME BANK LTD/THE	0.001	-0.006	-0.001
428	2020 - 2021	EHIME BANK LTD/THE	-0.008	0.005	0.021
429	2017 - 2018	ENTIE COMMERCIAL BANK	-0.003	-0.016	0.010
430	2018 - 2019	ENTIE COMMERCIAL BANK	-0.003	-0.042	-0.004
431	2019 - 2020	ENTIE COMMERCIAL BANK	-0.001	0.013	0.007
432	2020 - 2021	ENTIE COMMERCIAL BANK	0.006	0.003	-0.007
433	2017 - 2018	FAR EASTERN INTL BANK	0.003	0.008	0.010
434	2018 - 2019	FAR EASTERN INTL BANK	-0.001	0.018	-0.010
435	2019 - 2020	FAR EASTERN INTL BANK	0.001	0.026	-0.035
436	2020 - 2021	FAR EASTERN INTL BANK	0.003	0.004	0.010
437	2017 - 2018	FEDERAL BANK LTD	-0.011	-0.029	0.041
438	2018 - 2019	FEDERAL BANK LTD	0.004	-0.028	-0.036
439	2019 - 2020	FEDERAL BANK LTD	0.003	0.014	0.010
440	2020 - 2021	FEDERAL BANK LTD	0.000	0.015	-0.010
441	2017 - 2018	FIDEA HOLDINGS CO LTD	-0.003	-0.012	-0.026
442	2018 - 2019	FIDEA HOLDINGS CO LTD	-0.002	0.001	0.012
443	2019 - 2020	FIDEA HOLDINGS CO LTD	0.003	0.003	-0.004
444	2020 - 2021	FIDEA HOLDINGS CO LTD	0.003	0.088	0.085
445	2017 - 2018	FIRST BANK OF TOYAMA LTD/THE	-0.002	-0.004	-0.011
446	2018 - 2019	FIRST BANK OF TOYAMA LTD/THE	-0.003	-0.003	-0.013
447	2019 - 2020	FIRST BANK OF TOYAMA LTD/THE	0.008	0.033	0.004
448	2020 - 2021	FIRST BANK OF TOYAMA LTD/THE	-0.013	-0.011	0.022
449	2017 - 2018	FIRST FINANCIAL HOLDING CO	0.003	0.025	0.025
450	2018 - 2019	FIRST FINANCIAL HOLDING CO	0.001	0.028	-0.007
451	2019 - 2020	FIRST FINANCIAL HOLDING CO	0.005	0.005	-0.026
452	2020 - 2021	FIRST FINANCIAL HOLDING CO	0.003	0.001	-0.016
453	2017 - 2018	FUKUI BANK LTD/THE	0.000	0.007	-0.006
454	2018 - 2019	FUKUI BANK LTD/THE	0.001	0.013	0.013
455	2019 - 2020	FUKUI BANK LTD/THE	0.003	0.011	0.013
456	2020 - 2021	FUKUI BANK LTD/THE	0.003	0.074	0.054

	Tahun	Nama Bank	EAR	LAR	DAR
457	2017 - 2018	FUKUOKA CHUO BANK LTD/THE	-0.001	-0.003	0.000
458	2018 - 2019	FUKUOKA CHUO BANK LTD/THE	0.003	0.005	-0.005
459	2019 - 2020	FUKUOKA CHUO BANK LTD/THE	0.002	-0.040	0.006
460	2020 - 2021	FUKUOKA CHUO BANK LTD/THE	0.002	0.004	0.014
461	2017 - 2018	FUKUOKA FINANCIAL GROUP INC	0.001	0.025	0.052
462	2018 - 2019	FUKUOKA FINANCIAL GROUP INC	0.001	-0.017	0.012
463	2019 - 2020	FUKUOKA FINANCIAL GROUP INC	0.003	-0.021	-0.013
464	2020 - 2021	FUKUOKA FINANCIAL GROUP INC	-0.001	0.021	-0.010
465	2017 - 2018	FUKUSHIMA BANK LTD/THE	0.002	-0.015	-0.006
466	2018 - 2019	FUKUSHIMA BANK LTD/THE	0.003	0.018	-0.009
467	2019 - 2020	FUKUSHIMA BANK LTD/THE	0.001	-0.045	-0.002
468	2020 - 2021	FUKUSHIMA BANK LTD/THE	0.000	0.022	0.026
469	2017 - 2018	GUANGZHOU RURAL COMMERCIAL-H	-0.007	-0.096	-0.046
470	2018 - 2019	GUANGZHOU RURAL COMMERCIAL-H	0.004	-0.042	-0.026
471	2019 - 2020	GUANGZHOU RURAL COMMERCIAL-H	0.008	-0.017	-0.021
472	2020 - 2021	GUANGZHOU RURAL COMMERCIAL-H	-0.002	-0.013	0.026
473	2017 - 2018	GUNMA BANK LTD/THE	-0.001	-0.035	-0.022
474	2018 - 2019	GUNMA BANK LTD/THE	0.002	0.006	-0.003
475	2019 - 2020	GUNMA BANK LTD/THE	0.007	0.017	0.002
476	2020 - 2021	GUNMA BANK LTD/THE	0.006	0.123	0.111
477	2017 - 2018	HACHIJUNI BANK LTD/THE	0.002	0.019	0.030
478	2018 - 2019	HACHIJUNI BANK LTD/THE	0.010	0.038	0.068
479	2019 - 2020	HACHIJUNI BANK LTD/THE	0.000	-0.012	0.003
480	2020 - 2021	HACHIJUNI BANK LTD/THE	-0.004	0.059	0.050
481	2017 - 2018	HALYK SAVINGS BANK-KAZAKHSTN	-0.022	-0.032	-0.036
482	2018 - 2019	HALYK SAVINGS BANK-KAZAKHSTN	-0.023	-0.016	0.035
483	2019 - 2020	HALYK SAVINGS BANK-KAZAKHSTN	-0.002	-0.014	-0.024
484	2020 - 2021	HALYK SAVINGS BANK-KAZAKHSTN	0.014	-0.053	0.017
485	2017 - 2018	HANG SENG BANK LTD	-0.001	-0.012	-0.010
486	2018 - 2019	HANG SENG BANK LTD	-0.001	-0.006	0.009
487	2019 - 2020	HANG SENG BANK LTD	0.002	0.025	0.005
488	2020 - 2021	HANG SENG BANK LTD	0.003	-0.012	0.002
489	2017 - 2018	HARBIN BANK CO LTD-H	-0.002	0.005	0.020
490	2018 - 2019	HARBIN BANK CO LTD-H	-0.010	-0.041	-0.090
491	2019 - 2020	HARBIN BANK CO LTD-H	0.003	-0.016	-0.056
492	2020 - 2021	HARBIN BANK CO LTD-H	-0.012	0.012	0.010
493	2017 - 2018	HDBANK	0.002	-0.018	0.045
494	2018 - 2019	HDBANK	-0.011	-0.068	0.042
495	2019 - 2020	HDBANK	0.011	0.079	-0.001
496	2020 - 2021	HDBANK	-0.005	0.016	0.072

	Tahun	Nama Bank	EAR	LAR	DAR
497	2017 - 2018	HDFC BANK LIMITED	0.004	0.021	0.007
498	2018 - 2019	HDFC BANK LIMITED	-0.020	-0.039	-0.001
499	2019 - 2020	HDFC BANK LIMITED	0.007	0.013	-0.019
500	2020 - 2021	HDFC BANK LIMITED	-0.005	0.002	-0.016
501	2017 - 2018	HIROGIN HOLDINGS INC	-0.002	-0.016	0.000
502	2018 - 2019	HIROGIN HOLDINGS INC	-0.002	-0.025	-0.012
503	2019 - 2020	HIROGIN HOLDINGS INC	0.003	-0.017	0.019
504	2020 - 2021	HIROGIN HOLDINGS INC	0.004	0.101	0.027
505	2017 - 2018	HOKKOKU FINANCIAL HOLDINGS I	0.002	0.033	0.042
506	2018 - 2019	HOKKOKU FINANCIAL HOLDINGS I	0.002	-0.007	0.004
507	2019 - 2020	HOKKOKU FINANCIAL HOLDINGS I	0.007	0.000	-0.010
508	2020 - 2021	HOKKOKU FINANCIAL HOLDINGS I	-0.005	0.037	-0.005
509	2017 - 2018	HOKUHOKU FINANCIAL GROUP INC	0.000	-0.004	0.003
510	2018 - 2019	HOKUHOKU FINANCIAL GROUP INC	-0.001	-0.004	-0.007
511	2019 - 2020	HOKUHOKU FINANCIAL GROUP INC	0.003	-0.002	0.012
512	2020 - 2021	HOKUHOKU FINANCIAL GROUP INC	0.004	0.090	0.084
513	2017 - 2018	HONG LEONG FINANCIAL GROUP	-0.002	0.009	0.021
514	2018 - 2019	HONG LEONG FINANCIAL GROUP	-0.003	-0.015	0.004
515	2019 - 2020	HONG LEONG FINANCIAL GROUP	-0.002	0.003	0.005
516	2020 - 2021	HONG LEONG FINANCIAL GROUP	-0.001	0.006	0.010
517	2017 - 2018	HOWA BANK LTD/THE	-0.001	0.015	0.008
518	2018 - 2019	HOWA BANK LTD/THE	-0.001	-0.008	0.001
519	2019 - 2020	HOWA BANK LTD/THE	0.002	0.017	-0.002
520	2020 - 2021	HOWA BANK LTD/THE	-0.002	0.039	0.025
521	2017 - 2018	HUA NAN FINANCIAL HOLDINGS C	-0.001	0.011	0.017
522	2018 - 2019	HUA NAN FINANCIAL HOLDINGS C	-0.004	-0.007	-0.011
523	2019 - 2020	HUA NAN FINANCIAL HOLDINGS C	0.008	0.037	0.000
524	2020 - 2021	HUA NAN FINANCIAL HOLDINGS C	0.003	0.000	-0.005
525	2017 - 2018	HUISHANG BANK CORP LTD-H	-0.002	-0.018	0.049
526	2018 - 2019	HUISHANG BANK CORP LTD-H	-0.004	-0.047	-0.061
527	2019 - 2020	HUISHANG BANK CORP LTD-H	-0.006	-0.041	-0.013
528	2020 - 2021	HUISHANG BANK CORP LTD-H	-0.003	-0.022	0.009
529	2017 - 2018	HYAKUGO BANK LTD/THE	-0.001	-0.009	-0.001
530	2018 - 2019	HYAKUGO BANK LTD/THE	0.005	-0.009	0.047
531	2019 - 2020	HYAKUGO BANK LTD/THE	0.005	-0.015	0.014
532	2020 - 2021	HYAKUGO BANK LTD/THE	-0.001	0.029	0.050
533	2017 - 2018	HYAKUJUSHI BANK LTD/THE	-0.005	-0.030	-0.004
534	2018 - 2019	HYAKUJUSHI BANK LTD/THE	0.003	0.016	0.023
535	2019 - 2020	HYAKUJUSHI BANK LTD/THE	0.008	0.002	-0.013
536	2020 - 2021	HYAKUJUSHI BANK LTD/THE	-0.004	0.010	-0.003

	Tahun	Nama Bank	EAR	LAR	DAR
537	2017 - 2018	ICICI BANK LTD	0.008	0.014	-0.001
538	2018 - 2019	ICICI BANK LTD	0.006	-0.021	-0.026
539	2019 - 2020	ICICI BANK LTD	0.003	0.013	-0.045
540	2020 - 2021	ICICI BANK LTD	-0.011	0.034	-0.029
541	2017 - 2018	IDBI BANK LTD	0.002	0.014	0.034
542	2018 - 2019	IDBI BANK LTD	-0.057	-0.001	-0.001
543	2019 - 2020	IDBI BANK LTD	0.004	0.018	-0.032
544	2020 - 2021	IDBI BANK LTD	-0.010	-0.020	-0.034
545	2017 - 2018	IDFC FIRST BANK LTD	0.010	0.028	-0.022
546	2018 - 2019	IDFC FIRST BANK LTD	0.012	-0.104	-0.041
547	2019 - 2020	IDFC FIRST BANK LTD	0.006	-0.072	-0.015
548	2020 - 2021	IDFC FIRST BANK LTD	-0.006	-0.048	-0.107
549	2017 - 2018	IND & COMM BK OF CHINA-A	-0.003	-0.011	-0.038
550	2018 - 2019	IND & COMM BK OF CHINA-A	-0.001	0.000	0.010
551	2019 - 2020	IND & COMM BK OF CHINA-A	0.002	-0.002	0.011
552	2020 - 2021	IND & COMM BK OF CHINA-A	-0.003	-0.029	0.004
553	2017 - 2018	INDIAN BANK	0.006	-0.039	0.012
554	2018 - 2019	INDIAN BANK	0.004	-0.027	-0.040
555	2019 - 2020	INDIAN BANK	-0.003	0.006	0.024
556	2020 - 2021	INDIAN BANK	0.011	0.084	-0.018
557	2017 - 2018	INDIAN OVERSEAS BANK	0.002	0.021	-0.019
558	2018 - 2019	INDIAN OVERSEAS BANK	-0.012	-0.001	-0.016
559	2019 - 2020	INDIAN OVERSEAS BANK	0.003	0.090	0.035
560	2020 - 2021	INDIAN OVERSEAS BANK	0.000	0.007	-0.022
561	2017 - 2018	INDUSIND BANK LTD	0.008	-0.022	0.024
562	2018 - 2019	INDUSIND BANK LTD	0.012	-0.019	-0.017
563	2019 - 2020	INDUSIND BANK LTD	-0.017	-0.007	0.044
564	2020 - 2021	INDUSIND BANK LTD	-0.007	0.086	-0.048
565	2017 - 2018	INDUSTRIAL BANK CO LTD -A	-0.005	-0.058	-0.010
566	2018 - 2019	INDUSTRIAL BANK CO LTD -A	-0.002	-0.044	-0.038
567	2019 - 2020	INDUSTRIAL BANK CO LTD -A	0.001	-0.021	0.014
568	2020 - 2021	INDUSTRIAL BANK CO LTD -A	-0.002	-0.012	0.011
569	2017 - 2018	INDUSTRIAL BANK OF KOREA	0.000	-0.009	0.032
570	2018 - 2019	INDUSTRIAL BANK OF KOREA	0.002	0.021	0.008
571	2019 - 2020	INDUSTRIAL BANK OF KOREA	0.002	0.009	-0.019
572	2020 - 2021	INDUSTRIAL BANK OF KOREA	0.001	0.005	-0.008
573	2017 - 2018	INTL FINANCE INVESTMENT COMM	0.003	-0.020	-0.012
574	2018 - 2019	INTL FINANCE INVESTMENT COMM	0.000	0.013	-0.017
575	2019 - 2020	INTL FINANCE INVESTMENT COMM	0.006	0.002	-0.015
576	2020 - 2021	INTL FINANCE INVESTMENT COMM	0.003	-0.021	0.009

	Tahun	Nama Bank	EAR	LAR	DAR
577	2017 - 2018	IYO BANK LTD/THE	-0.002	-0.014	0.015
578	2018 - 2019	IYO BANK LTD/THE	0.001	-0.030	-0.015
579	2019 - 2020	IYO BANK LTD/THE	0.004	0.024	0.059
580	2020 - 2021	IYO BANK LTD/THE	-0.002	0.026	-0.025
581	2017 - 2018	JAMMU & KASHMIR BANK LTD	0.001	0.015	-0.009
582	2018 - 2019	JAMMU & KASHMIR BANK LTD	0.003	-0.019	0.008
583	2019 - 2020	JAMMU & KASHMIR BANK LTD	0.007	0.062	-0.015
584	2020 - 2021	JAMMU & KASHMIR BANK LTD	0.002	0.036	0.000
585	2017 - 2018	JAPAN POST BANK CO LTD	0.002	-0.010	0.002
586	2018 - 2019	JAPAN POST BANK CO LTD	0.000	0.004	-0.012
587	2019 - 2020	JAPAN POST BANK CO LTD	0.012	0.002	-0.002
588	2020 - 2021	JAPAN POST BANK CO LTD	-0.008	0.003	0.021
589	2017 - 2018	JB FINANCIAL GROUP CO LTD	-0.016	0.010	-0.001
590	2018 - 2019	JB FINANCIAL GROUP CO LTD	-0.006	-0.009	0.008
591	2019 - 2020	JB FINANCIAL GROUP CO LTD	0.003	0.015	0.005
592	2020 - 2021	JB FINANCIAL GROUP CO LTD	-0.003	-0.009	0.004
593	2017 - 2018	JEJU BANK	-0.007	0.013	0.018
594	2018 - 2019	JEJU BANK	-0.002	-0.011	-0.012
595	2019 - 2020	JEJU BANK	0.002	-0.014	0.011
596	2020 - 2021	JEJU BANK	0.003	0.014	0.002
597	2017 - 2018	JIANGSU CHANGSHU RURAL COM-A	-0.005	-0.023	0.000
598	2018 - 2019	JIANGSU CHANGSHU RURAL COM-A	-0.015	-0.038	-0.069
599	2019 - 2020	JIANGSU CHANGSHU RURAL COM-A	0.006	-0.036	-0.032
600	2020 - 2021	JIANGSU CHANGSHU RURAL COM-A	0.006	-0.029	0.018
601	2017 - 2018	JIANGXI BANK CO LTD-H	-0.016	-0.059	0.038
602	2018 - 2019	JIANGXI BANK CO LTD-H	0.001	-0.054	-0.002
603	2019 - 2020	JIANGXI BANK CO LTD-H	-0.001	-0.026	-0.065
604	2020 - 2021	JIANGXI BANK CO LTD-H	-0.004	-0.059	0.013
605	2017 - 2018	JILIN JIUTAI RURAL COMMERC-H	-0.012	-0.051	0.028
606	2018 - 2019	JILIN JIUTAI RURAL COMMERC-H	0.002	-0.083	-0.042
607	2019 - 2020	JILIN JIUTAI RURAL COMMERC-H	0.009	-0.095	-0.039
608	2020 - 2021	JILIN JIUTAI RURAL COMMERC-H	0.006	-0.021	-0.077
609	2017 - 2018	JIMOTO HOLDINGS INC	0.000	-0.021	-0.007
610	2018 - 2019	JIMOTO HOLDINGS INC	0.000	-0.023	-0.003
611	2019 - 2020	JIMOTO HOLDINGS INC	0.002	-0.005	-0.006
612	2020 - 2021	JIMOTO HOLDINGS INC	-0.001	0.017	0.005
613	2017 - 2018	JINSHANG BANK CO LTD-H	0.001	0.020	0.021
614	2018 - 2019	JINSHANG BANK CO LTD-H	-0.011	-0.019	0.010
615	2019 - 2020	JINSHANG BANK CO LTD-H	0.004	-0.036	-0.025
616	2020 - 2021	JINSHANG BANK CO LTD-H	0.005	-0.011	-0.004

	Tahun	Nama Bank	EAR	LAR	DAR
617	2017 - 2018	JUROKU FINANCIAL GROUP INC	-0.002	-0.025	0.000
618	2018 - 2019	JUROKU FINANCIAL GROUP INC	0.001	0.016	0.030
619	2019 - 2020	JUROKU FINANCIAL GROUP INC	0.001	0.004	-0.002
620	2020 - 2021	JUROKU FINANCIAL GROUP INC	0.000	0.052	0.030
621	2017 - 2018	KAKAOBANK CORP	0.045	0.043	-0.028
622	2018 - 2019	KAKAOBANK CORP	-0.005	-0.096	-0.020
623	2019 - 2020	KAKAOBANK CORP	-0.031	0.069	0.028
624	2020 - 2021	KAKAOBANK CORP	-0.048	0.043	0.050
625	2017 - 2018	KARNATAKA BANK LTD	0.003	-0.099	-0.007
626	2018 - 2019	KARNATAKA BANK LTD	0.023	-0.019	0.027
627	2019 - 2020	KARNATAKA BANK LTD	-0.017	0.008	0.004
628	2020 - 2021	KARNATAKA BANK LTD	-0.006	0.081	-0.022
629	2017 - 2018	KARUR VYSYA BANK LTD	-0.012	-0.017	0.019
630	2018 - 2019	KARUR VYSYA BANK LTD	0.001	-0.043	-0.014
631	2019 - 2020	KARUR VYSYA BANK LTD	-0.004	0.019	-0.002
632	2020 - 2021	KARUR VYSYA BANK LTD	0.003	0.003	0.017
633	2017 - 2018	KASIKORNBANK PCL	0.001	0.015	0.015
634	2018 - 2019	KASIKORNBANK PCL	-0.004	-0.001	0.003
635	2019 - 2020	KASIKORNBANK PCL	0.003	-0.009	-0.012
636	2020 - 2021	KASIKORNBANK PCL	0.004	0.022	0.008
637	2017 - 2018	KB FINANCIAL GROUP INC	0.004	-0.003	0.009
638	2018 - 2019	KB FINANCIAL GROUP INC	0.000	0.011	-0.012
639	2019 - 2020	KB FINANCIAL GROUP INC	0.005	0.037	0.035
640	2020 - 2021	KB FINANCIAL GROUP INC	-0.002	-0.012	-0.006
641	2017 - 2018	KEIYO BANK LTD/THE	0.000	-0.010	-0.001
642	2018 - 2019	KEIYO BANK LTD/THE	0.001	-0.017	-0.008
643	2019 - 2020	KEIYO BANK LTD/THE	0.004	-0.002	-0.003
644	2020 - 2021	KEIYO BANK LTD/THE	0.003	0.041	0.035
645	2017 - 2018	KIATNAKIN PHATRA BANK PCL	0.022	-0.003	-0.081
646	2018 - 2019	KIATNAKIN PHATRA BANK PCL	-0.003	-0.017	0.041
647	2019 - 2020	KIATNAKIN PHATRA BANK PCL	0.013	0.013	-0.140
648	2020 - 2021	KIATNAKIN PHATRA BANK PCL	0.011	0.025	0.031
649	2017 - 2018	KIEN LONG COMMERCIAL JOINT S	0.007	-0.035	0.002
650	2018 - 2019	KIEN LONG COMMERCIAL JOINT S	0.014	0.041	0.053
651	2019 - 2020	KIEN LONG COMMERCIAL JOINT S	0.006	0.049	-0.089
652	2020 - 2021	KIEN LONG COMMERCIAL JOINT S	0.013	0.148	0.120
653	2017 - 2018	KINA SECURITIES LTD	0.033	0.044	-0.016
654	2018 - 2019	KINA SECURITIES LTD	0.053	0.049	-0.030
655	2019 - 2020	KINA SECURITIES LTD	-0.066	-0.026	0.045
656	2020 - 2021	KINA SECURITIES LTD	0.023	-0.025	-0.026

	Tahun	Nama Bank	EAR	LAR	DAR
657	2017 - 2018	KING'S TOWN BANK	0.011	-0.015	-0.005
658	2018 - 2019	KING'S TOWN BANK	-0.020	-0.007	-0.008
659	2019 - 2020	KING'S TOWN BANK	0.002	-0.020	-0.019
660	2020 - 2021	KING'S TOWN BANK	0.001	-0.033	-0.034
661	2017 - 2018	KITA-NIPPON BANK LTD/THE	-0.001	-0.021	-0.002
662	2018 - 2019	KITA-NIPPON BANK LTD/THE	0.000	-0.012	-0.002
663	2019 - 2020	KITA-NIPPON BANK LTD/THE	0.001	-0.010	0.003
664	2020 - 2021	KITA-NIPPON BANK LTD/THE	0.005	0.076	0.099
665	2017 - 2018	KIYO BANK LTD/THE	-0.004	-0.037	-0.034
666	2018 - 2019	KIYO BANK LTD/THE	-0.002	-0.031	-0.026
667	2019 - 2020	KIYO BANK LTD/THE	0.005	-0.004	0.016
668	2020 - 2021	KIYO BANK LTD/THE	0.003	0.073	0.067
669	2017 - 2018	KOTAK MAHINDRA BANK LTD	-0.010	-0.004	-0.003
670	2018 - 2019	KOTAK MAHINDRA BANK LTD	0.002	-0.007	-0.003
671	2019 - 2020	KOTAK MAHINDRA BANK LTD	-0.004	0.052	-0.019
672	2020 - 2021	KOTAK MAHINDRA BANK LTD	-0.026	0.035	0.005
673	2017 - 2018	KRUNG THAI BANK PUB CO LTD	-0.011	-0.060	-0.019
674	2018 - 2019	KRUNG THAI BANK PUB CO LTD	-0.001	0.045	0.029
675	2019 - 2020	KRUNG THAI BANK PUB CO LTD	0.009	-0.013	-0.025
676	2020 - 2021	KRUNG THAI BANK PUB CO LTD	0.002	-0.038	0.005
677	2017 - 2018	KYUSHU FINANCIAL GROUP INC	0.001	-0.009	0.009
678	2018 - 2019	KYUSHU FINANCIAL GROUP INC	0.000	-0.017	0.030
679	2019 - 2020	KYUSHU FINANCIAL GROUP INC	0.006	0.007	0.029
680	2020 - 2021	KYUSHU FINANCIAL GROUP INC	0.000	0.027	0.000
681	2017 - 2018	LH FINANCIAL GROUP PCL	0.004	0.012	-0.067
682	2018 - 2019	LH FINANCIAL GROUP PCL	-0.010	0.000	-0.001
683	2019 - 2020	LH FINANCIAL GROUP PCL	0.016	-1.536	-0.048
684	2020 - 2021	LH FINANCIAL GROUP PCL	0.011	-0.050	0.006
685	2017 - 2018	LIEN VIET POST JSC	-0.001	-0.065	0.077
686	2018 - 2019	LIEN VIET POST JSC	-0.004	-0.015	-0.015
687	2019 - 2020	LIEN VIET POST JSC	0.004	-0.033	-0.032
688	2020 - 2021	LIEN VIET POST JSC	0.001	0.006	0.144
689	2017 - 2018	LUZHOU BANK CO LTD-H	-0.016	-0.105	-0.040
690	2018 - 2019	LUZHOU BANK CO LTD-H	0.002	-0.109	-0.036
691	2019 - 2020	LUZHOU BANK CO LTD-H	0.000	-0.013	-0.047
692	2020 - 2021	LUZHOU BANK CO LTD-H	0.003	-0.055	0.012
693	2017 - 2018	MCB BANK LTD	0.017	0.009	0.013
694	2018 - 2019	MCB BANK LTD	-0.011	0.018	-0.053
695	2019 - 2020	MCB BANK LTD	0.004	0.051	0.027
696	2020 - 2021	MCB BANK LTD	0.018	-0.029	0.011

	Tahun	Nama Bank	EAR	LAR	DAR
697	2017 - 2018	MEBUKI FINANCIAL GROUP INC	0.001	0.009	0.005
698	2018 - 2019	MEBUKI FINANCIAL GROUP INC	0.000	-0.014	0.006
699	2019 - 2020	MEBUKI FINANCIAL GROUP INC	0.003	0.003	-0.001
700	2020 - 2021	MEBUKI FINANCIAL GROUP INC	0.006	0.128	0.122
701	2017 - 2018	MEGA FINANCIAL HOLDING CO LT	-0.005	-0.029	0.020
702	2018 - 2019	MEGA FINANCIAL HOLDING CO LT	0.001	0.018	-0.014
703	2019 - 2020	MEGA FINANCIAL HOLDING CO LT	0.003	0.018	-0.011
704	2020 - 2021	MEGA FINANCIAL HOLDING CO LT	0.006	0.001	-0.032
705	2017 - 2018	METROPOLITAN BANK & TRUST	-0.033	-0.018	0.041
706	2018 - 2019	METROPOLITAN BANK & TRUST	0.000	0.015	-0.006
707	2019 - 2020	METROPOLITAN BANK & TRUST	-0.006	0.082	-0.033
708	2020 - 2021	METROPOLITAN BANK & TRUST	0.005	0.018	-0.039
709	2017 - 2018	MILITARY COMMERCIAL JOINT	0.000	-0.006	0.028
710	2018 - 2019	MILITARY COMMERCIAL JOINT	-0.002	-0.016	-0.037
711	2019 - 2020	MILITARY COMMERCIAL JOINT	-0.005	0.006	-0.008
712	2020 - 2021	MILITARY COMMERCIAL JOINT	-0.001	0.004	-0.006
713	2017 - 2018	MINAMI-NIPPON BANK LTD/THE	0.000	0.013	-0.004
714	2018 - 2019	MINAMI-NIPPON BANK LTD/THE	0.000	0.003	-0.002
715	2019 - 2020	MINAMI-NIPPON BANK LTD/THE	0.002	-0.014	0.002
716	2020 - 2021	MINAMI-NIPPON BANK LTD/THE	0.000	0.037	0.031
717	2017 - 2018	MIYAZAKI BANK LTD/THE	-0.003	-0.032	-0.035
718	2018 - 2019	MIYAZAKI BANK LTD/THE	0.000	0.007	0.021
719	2019 - 2020	MIYAZAKI BANK LTD/THE	0.004	0.021	0.040
720	2020 - 2021	MIYAZAKI BANK LTD/THE	0.001	0.034	0.008
721	2017 - 2018	MIYAZAKI TAIYO BANK LTD/THE	-0.002	-0.001	-0.004
722	2018 - 2019	MIYAZAKI TAIYO BANK LTD/THE	0.003	-0.003	-0.006
723	2019 - 2020	MIYAZAKI TAIYO BANK LTD/THE	0.001	-0.003	-0.004
724	2020 - 2021	MIYAZAKI TAIYO BANK LTD/THE	0.004	0.052	0.054
725	2017 - 2018	MUSASHINO BANK LTD/THE	-0.002	-0.001	-0.004
726	2018 - 2019	MUSASHINO BANK LTD/THE	0.003	-0.003	-0.006
727	2019 - 2020	MUSASHINO BANK LTD/THE	0.001	-0.003	-0.004
728	2020 - 2021	MUSASHINO BANK LTD/THE	0.004	0.052	0.054
729	2017 - 2018	MYSTATE LTD	0.001	-0.011	0.022
730	2018 - 2019	MYSTATE LTD	0.005	-0.002	0.002
731	2019 - 2020	MYSTATE LTD	0.003	0.017	0.010
732	2020 - 2021	MYSTATE LTD	-0.009	0.010	-0.064
733	2017 - 2018	NAGANO BANK LTD/THE	0.001	-0.014	-0.005
734	2018 - 2019	NAGANO BANK LTD/THE	0.001	-0.014	-0.002
735	2019 - 2020	NAGANO BANK LTD/THE	0.006	0.018	-0.005
736	2020 - 2021	NAGANO BANK LTD/THE	-0.002	-0.007	0.040

	Tahun	Nama Bank	EAR	LAR	DAR
737	2017 - 2018	NANTO BANK LTD/THE	-0.006	-0.014	-0.013
738	2018 - 2019	NANTO BANK LTD/THE	-0.001	-0.012	-0.017
739	2019 - 2020	NANTO BANK LTD/THE	0.005	-0.025	-0.039
740	2020 - 2021	NANTO BANK LTD/THE	0.000	0.032	0.058
741	2017 - 2018	NATIONAL AUSTRALIA BANK LTD	0.000	-0.019	0.022
742	2018 - 2019	NATIONAL AUSTRALIA BANK LTD	-0.002	0.010	0.011
743	2019 - 2020	NATIONAL AUSTRALIA BANK LTD	-0.005	0.019	-0.032
744	2020 - 2021	NATIONAL AUSTRALIA BANK LTD	0.001	0.003	-0.009
745	2017 - 2018	NATIONAL BANK OF PAKISTAN	-0.004	-0.037	-0.030
746	2018 - 2019	NATIONAL BANK OF PAKISTAN	-0.001	0.010	0.016
747	2019 - 2020	NATIONAL BANK OF PAKISTAN	-0.015	-0.017	-0.100
748	2020 - 2021	NATIONAL BANK OF PAKISTAN	0.014	0.046	0.019
749	2017 - 2018	NATIONAL COMMERCIAL CITIZEN	0.000	-0.046	0.061
750	2018 - 2019	NATIONAL COMMERCIAL CITIZEN	-0.009	0.021	-0.084
751	2019 - 2020	NATIONAL COMMERCIAL CITIZEN	0.006	0.022	-0.069
752	2020 - 2021	NATIONAL COMMERCIAL CITIZEN	-0.010	-0.114	-0.070
753	2017 - 2018	NATIONAL DEVELOPMENT BANK PL	0.003	0.039	-0.023
754	2018 - 2019	NATIONAL DEVELOPMENT BANK PL	0.001	-0.025	-0.030
755	2019 - 2020	NATIONAL DEVELOPMENT BANK PL	0.005	0.062	-0.019
756	2020 - 2021	NATIONAL DEVELOPMENT BANK PL	-0.013	-0.040	-0.003
757	2017 - 2018	NATIONS TRUST BANK PLC	-0.003	0.016	0.014
758	2018 - 2019	NATIONS TRUST BANK PLC	-0.013	-0.039	0.015
759	2019 - 2020	NATIONS TRUST BANK PLC	-0.007	0.073	-0.015
760	2020 - 2021	NATIONS TRUST BANK PLC	-0.002	-0.034	0.006
761	2017 - 2018	NORTH PACIFIC BANK LTD	0.000	0.007	0.011
762	2018 - 2019	NORTH PACIFIC BANK LTD	0.002	-0.010	-0.002
763	2019 - 2020	NORTH PACIFIC BANK LTD	0.002	0.001	-0.006
764	2020 - 2021	NORTH PACIFIC BANK LTD	0.004	0.046	0.053
765	2017 - 2018	O-BANK CO LTD	0.003	-0.018	-0.099
766	2018 - 2019	O-BANK CO LTD	-0.002	0.005	-0.008
767	2019 - 2020	O-BANK CO LTD	-0.003	0.028	0.009
768	2020 - 2021	O-BANK CO LTD	-0.001	0.019	0.014
769	2017 - 2018	OGAKI KYORITSU BANK LTD/THE	0.000	-0.023	-0.011
770	2018 - 2019	OGAKI KYORITSU BANK LTD/THE	0.001	-0.006	-0.009
771	2019 - 2020	OGAKI KYORITSU BANK LTD/THE	0.003	0.006	0.005
772	2020 - 2021	OGAKI KYORITSU BANK LTD/THE	0.005	0.123	0.117
773	2017 - 2018	OITA BANK LTD/THE	-0.002	-0.017	-0.024
774	2018 - 2019	OITA BANK LTD/THE	0.000	0.004	0.012
775	2019 - 2020	OITA BANK LTD/THE	0.005	0.011	0.007
776	2020 - 2021	OITA BANK LTD/THE	0.003	0.039	0.024

	Tahun	Nama Bank	EAR	LAR	DAR
777	2017 - 2018	OKINAWA FINANCIAL GROUP INC	-0.001	-0.022	-0.027
778	2018 - 2019	OKINAWA FINANCIAL GROUP INC	-0.001	-0.022	-0.005
779	2019 - 2020	OKINAWA FINANCIAL GROUP INC	0.002	0.006	-0.004
780	2020 - 2021	OKINAWA FINANCIAL GROUP INC	0.008	0.074	0.022
781	2017 - 2018	ORIENT COMMERCIAL JOINT STOC	-0.015	0.008	0.028
782	2018 - 2019	ORIENT COMMERCIAL JOINT STOC	-0.009	-0.038	0.003
783	2019 - 2020	ORIENT COMMERCIAL JOINT STOC	-0.017	0.017	0.001
784	2020 - 2021	ORIENT COMMERCIAL JOINT STOC	-0.004	0.032	0.044
785	2017 - 2018	OVERSEA-CHINESE BANKING CORP	-0.004	-0.027	-0.005
786	2018 - 2019	OVERSEA-CHINESE BANKING CORP	-0.006	0.013	0.016
787	2019 - 2020	OVERSEA-CHINESE BANKING CORP	0.001	0.026	0.012
788	2020 - 2021	OVERSEA-CHINESE BANKING CORP	-0.002	-0.022	-0.028
789	2017 - 2018	PAN ASIA BANKING CORP PLC	0.004	0.067	0.004
790	2018 - 2019	PAN ASIA BANKING CORP PLC	-0.014	-0.031	-0.031
791	2019 - 2020	PAN ASIA BANKING CORP PLC	0.000	-0.217	0.004
792	2020 - 2021	PAN ASIA BANKING CORP PLC	-0.011	0.190	0.025
793	2017 - 2018	PHILIPPINE NATIONAL BANK	0.012	-0.009	0.017
794	2018 - 2019	PHILIPPINE NATIONAL BANK	-0.005	0.014	0.022
795	2019 - 2020	PHILIPPINE NATIONAL BANK	0.009	0.071	0.000
796	2020 - 2021	PHILIPPINE NATIONAL BANK	-0.009	-0.026	-0.028
797	2017 - 2018	PING AN BANK CO LTD-A	-0.002	-0.060	-0.012
798	2018 - 2019	PING AN BANK CO LTD-A	-0.005	-0.005	0.001
799	2019 - 2020	PING AN BANK CO LTD-A	0.004	-0.007	0.020
800	2020 - 2021	PING AN BANK CO LTD-A	0.000	-0.026	-0.007
801	2017 - 2018	POSTAL SAVINGS BANK OF CHI-H	-0.002	-0.047	-0.012
802	2018 - 2019	POSTAL SAVINGS BANK OF CHI-H	-0.004	-0.038	-0.005
803	2019 - 2020	POSTAL SAVINGS BANK OF CHI-H	0.001	-0.017	-0.001
804	2020 - 2021	POSTAL SAVINGS BANK OF CHI-H	-0.003	-0.009	0.010
805	2017 - 2018	PROCREA HOLDINGS INC	-0.001	-0.014	-0.027
806	2018 - 2019	PROCREA HOLDINGS INC	0.002	0.020	0.018
807	2019 - 2020	PROCREA HOLDINGS INC	0.005	0.012	0.027
808	2020 - 2021	PROCREA HOLDINGS INC	0.002	0.063	0.047
809	2017 - 2018	PUBLIC BANK BERHAD	-0.003	0.014	0.000
810	2018 - 2019	PUBLIC BANK BERHAD	-0.003	-0.007	-0.008
811	2019 - 2020	PUBLIC BANK BERHAD	-0.004	-0.003	0.006
812	2020 - 2021	PUBLIC BANK BERHAD	0.001	-0.008	-0.011
813	2017 - 2018	PUBLIC FINANCIAL HLDG LTD	-0.003	-0.009	-0.012
814	2018 - 2019	PUBLIC FINANCIAL HLDG LTD	-0.007	0.019	0.021
815	2019 - 2020	PUBLIC FINANCIAL HLDG LTD	-0.006	0.060	-0.002
816	2020 - 2021	PUBLIC FINANCIAL HLDG LTD	-0.015	-0.025	0.013

	Tahun	Nama Bank	EAR	LAR	DAR
817	2017 - 2018	PUNJAB & SIND BANK	-0.004	0.038	-0.009
818	2018 - 2019	PUNJAB & SIND BANK	0.002	-0.050	-0.010
819	2019 - 2020	PUNJAB & SIND BANK	-0.003	0.054	0.012
820	2020 - 2021	PUNJAB & SIND BANK	-0.020	0.030	0.022
821	2017 - 2018	PUNJAB NATIONAL BANK	0.007	0.001	0.025
822	2018 - 2019	PUNJAB NATIONAL BANK	-0.005	-0.020	-0.029
823	2019 - 2020	PUNJAB NATIONAL BANK	-0.017	0.039	0.029
824	2020 - 2021	PUNJAB NATIONAL BANK	0.003	0.033	-0.036
825	2017 - 2018	PUREUN MUTUAL SAVINGS BANK	-0.012	0.033	0.010
826	2018 - 2019	PUREUN MUTUAL SAVINGS BANK	-0.030	0.067	0.038
827	2019 - 2020	PUREUN MUTUAL SAVINGS BANK	0.009	0.027	-0.021
828	2020 - 2021	PUREUN MUTUAL SAVINGS BANK	0.012	-0.003	0.001
829	2017 - 2018	RESONA HOLDINGS INC	-0.004	0.008	-0.013
830	2018 - 2019	RESONA HOLDINGS INC	0.006	-0.038	-0.013
831	2019 - 2020	RESONA HOLDINGS INC	0.001	0.006	-0.005
832	2020 - 2021	RESONA HOLDINGS INC	0.003	0.077	0.084
833	2017 - 2018	RHB BANK BHD	0.004	0.001	-0.014
834	2018 - 2019	RHB BANK BHD	-0.004	0.010	-0.004
835	2019 - 2020	RHB BANK BHD	0.000	-0.003	-0.011
836	2020 - 2021	RHB BANK BHD	0.003	0.001	-0.005
837	2017 - 2018	RIZAL COMMERCIAL BANKING	-0.005	0.044	0.044
838	2018 - 2019	RIZAL COMMERCIAL BANKING	0.018	0.026	0.062
839	2019 - 2020	RIZAL COMMERCIAL BANKING	-0.005	-0.024	-0.099
840	2020 - 2021	RIZAL COMMERCIAL BANKING	0.012	0.052	-0.007
841	2017 - 2018	SAIGON - HANOI COMMERCIAL	0.001	0.022	-0.015
842	2018 - 2019	SAIGON - HANOI COMMERCIAL	0.000	-0.055	-0.013
843	2019 - 2020	SAIGON - HANOI COMMERCIAL	-0.008	-0.015	-0.026
844	2020 - 2021	SAIGON - HANOI COMMERCIAL	-0.012	0.025	0.090
845	2017 - 2018	SAIGON THUONG TIN COMMERCIAL	0.002	-0.027	-0.012
846	2018 - 2019	SAIGON THUONG TIN COMMERCIAL	0.002	-0.021	-0.024
847	2019 - 2020	SAIGON THUONG TIN COMMERCIAL	0.000	-0.038	0.013
848	2020 - 2021	SAIGON THUONG TIN COMMERCIAL	-0.007	-0.054	0.071
849	2017 - 2018	SAMPATH BANK PLC	-0.012	-0.070	0.026
850	2018 - 2019	SAMPATH BANK PLC	-0.017	-0.055	0.015
851	2019 - 2020	SAMPATH BANK PLC	0.012	-0.022	-0.054
852	2020 - 2021	SAMPATH BANK PLC	-0.003	0.004	-0.014
853	2017 - 2018	SAN-IN GODO BANK LTD/THE	0.000	-0.021	-0.003
854	2018 - 2019	SAN-IN GODO BANK LTD/THE	-0.001	-0.014	-0.007
855	2019 - 2020	SAN-IN GODO BANK LTD/THE	0.003	-0.032	-0.002
856	2020 - 2021	SAN-IN GODO BANK LTD/THE	0.004	0.025	0.001

	Tahun	Nama Bank	EAR	LAR	DAR
857	2017 - 2018	SANASA DEVELOPMENT BANK PLC	0.012	0.006	0.030
858	2018 - 2019	SANASA DEVELOPMENT BANK PLC	0.006	-0.002	0.025
859	2019 - 2020	SANASA DEVELOPMENT BANK PLC	-0.006	0.002	-0.051
860	2020 - 2021	SANASA DEVELOPMENT BANK PLC	-0.019	0.038	0.088
861	2017 - 2018	SECURITY BANK CORP	0.009	-0.011	-0.043
862	2018 - 2019	SECURITY BANK CORP	-0.006	-0.024	0.008
863	2019 - 2020	SECURITY BANK CORP	-0.040	-0.132	-0.044
864	2020 - 2021	SECURITY BANK CORP	0.010	0.038	-0.074
865	2017 - 2018	SENSHU IKEDA HOLDINGS INC	0.000	-0.021	-0.026
866	2018 - 2019	SENSHU IKEDA HOLDINGS INC	-0.001	-0.013	-0.020
867	2019 - 2020	SENSHU IKEDA HOLDINGS INC	0.001	-0.004	-0.001
868	2020 - 2021	SENSHU IKEDA HOLDINGS INC	0.005	0.082	0.102
869	2017 - 2018	SEVEN BANK LTD	0.001	-0.002	-0.012
870	2018 - 2019	SEVEN BANK LTD	0.021	0.002	0.015
871	2019 - 2020	SEVEN BANK LTD	-0.018	-0.002	-0.035
872	2020 - 2021	SEVEN BANK LTD	0.009	0.001	-0.024
873	2017 - 2018	SEYLAN BANK PLC	0.010	-0.018	-0.012
874	2018 - 2019	SEYLAN BANK PLC	-0.013	-0.038	-0.015
875	2019 - 2020	SEYLAN BANK PLC	-0.001	0.022	-0.013
876	2020 - 2021	SEYLAN BANK PLC	0.002	-0.033	-0.015
877	2017 - 2018	SHENGJING BANK CO LTD-H	-0.007	-0.113	-0.073
878	2018 - 2019	SHENGJING BANK CO LTD-H	-0.020	-0.066	-0.109
879	2019 - 2020	SHENGJING BANK CO LTD-H	0.000	-0.085	-0.031
880	2020 - 2021	SHENGJING BANK CO LTD-H	-0.003	-0.070	-0.078
881	2017 - 2018	SHIGA BANK LTD/THE	-0.002	0.009	0.020
882	2018 - 2019	SHIGA BANK LTD/THE	0.004	-0.002	0.005
883	2019 - 2020	SHIGA BANK LTD/THE	0.006	0.004	0.019
884	2020 - 2021	SHIGA BANK LTD/THE	-0.004	0.101	0.089
885	2017 - 2018	SHIKOKU BANK LTD/THE	-0.003	0.000	-0.025
886	2018 - 2019	SHIKOKU BANK LTD/THE	0.001	-0.023	0.002
887	2019 - 2020	SHIKOKU BANK LTD/THE	0.002	-0.020	-0.009
888	2020 - 2021	SHIKOKU BANK LTD/THE	-0.002	0.032	0.021
889	2017 - 2018	SHIMANE BANK LTD/ THE	0.003	-0.028	-0.012
890	2018 - 2019	SHIMANE BANK LTD/ THE	0.003	-0.045	0.022
891	2019 - 2020	SHIMANE BANK LTD/ THE	0.012	0.045	-0.020
892	2020 - 2021	SHIMANE BANK LTD/ THE	-0.002	0.064	-0.010
893	2017 - 2018	SHIMIZU BANK LTD/THE	-0.004	-0.052	0.007
894	2018 - 2019	SHIMIZU BANK LTD/THE	0.002	0.045	0.016
895	2019 - 2020	SHIMIZU BANK LTD/THE	0.002	-0.043	0.010
896	2020 - 2021	SHIMIZU BANK LTD/THE	0.003	0.050	-0.003

	Tahun	Nama Bank	EAR	LAR	DAR
897	2017 - 2018	SHINHAN FINANCIAL GROUP LTD	-0.001	-0.006	0.008
898	2018 - 2019	SHINHAN FINANCIAL GROUP LTD	0.007	0.068	0.043
899	2019 - 2020	SHINHAN FINANCIAL GROUP LTD	-0.002	-0.004	-0.005
900	2020 - 2021	SHINHAN FINANCIAL GROUP LTD	0.000	-0.012	-0.024
901	2017 - 2018	SHINKIN CENTRAL BANK CLASS-A	0.007	0.034	-0.001
902	2018 - 2019	SHINKIN CENTRAL BANK CLASS-A	0.000	0.002	0.000
903	2019 - 2020	SHINKIN CENTRAL BANK CLASS-A	0.004	-0.031	0.017
904	2020 - 2021	SHINKIN CENTRAL BANK CLASS-A	-0.002	0.016	-0.007
905	2017 - 2018	SHINSEI BANK LTD	-0.002	0.003	-0.008
906	2018 - 2019	SHINSEI BANK LTD	-0.003	-0.003	0.023
907	2019 - 2020	SHINSEI BANK LTD	0.005	0.017	0.002
908	2020 - 2021	SHINSEI BANK LTD	0.002	0.012	0.005
909	2017 - 2018	SHIZUOKA BANK LTD/THE	-0.001	0.001	0.013
910	2018 - 2019	SHIZUOKA BANK LTD/THE	0.000	-0.003	-0.002
911	2019 - 2020	SHIZUOKA BANK LTD/THE	0.007	0.007	0.031
912	2020 - 2021	SHIZUOKA BANK LTD/THE	0.001	0.052	0.014
913	2017 - 2018	SIAM COMMERCIAL BANK PUB CO	0.001	0.001	0.014
914	2018 - 2019	SIAM COMMERCIAL BANK PUB CO	-0.016	-0.042	-0.051
915	2019 - 2020	SIAM COMMERCIAL BANK PUB CO	0.010	0.021	-0.010
916	2020 - 2021	SIAM COMMERCIAL BANK PUB CO	-0.008	-0.007	-0.006
917	2017 - 2018	SINOPAC FINANCIAL HOLDINGS	-0.002	-0.026	-0.024
918	2018 - 2019	SINOPAC FINANCIAL HOLDINGS	0.008	0.028	-0.012
919	2019 - 2020	SINOPAC FINANCIAL HOLDINGS	0.008	0.014	-0.015
920	2020 - 2021	SINOPAC FINANCIAL HOLDINGS	0.004	0.033	0.000
921	2017 - 2018	SONERI BANK LTD	0.010	0.022	0.013
922	2018 - 2019	SONERI BANK LTD	0.001	0.029	0.003
923	2019 - 2020	SONERI BANK LTD	-0.002	0.124	-0.029
924	2020 - 2021	SONERI BANK LTD	0.010	0.057	0.016
925	2017 - 2018	SOUTH INDIAN BANK LTD	0.002	-0.036	0.019
926	2018 - 2019	SOUTH INDIAN BANK LTD	0.006	-0.023	0.000
927	2019 - 2020	SOUTH INDIAN BANK LTD	0.001	0.014	0.016
928	2020 - 2021	SOUTH INDIAN BANK LTD	-0.005	0.044	-0.023
929	2017 - 2018	STANDARD CHARTERED BANK PK	0.004	-0.022	-0.011
930	2018 - 2019	STANDARD CHARTERED BANK PK	-0.001	-0.055	-0.014
931	2019 - 2020	STANDARD CHARTERED BANK PK	0.004	0.103	-0.020
932	2020 - 2021	STANDARD CHARTERED BANK PK	0.018	-0.028	0.024
933	2017 - 2018	STATE BANK OF INDIA	-0.001	0.001	0.002
934	2018 - 2019	STATE BANK OF INDIA	0.003	-0.027	-0.003
935	2019 - 2020	STATE BANK OF INDIA	0.001	0.011	-0.024
936	2020 - 2021	STATE BANK OF INDIA	0.003	0.054	0.013

	Tahun	Nama Bank	EAR	LAR	DAR
937	2017 - 2018	SUMITOMO MITSUI TRUST HOLDIN	-0.001	0.016	0.020
938	2018 - 2019	SUMITOMO MITSUI TRUST HOLDIN	-0.008	-0.097	-0.028
939	2019 - 2020	SUMITOMO MITSUI TRUST HOLDIN	0.001	-0.017	0.024
940	2020 - 2021	SUMITOMO MITSUI TRUST HOLDIN	0.002	0.035	-0.007
941	2017 - 2018	SURUGA BANK LTD	-0.001	0.000	0.001
942	2018 - 2019	SURUGA BANK LTD	0.006	-0.119	-0.007
943	2019 - 2020	SURUGA BANK LTD	-0.004	0.128	0.001
944	2020 - 2021	SURUGA BANK LTD	-0.007	0.065	0.006
945	2017 - 2018	TAICHUNG COMMERCIAL BANK	-0.004	-0.005	0.003
946	2018 - 2019	TAICHUNG COMMERCIAL BANK	-0.006	0.018	-0.003
947	2019 - 2020	TAICHUNG COMMERCIAL BANK	-0.003	0.019	-0.010
948	2020 - 2021	TAICHUNG COMMERCIAL BANK	-0.004	-0.002	0.011
949	2017 - 2018	TAIKO BANK LTD/THE	0.000	-0.007	0.002
950	2018 - 2019	TAIKO BANK LTD/THE	0.003	0.013	0.023
951	2019 - 2020	TAIKO BANK LTD/THE	0.005	-0.010	0.002
952	2020 - 2021	TAIKO BANK LTD/THE	0.001	0.056	0.050
953	2017 - 2018	TAIPEI STAR BANK	-0.001	-0.013	-0.009
954	2018 - 2019	TAIPEI STAR BANK	0.002	0.010	0.026
955	2019 - 2020	TAIPEI STAR BANK	-0.003	-0.030	-0.024
956	2020 - 2021	TAIPEI STAR BANK	0.001	-0.012	0.015
957	2017 - 2018	TAISHIN FINANCIAL HOLDING	-0.004	0.002	0.007
958	2018 - 2019	TAISHIN FINANCIAL HOLDING	0.008	0.008	-0.001
959	2019 - 2020	TAISHIN FINANCIAL HOLDING	0.003	-0.004	-0.027
960	2020 - 2021	TAISHIN FINANCIAL HOLDING	0.006	0.041	0.063
961	2017 - 2018	TAIWAN BUSINESS BANK	-0.005	0.038	0.021
962	2018 - 2019	TAIWAN BUSINESS BANK	-0.002	0.016	-0.012
963	2019 - 2020	TAIWAN BUSINESS BANK	0.000	-0.027	0.030
964	2020 - 2021	TAIWAN BUSINESS BANK	0.005	0.031	-0.034
965	2017 - 2018	TAIWAN COOPERATIVE FINANCIAL	0.000	0.000	-0.008
966	2018 - 2019	TAIWAN COOPERATIVE FINANCIAL	0.000	0.001	0.004
967	2019 - 2020	TAIWAN COOPERATIVE FINANCIAL	0.004	0.039	-0.015
968	2020 - 2021	TAIWAN COOPERATIVE FINANCIAL	0.002	-0.001	0.004
969	2017 - 2018	THE SHANGHAI COMMERCIAL & SA	0.001	-0.009	0.006
970	2018 - 2019	THE SHANGHAI COMMERCIAL & SA	-0.005	0.009	0.006
971	2019 - 2020	THE SHANGHAI COMMERCIAL & SA	0.001	-0.002	0.000
972	2020 - 2021	THE SHANGHAI COMMERCIAL & SA	0.000	0.018	-0.001
973	2017 - 2018	TIEN PHONG COMMERCIAL JOINT	-0.024	-0.056	0.007
974	2018 - 2019	TIEN PHONG COMMERCIAL JOINT	-0.002	-0.015	-0.003
975	2019 - 2020	TIEN PHONG COMMERCIAL JOINT	-0.002	0.000	-0.059
976	2020 - 2021	TIEN PHONG COMMERCIAL JOINT	-0.008	0.099	0.107

977	2017 - 2018	TISCO FINANCIAL GROUP PCL	-0.011	0.033	-0.038
978	2018 - 2019	TISCO FINANCIAL GROUP PCL	-0.007	-0.019	-0.086
979	2019 - 2020	TISCO FINANCIAL GROUP PCL	-0.012	-0.002	-0.015
980	2020 - 2021	TISCO FINANCIAL GROUP PCL	-0.026	-0.017	0.053
981	2017 - 2018	TMBTHANACHART BANK PCL	-0.004	-0.007	-0.004
982	2018 - 2019	TMBTHANACHART BANK PCL	0.006	0.020	-0.024
983	2019 - 2020	TMBTHANACHART BANK PCL	-0.008	-0.025	-0.007
984	2020 - 2021	TMBTHANACHART BANK PCL	-0.007	-0.010	-0.002
985	2017 - 2018	TOCHIGI BANK LTD/THE	0.000	0.002	-0.002
986	2018 - 2019	TOCHIGI BANK LTD/THE	0.000	-0.008	-0.001
987	2019 - 2020	TOCHIGI BANK LTD/THE	0.004	-0.001	-0.001
988	2020 - 2021	TOCHIGI BANK LTD/THE	0.001	0.065	0.035
989	2017 - 2018	TOHO BANK LTD/THE	-0.001	-0.006	-0.006
990	2018 - 2019	TOHO BANK LTD/THE	0.000	-0.061	-0.017
991	2019 - 2020	TOHO BANK LTD/THE	0.001	-0.038	-0.004
992	2020 - 2021	TOHO BANK LTD/THE	0.004	0.084	0.059
993	2017 - 2018	TOHOKU BANK LTD/THE	0.000	-0.030	-0.011
994	2018 - 2019	TOHOKU BANK LTD/THE	-0.001	-0.018	0.002
995	2019 - 2020	TOHOKU BANK LTD/THE	0.001	-0.019	-0.003
996	2020 - 2021	TOHOKU BANK LTD/THE	0.003	0.062	0.064
997	2017 - 2018	TOKYO KIRABOSHI FINANCIAL GR	-0.002	-0.022	0.000
998	2018 - 2019	TOKYO KIRABOSHI FINANCIAL GR	-0.001	-0.016	0.005
999	2019 - 2020	TOKYO KIRABOSHI FINANCIAL GR	0.001	0.004	0.002
1000	2020 - 2021	TOKYO KIRABOSHI FINANCIAL GR	0.000	0.020	0.002
1001	2017 - 2018	TOMATO BANK LTD	-0.002	-0.024	-0.026
1002	2018 - 2019	TOMATO BANK LTD	-0.001	-0.030	-0.049
1003	2019 - 2020	TOMATO BANK LTD	0.000	-0.010	-0.029
1004	2020 - 2021	TOMATO BANK LTD	0.000	0.027	0.012
1005	2017 - 2018	TOMONY HOLDINGS INC	0.001	-0.005	0.009
1006	2018 - 2019	TOMONY HOLDINGS INC	-0.001	-0.016	-0.019
1007	2019 - 2020	TOMONY HOLDINGS INC	0.003	-0.010	0.010
1008	2020 - 2021	TOMONY HOLDINGS INC	0.000	0.028	0.018
1009	2017 - 2018	TOTTORI BANK LTD/THE	0.000	-0.022	-0.007
1010	2018 - 2019	TOTTORI BANK LTD/THE	0.001	-0.006	-0.006
1011	2019 - 2020	TOTTORI BANK LTD/THE	0.001	-0.015	0.001
1012	2020 - 2021	TOTTORI BANK LTD/THE	0.002	0.011	0.050
1013	2017 - 2018	TOWA BANK LTD/THE	-0.001	0.010	0.014
1014	2018 - 2019	TOWA BANK LTD/THE	0.000	-0.019	-0.014
1015	2019 - 2020	TOWA BANK LTD/THE	0.003	-0.002	-0.001
1016	2020 - 2021	TOWA BANK LTD/THE	0.002	0.036	0.026

	Tahun	Nama Bank	EAR	LAR	DAR
977	2017 - 2018	TISCO FINANCIAL GROUP PCL	-0.011	0.033	-0.038
978	2018 - 2019	TISCO FINANCIAL GROUP PCL	-0.007	-0.019	-0.086
979	2019 - 2020	TISCO FINANCIAL GROUP PCL	-0.012	-0.002	-0.015
980	2020 - 2021	TISCO FINANCIAL GROUP PCL	-0.026	-0.017	0.053
981	2017 - 2018	TMBTHANACHART BANK PCL	-0.004	-0.007	-0.004
982	2018 - 2019	TMBTHANACHART BANK PCL	0.006	0.020	-0.024
983	2019 - 2020	TMBTHANACHART BANK PCL	-0.008	-0.025	-0.007
984	2020 - 2021	TMBTHANACHART BANK PCL	-0.007	-0.010	-0.002
985	2017 - 2018	TOCHIGI BANK LTD/THE	0.000	0.002	-0.002
986	2018 - 2019	TOCHIGI BANK LTD/THE	0.000	-0.008	-0.001
987	2019 - 2020	TOCHIGI BANK LTD/THE	0.004	-0.001	-0.001
988	2020 - 2021	TOCHIGI BANK LTD/THE	0.001	0.065	0.035
989	2017 - 2018	TOHO BANK LTD/THE	-0.001	-0.006	-0.006
990	2018 - 2019	TOHO BANK LTD/THE	0.000	-0.061	-0.017
991	2019 - 2020	TOHO BANK LTD/THE	0.001	-0.038	-0.004
992	2020 - 2021	TOHO BANK LTD/THE	0.004	0.084	0.059
993	2017 - 2018	TOHOKU BANK LTD/THE	0.000	-0.030	-0.011
994	2018 - 2019	TOHOKU BANK LTD/THE	-0.001	-0.018	0.002
995	2019 - 2020	TOHOKU BANK LTD/THE	0.001	-0.019	-0.003
996	2020 - 2021	TOHOKU BANK LTD/THE	0.003	0.062	0.064
997	2017 - 2018	TOKYO KIRABOSHI FINANCIAL GR	-0.002	-0.022	0.000
998	2018 - 2019	TOKYO KIRABOSHI FINANCIAL GR	-0.001	-0.016	0.005
999	2019 - 2020	TOKYO KIRABOSHI FINANCIAL GR	0.001	0.004	0.002
1000	2020 - 2021	TOKYO KIRABOSHI FINANCIAL GR	0.000	0.020	0.002
1001	2017 - 2018	TOMATO BANK LTD	-0.002	-0.024	-0.026
1002	2018 - 2019	TOMATO BANK LTD	-0.001	-0.030	-0.049
1003	2019 - 2020	TOMATO BANK LTD	0.000	-0.010	-0.029
1004	2020 - 2021	TOMATO BANK LTD	0.000	0.027	0.012
1005	2017 - 2018	TOMONY HOLDINGS INC	0.001	-0.005	0.009
1006	2018 - 2019	TOMONY HOLDINGS INC	-0.001	-0.016	-0.019
1007	2019 - 2020	TOMONY HOLDINGS INC	0.003	-0.010	0.010
1008	2020 - 2021	TOMONY HOLDINGS INC	0.000	0.028	0.018
1009	2017 - 2018	TOTTORI BANK LTD/THE	0.000	-0.022	-0.007
1010	2018 - 2019	TOTTORI BANK LTD/THE	0.001	-0.006	-0.006
1011	2019 - 2020	TOTTORI BANK LTD/THE	0.001	-0.015	0.001
1012	2020 - 2021	TOTTORI BANK LTD/THE	0.002	0.011	0.050
1013	2017 - 2018	TOWA BANK LTD/THE	-0.001	0.010	0.014
1014	2018 - 2019	TOWA BANK LTD/THE	0.000	-0.019	-0.014
1015	2019 - 2020	TOWA BANK LTD/THE	0.003	-0.002	-0.001
1016	2020 - 2021	TOWA BANK LTD/THE	0.002	0.036	0.026

	Tahun	Nama Bank	EAR	LAR	DAR
1017	2017 - 2018	TSUKUBA BANK LTD	-0.001	0.030	0.000
1018	2018 - 2019	TSUKUBA BANK LTD	-0.001	-0.010	0.005
1019	2019 - 2020	TSUKUBA BANK LTD	0.002	-0.025	-0.006
1020	2020 - 2021	TSUKUBA BANK LTD	0.001	0.038	0.051
1021	2017 - 2018	UCO BANK	-0.014	-0.005	0.028
1022	2018 - 2019	UCO BANK	-0.006	0.136	-0.017
1023	2019 - 2020	UCO BANK	-0.006	0.002	0.040
1024	2020 - 2021	UCO BANK	-0.008	-0.011	0.006
1025	2017 - 2018	UNION BANK OF COLOMBO PLC	0.016	0.067	-0.037
1026	2018 - 2019	UNION BANK OF COLOMBO PLC	-0.012	-0.040	0.002
1027	2019 - 2020	UNION BANK OF COLOMBO PLC	-0.005	0.079	-0.035
1028	2020 - 2021	UNION BANK OF COLOMBO PLC	-0.005	-0.041	-0.034
1029	2017 - 2018	UNION BANK OF TAIWAN	0.007	0.058	0.000
1030	2018 - 2019	UNION BANK OF TAIWAN	-0.004	-0.052	0.027
1031	2019 - 2020	UNION BANK OF TAIWAN	0.001	-0.005	-0.035
1032	2020 - 2021	UNION BANK OF TAIWAN	0.002	-0.028	0.004
1033	2017 - 2018	UNITED BANK LTD	-0.002	-0.074	-0.090
1034	2018 - 2019	UNITED BANK LTD	-0.009	0.031	-0.047
1035	2019 - 2020	UNITED BANK LTD	0.000	0.063	-0.031
1036	2020 - 2021	UNITED BANK LTD	0.012	0.009	0.123
1037	2017 - 2018	UNITED OVERSEAS BANK LTD	0.003	-0.016	0.005
1038	2018 - 2019	UNITED OVERSEAS BANK LTD	-0.001	0.010	-0.013
1039	2019 - 2020	UNITED OVERSEAS BANK LTD	0.003	0.013	0.017
1040	2020 - 2021	UNITED OVERSEAS BANK LTD	0.002	-0.025	-0.016
1041	2017 - 2018	VIETNAM EXPORT-IMPORT COMMER	-0.002	-0.003	0.030
1042	2018 - 2019	VIETNAM EXPORT-IMPORT COMMER	0.004	0.006	-0.054
1043	2019 - 2020	VIETNAM EXPORT-IMPORT COMMER	-0.011	0.048	-0.003
1044	2020 - 2021	VIETNAM EXPORT-IMPORT COMMER	-0.002	-0.063	0.006
1045	2017 - 2018	VIETNAM INTERNATIONAL JSB	-0.005	-0.042	-0.054
1046	2018 - 2019	VIETNAM INTERNATIONAL JSB	0.004	-0.009	-0.073
1047	2019 - 2020	VIETNAM INTERNATIONAL JSB	-0.001	0.007	0.142
1048	2020 - 2021	VIETNAM INTERNATIONAL JSB	-0.005	0.042	0.054
1049	2017 - 2018	VIETNAM JS COMMERCIAL BANK F	0.000	-0.021	-0.034
1050	2018 - 2019	VIETNAM JS COMMERCIAL BANK F	-0.004	-0.011	-0.014
1051	2019 - 2020	VIETNAM JS COMMERCIAL BANK F	-0.001	-0.003	-0.022
1052	2020 - 2021	VIETNAM JS COMMERCIAL BANK F	0.003	0.019	-0.020
1053	2017 - 2018	VIETNAM PROSPERITY JSC BANK	-0.001	-0.029	0.033
1054	2018 - 2019	VIETNAM PROSPERITY JSC BANK	-0.004	0.005	-0.021
1055	2019 - 2020	VIETNAM PROSPERITY JSC BANK	-0.014	-0.012	0.096
1056	2020 - 2021	VIETNAM PROSPERITY JSC BANK	-0.017	0.045	0.052

	Tahun	Nama Bank	EAR	LAR	DAR
1057	2017 - 2018	VIETNAM TECHNOLOGICAL & COMM	-0.061	0.099	0.019
1058	2018 - 2019	VIETNAM TECHNOLOGICAL & COMM	0.000	-0.103	0.054
1059	2019 - 2020	VIETNAM TECHNOLOGICAL & COMM	-0.008	-0.030	-0.028
1060	2020 - 2021	VIETNAM TECHNOLOGICAL & COMM	0.007	0.021	0.078
1061	2017 - 2018	WESTPAC BANKING CORP	-0.002	-0.003	-0.009
1062	2018 - 2019	WESTPAC BANKING CORP	0.001	0.018	0.015
1063	2019 - 2020	WESTPAC BANKING CORP	-0.002	0.026	-0.027
1064	2020 - 2021	WESTPAC BANKING CORP	-0.002	0.003	-0.022
1065	2017 - 2018	YAMAGATA BANK LTD/THE	-0.001	-0.019	-0.008
1066	2018 - 2019	YAMAGATA BANK LTD/THE	-0.001	0.000	-0.013
1067	2019 - 2020	YAMAGATA BANK LTD/THE	0.005	0.013	0.007
1068	2020 - 2021	YAMAGATA BANK LTD/THE	0.004	0.090	0.042
1069	2017 - 2018	YAMAGUCHI FINANCIAL GROUP IN	-0.003	-0.030	0.000
1070	2018 - 2019	YAMAGUCHI FINANCIAL GROUP IN	0.000	-0.029	0.007
1071	2019 - 2020	YAMAGUCHI FINANCIAL GROUP IN	0.005	-0.003	-0.002
1072	2020 - 2021	YAMAGUCHI FINANCIAL GROUP IN	0.003	0.063	0.064
1073	2017 - 2018	YAMANASHI CHUO BANK LTD/THE	0.000	-0.021	-0.019
1074	2018 - 2019	YAMANASHI CHUO BANK LTD/THE	0.002	0.000	0.032
1075	2019 - 2020	YAMANASHI CHUO BANK LTD/THE	0.007	-0.023	-0.006
1076	2020 - 2021	YAMANASHI CHUO BANK LTD/THE	0.004	0.039	0.043
1077	2017 - 2018	ZHEJIANG SHAOXING RUIFENG -A	-0.012	-0.069	-0.016
1078	2018 - 2019	ZHEJIANG SHAOXING RUIFENG -A	-0.004	-0.075	-0.014
1079	2019 - 2020	ZHEJIANG SHAOXING RUIFENG -A	0.008	-0.011	0.033
1080	2020 - 2021	ZHEJIANG SHAOXING RUIFENG -A	-0.014	-0.030	-0.033
1081	2017 - 2018	ZHONGYUAN BANK CO LTD-H	0.014	-0.029	0.025
1082	2018 - 2019	ZHONGYUAN BANK CO LTD-H	0.007	-0.012	0.014
1083	2019 - 2020	ZHONGYUAN BANK CO LTD-H	0.002	-0.050	-0.020
1084	2020 - 2021	ZHONGYUAN BANK CO LTD-H	-0.003	-0.034	-0.024

Data Transformasi Variabel Independen Bank Syariah untuk Variabel Dependen ROA Tahun
2017 - 2021

	Tahun	Nama Bank	EAR	LAR	DAR
1	2017 - 2018	AFFIN BANK BHD	0.004	0.013	-0.028
2	2018 - 2019	AFFIN BANK BHD	-0.023	-0.028	0.007
3	2019 - 2020	AFFIN BANK BHD	-0.001	0.007	0.030
4	2020 - 2021	AFFIN BANK BHD	0.012	0.010	-0.032
5	2017 - 2018	ALLIANCE BANK MALAYSIA BHD	0.000	0.019	0.016
6	2018 - 2019	ALLIANCE BANK MALAYSIA BHD	-0.002	-0.019	-0.028
7	2019 - 2020	ALLIANCE BANK MALAYSIA BHD	0.004	0.019	-0.009
8	2020 - 2021	ALLIANCE BANK MALAYSIA BHD	0.004	0.006	0.037
9	2017 - 2018	ALLIED BANK LTD	0.006	-0.025	-0.022
10	2018 - 2019	ALLIED BANK LTD	0.001	-0.002	0.021
11	2019 - 2020	ALLIED BANK LTD	-0.005	0.017	-0.057
12	2020 - 2021	ALLIED BANK LTD	0.020	-0.011	0.062
13	2017 - 2018	BANK AL HABIB LTD	0.001	-0.096	-0.027
14	2018 - 2019	BANK AL HABIB LTD	0.000	0.080	0.064
15	2019 - 2020	BANK AL HABIB LTD	-0.005	0.040	-0.026
16	2020 - 2021	BANK AL HABIB LTD	0.004	-0.060	0.014
17	2017 - 2018	BANK ALFALAH LTD	-0.010	-0.097	-0.053
18	2018 - 2019	BANK ALFALAH LTD	-0.008	0.017	-0.036
19	2019 - 2020	BANK ALFALAH LTD	0.017	0.064	0.098
20	2020 - 2021	BANK ALFALAH LTD	0.008	0.031	-0.020
21	2017 - 2018	BANK BTPN SYARIAH TBK PT	-0.086	0.058	0.007
22	2018 - 2019	BANK BTPN SYARIAH TBK PT	-0.019	0.020	0.011
23	2019 - 2020	BANK BTPN SYARIAH TBK PT	-0.007	0.006	0.010
24	2020 - 2021	BANK BTPN SYARIAH TBK PT	-0.025	0.016	0.002
25	2017 - 2018	BANK ISLAM MALAYSIA BHD	0.003	0.012	-0.061
26	2018 - 2019	BANK ISLAM MALAYSIA BHD	-0.002	-0.016	0.160
27	2019 - 2020	BANK ISLAM MALAYSIA BHD	0.000	-0.002	0.017
28	2020 - 2021	BANK ISLAM MALAYSIA BHD	0.004	0.006	-0.161
29	2017 - 2018	BANK PANIN DUBAI SYARIAH TBK	-0.158	0.059	0.055
30	2018 - 2019	BANK PANIN DUBAI SYARIAH TBK	0.038	-0.044	-0.006
31	2019 - 2020	BANK PANIN DUBAI SYARIAH TBK	-0.124	-0.004	0.039
32	2020 - 2021	BANK PANIN DUBAI SYARIAH TBK	0.116	0.201	-0.277
33	2017 - 2018	BANK SYARIAH INDONESIA TBK P	-0.050	0.034	0.073
34	2018 - 2019	BANK SYARIAH INDONESIA TBK P	0.015	-0.065	-0.029
35	2019 - 2020	BANK SYARIAH INDONESIA TBK P	0.027	-0.050	-0.088
36	2020 - 2021	BANK SYARIAH INDONESIA TBK P	-0.003	0.005	-0.003

	Tahun	Nama Bank	EAR	LAR	DAR
37	2017 - 2018	CIMB GROUP HOLDINGS BHD	-0.001	-0.008	-0.005
38	2018 - 2019	CIMB GROUP HOLDINGS BHD	-0.002	0.004	0.009
39	2019 - 2020	CIMB GROUP HOLDINGS BHD	0.005	0.037	0.015
40	2020 - 2021	CIMB GROUP HOLDINGS BHD	-0.002	0.000	-0.010
41	2017 - 2018	CIMB THAI BANK PCL	0.006	0.066	0.070
42	2018 - 2019	CIMB THAI BANK PCL	0.001	0.026	0.015
43	2019 - 2020	CIMB THAI BANK PCL	0.001	0.052	0.029
44	2020 - 2021	CIMB THAI BANK PCL	-0.007	0.026	0.019
45	2017 - 2018	COMMERCIAL BANK OF CEYLON PL	0.003	0.016	-0.012
46	2018 - 2019	COMMERCIAL BANK OF CEYLON PL	-0.005	0.009	-0.005
47	2019 - 2020	COMMERCIAL BANK OF CEYLON PL	0.005	0.110	0.029
48	2020 - 2021	COMMERCIAL BANK OF CEYLON PL	0.006	0.002	-0.012
49	2017 - 2018	FAYSAL BANK LTD	0.007	-0.017	0.069
50	2018 - 2019	FAYSAL BANK LTD	-0.015	0.004	-0.045
51	2019 - 2020	FAYSAL BANK LTD	0.003	0.052	-0.035
52	2020 - 2021	FAYSAL BANK LTD	0.009	-0.001	0.021
53	2017 - 2018	HABIB BANK LTD	0.004	-0.039	0.035
54	2018 - 2019	HABIB BANK LTD	-0.004	-0.004	-0.049
55	2019 - 2020	HABIB BANK LTD	0.001	0.046	0.020
56	2020 - 2021	HABIB BANK LTD	0.003	-0.029	-0.048
57	2017 - 2018	HABIB METRO BANK LTD	0.006	-0.075	-0.039
58	2018 - 2019	HABIB METRO BANK LTD	0.003	0.036	0.093
59	2019 - 2020	HABIB METRO BANK LTD	0.005	0.003	0.043
60	2020 - 2021	HABIB METRO BANK LTD	-0.005	-0.018	0.039
61	2017 - 2018	HATTON NATIONAL BANK PLC	0.006	0.105	-0.005
62	2018 - 2019	HATTON NATIONAL BANK PLC	-0.006	0.021	0.082
63	2019 - 2020	HATTON NATIONAL BANK PLC	0.009	0.054	-0.028
64	2020 - 2021	HATTON NATIONAL BANK PLC	-0.009	-0.049	-0.036
65	2017 - 2018	HONG LEONG BANK BERHAD	-0.002	0.004	0.018
66	2018 - 2019	HONG LEONG BANK BERHAD	-0.005	-0.027	-0.011
67	2019 - 2020	HONG LEONG BANK BERHAD	0.000	0.004	0.002
68	2020 - 2021	HONG LEONG BANK BERHAD	-0.001	0.002	0.011
69	2017 - 2018	MALAYAN BANKING BHD	0.002	0.004	-0.004
70	2018 - 2019	MALAYAN BANKING BHD	-0.005	0.014	0.008
71	2019 - 2020	MALAYAN BANKING BHD	-0.001	0.016	0.003
72	2020 - 2021	MALAYAN BANKING BHD	0.002	-0.012	-0.014

	Tahun	Nama Bank	EAR	LAR	DAR
73	2017 - 2018	MERCANTILE BANK LTD	0.004	-0.017	-0.010
74	2018 - 2019	MERCANTILE BANK LTD	-0.002	-0.067	-0.159
75	2019 - 2020	MERCANTILE BANK LTD	-0.001	0.000	0.044
76	2020 - 2021	MERCANTILE BANK LTD	-0.001	0.048	-0.013
77	2017 - 2018	SAMBA BANK LTD	-0.012	-0.070	0.026
78	2018 - 2019	SAMBA BANK LTD	-0.017	-0.055	0.015
79	2019 - 2020	SAMBA BANK LTD	0.012	-0.022	-0.054
80	2020 - 2021	SAMBA BANK LTD	-0.003	0.004	-0.014

Lampiran 4 Data Transformasi Variabel Independen Bank Konvensional untuk Variabel
Dependen ROE Tahun 2017 - 2020

	Tahun	Nama Bank	EAR	LAR	DAR
1	2017 - 2018	77 BANK LTD/THE	-0.002	-0.016	-0.009
2	2018 - 2019	77 BANK LTD/THE	0.000	-0.017	-0.001
3	2019 - 2020	77 BANK LTD/THE	0.006	-0.011	0.016
4	2020 - 2021	77 BANK LTD/THE	-0.001	0.041	0.030
5	2017 - 2018	AGRICULTURAL BANK OF CHINA-H	-0.006	-0.019	-0.009
6	2018 - 2019	AGRICULTURAL BANK OF CHINA-H	0.000	-0.009	0.001
7	2019 - 2020	AGRICULTURAL BANK OF CHINA-H	0.001	-0.019	0.030
8	2020 - 2021	AGRICULTURAL BANK OF CHINA-H	0.019	-0.016	0.004
9	2017 - 2018	AICHI BANK LTD/THE	-0.002	-0.015	-0.003
10	2018 - 2019	AICHI BANK LTD/THE	0.002	-0.002	-0.014
11	2019 - 2020	AICHI BANK LTD/THE	0.009	-0.062	0.021
12	2020 - 2021	AICHI BANK LTD/THE	-0.001	-0.032	0.015
13	2017 - 2018	AKITA BANK LTD/THE	0.000	0.019	0.016
14	2018 - 2019	AKITA BANK LTD/THE	-0.002	-0.019	-0.028
15	2019 - 2020	AKITA BANK LTD/THE	0.004	0.019	-0.009
16	2020 - 2021	AKITA BANK LTD/THE	0.004	0.006	0.037
17	2017 - 2018	ALLO BANK INDONESIA TBK PT	0.031	0.018	-0.018
18	2018 - 2019	ALLO BANK INDONESIA TBK PT	0.030	0.032	-0.053
19	2019 - 2020	ALLO BANK INDONESIA TBK PT	-0.016	0.164	0.212
20	2020 - 2021	ALLO BANK INDONESIA TBK PT	-0.146	0.020	0.111
21	2017 - 2018	AMMB HOLDINGS BHD	-0.001	-0.024	0.002
22	2018 - 2019	AMMB HOLDINGS BHD	0.008	0.057	0.022
23	2019 - 2020	AMMB HOLDINGS BHD	0.002	0.008	0.006
24	2020 - 2021	AMMB HOLDINGS BHD	0.024	-0.041	-0.041
25	2017 - 2018	AN BINH COMMERCIAL JOINT STO	-0.004	-0.013	-0.007
26	2018 - 2019	AN BINH COMMERCIAL JOINT STO	0.000	0.026	0.013
27	2019 - 2020	AN BINH COMMERCIAL JOINT STO	0.000	0.010	0.055
28	2020 - 2021	AN BINH COMMERCIAL JOINT STO	-0.020	-0.027	0.062
29	2017 - 2018	AOZORA BANK LTD	0.003	0.017	0.017
30	2018 - 2019	AOZORA BANK LTD	0.003	0.002	-0.010
31	2019 - 2020	AOZORA BANK LTD	0.005	-0.032	-0.026
32	2020 - 2021	AOZORA BANK LTD	-0.003	0.062	-0.037
33	2017 - 2018	ASIA COMMERCIAL BANK	-0.007	-0.002	0.029
34	2018 - 2019	ASIA COMMERCIAL BANK	-0.009	-0.001	0.014
35	2019 - 2020	ASIA COMMERCIAL BANK	-0.007	0.000	0.006
36	2020 - 2021	ASIA COMMERCIAL BANK	-0.005	0.015	0.080

	Tahun	Nama Bank	EAR	LAR	DAR
37	2017 - 2018	ASKARI BANK LTD	0.002	-0.094	-0.019
38	2018 - 2019	ASKARI BANK LTD	-0.003	0.044	-0.003
39	2019 - 2020	ASKARI BANK LTD	-0.004	0.053	0.018
40	2020 - 2021	ASKARI BANK LTD	0.011	0.022	-0.009
41	2017 - 2018	AU SMALL FINANCE BANK LTD	0.082	-0.038	-0.421
42	2018 - 2019	AU SMALL FINANCE BANK LTD	-0.020	0.007	-0.175
43	2019 - 2020	AU SMALL FINANCE BANK LTD	0.037	0.059	-0.025
44	2020 - 2021	AU SMALL FINANCE BANK LTD	-0.018	-0.039	-0.077
45	2017 - 2018	AUST AND NZ BANKING GROUP	0.003	0.000	0.035
46	2018 - 2019	AUST AND NZ BANKING GROUP	0.001	0.013	0.001
47	2019 - 2020	AUST AND NZ BANKING GROUP	0.003	0.034	-0.001
48	2020 - 2021	AUST AND NZ BANKING GROUP	-0.006	-0.051	-0.087
49	2017 - 2018	AWA BANK LTD/THE	-0.001	-0.010	-0.006
50	2018 - 2019	AWA BANK LTD/THE	0.000	-0.012	-0.011
51	2019 - 2020	AWA BANK LTD/THE	0.007	-0.012	0.009
52	2020 - 2021	AWA BANK LTD/THE	-0.001	0.043	0.040
53	2017 - 2018	AXIS BANK LTD	0.001	-0.020	0.031
54	2018 - 2019	AXIS BANK LTD	0.008	0.045	-0.055
55	2019 - 2020	AXIS BANK LTD	-0.010	-0.034	-0.016
56	2020 - 2021	AXIS BANK LTD	-0.009	0.027	-0.008
57	2017 - 2018	BAC A COMMERCIAL JSC	-0.003	-0.055	-0.057
58	2018 - 2019	BAC A COMMERCIAL JSC	0.001	-0.017	0.042
59	2019 - 2020	BAC A COMMERCIAL JSC	0.001	-0.002	-0.032
60	2020 - 2021	BAC A COMMERCIAL JSC	-0.004	-0.028	-0.042
61	2017 - 2018	BANGKOK BANK PUBLIC CO LTD	-0.002	-0.017	0.005
62	2018 - 2019	BANGKOK BANK PUBLIC CO LTD	-0.001	0.028	0.009
63	2019 - 2020	BANGKOK BANK PUBLIC CO LTD	0.016	0.019	0.002
64	2020 - 2021	BANGKOK BANK PUBLIC CO LTD	0.004	0.021	0.007
65	2017 - 2018	BANK BTPN TBK PT	-0.001	0.020	0.012
66	2018 - 2019	BANK BTPN TBK PT	0.009	-0.108	0.222
67	2019 - 2020	BANK BTPN TBK PT	-0.006	0.037	-0.071
68	2020 - 2021	BANK BTPN TBK PT	-0.007	0.037	-0.020
69	2017 - 2018	BANK BUMI ARTA TBK PT	-0.011	-0.008	0.011
70	2018 - 2019	BANK BUMI ARTA TBK PT	0.005	-0.026	-0.005
71	2019 - 2020	BANK BUMI ARTA TBK PT	0.003	0.080	-0.003
72	2020 - 2021	BANK BUMI ARTA TBK PT	-0.060	0.141	0.054
73	2017 - 2018	BANK CAPITAL INDONESIA TBK	0.004	-0.008	0.007
74	2018 - 2019	BANK CAPITAL INDONESIA TBK	0.001	-0.070	0.006
75	2019 - 2020	BANK CAPITAL INDONESIA TBK	0.000	0.196	0.040
76	2020 - 2021	BANK CAPITAL INDONESIA TBK	-0.014	0.216	-0.029

	Tahun	Nama Bank	EAR	LAR	DAR
77	2017 - 2018	BANK CENTRAL ASIA TBK PT	-0.009	-0.029	0.011
78	2018 - 2019	BANK CENTRAL ASIA TBK PT	-0.006	0.013	0.003
79	2019 - 2020	BANK CENTRAL ASIA TBK PT	0.018	0.111	-0.015
80	2020 - 2021	BANK CENTRAL ASIA TBK PT	0.007	0.031	-0.013
81	2017 - 2018	BANK CHINA CONSTRUCTION BANK	-0.003	-0.082	-0.012
82	2018 - 2019	BANK CHINA CONSTRUCTION BANK	0.009	-0.011	0.137
83	2019 - 2020	BANK CHINA CONSTRUCTION BANK	-0.091	0.150	0.680
84	2020 - 2021	BANK CHINA CONSTRUCTION BANK	0.006	0.058	-0.735
85	2017 - 2018	BANK CIMB NIAGA TBK PT	-0.010	-0.011	-0.004
86	2018 - 2019	BANK CIMB NIAGA TBK PT	-0.009	-0.001	0.002
87	2019 - 2020	BANK CIMB NIAGA TBK PT	0.012	0.086	-0.026
88	2020 - 2021	BANK CIMB NIAGA TBK PT	0.007	0.038	-0.038
89	2017 - 2018	BANK DANAMON INDONESIA TBK	-0.004	-0.020	-0.005
90	2018 - 2019	BANK DANAMON INDONESIA TBK	-0.011	-0.011	0.009
91	2019 - 2020	BANK DANAMON INDONESIA TBK	0.018	0.063	-0.049
92	2020 - 2021	BANK DANAMON INDONESIA TBK	-0.017	0.003	-0.014
93	2017 - 2018	BANK FOR FOREIGN TRADE JSC	-0.007	-0.063	-0.062
94	2018 - 2019	BANK FOR FOREIGN TRADE JSC	-0.008	-0.013	-0.013
95	2019 - 2020	BANK FOR FOREIGN TRADE JSC	-0.005	-0.032	-0.019
96	2020 - 2021	BANK FOR FOREIGN TRADE JSC	-0.006	-0.046	-0.024
97	2017 - 2018	BANK FOR INVESTMENT AND DEVE	-0.001	-0.032	0.005
98	2018 - 2019	BANK FOR INVESTMENT AND DEVE	-0.011	0.003	-0.003
99	2019 - 2020	BANK FOR INVESTMENT AND DEVE	0.000	-0.051	-0.059
100	2020 - 2021	BANK FOR INVESTMENT AND DEVE	0.003	0.032	-0.004
101	2017 - 2018	BANK GANESHA TBK PT	-0.006	-0.014	0.000
102	2018 - 2019	BANK GANESHA TBK PT	0.013	0.026	-0.014
103	2019 - 2020	BANK GANESHA TBK PT	0.025	0.130	-0.017
104	2020 - 2021	BANK GANESHA TBK PT	-0.038	0.197	0.032
105	2017 - 2018	BANK JAGO TBK PT	-0.008	-0.008	0.031
106	2018 - 2019	BANK JAGO TBK PT	-0.342	0.375	0.317
107	2019 - 2020	BANK JAGO TBK PT	-0.050	-0.201	0.085
108	2020 - 2021	BANK JAGO TBK PT	-0.105	-0.020	0.070
109	2017 - 2018	BANK JTRUST INDONESIA TBK PT	0.014	0.092	0.008
110	2018 - 2019	BANK JTRUST INDONESIA TBK PT	-0.023	0.215	0.004
111	2019 - 2020	BANK JTRUST INDONESIA TBK PT	0.008	-0.093	-0.067
112	2020 - 2021	BANK JTRUST INDONESIA TBK PT	-0.036	-0.016	0.058
113	2017 - 2018	BANK MANDIRI PERSERO TBK PT	-0.003	-0.033	0.026
114	2018 - 2019	BANK MANDIRI PERSERO TBK PT	-0.005	-0.008	-0.008
115	2019 - 2020	BANK MANDIRI PERSERO TBK PT	0.032	0.067	-0.034
116	2020 - 2021	BANK MANDIRI PERSERO TBK PT	0.004	0.019	-0.006

	Tahun	Nama Bank	EAR	LAR	DAR
117	2017 - 2018	BANK MASPION INDONESIA TBK P	0.013	0.004	0.032
118	2018 - 2019	BANK MASPION INDONESIA TBK P	0.017	0.021	-0.030
119	2019 - 2020	BANK MASPION INDONESIA TBK P	0.035	0.039	-0.044
120	2020 - 2021	BANK MASPION INDONESIA TBK P	0.034	0.105	-0.032
121	2017 - 2018	BANK MAYBANK INDONESIA TBK	-0.021	-0.026	0.042
122	2018 - 2019	BANK MAYBANK INDONESIA TBK	-0.016	0.027	0.004
123	2019 - 2020	BANK MAYBANK INDONESIA TBK	0.000	0.130	-0.010
124	2020 - 2021	BANK MAYBANK INDONESIA TBK	-0.013	0.005	-0.017
125	2017 - 2018	BANK MEGA TBK PT	-0.006	-0.076	0.020
126	2018 - 2019	BANK MEGA TBK PT	0.010	-0.022	0.003
127	2019 - 2020	BANK MEGA TBK PT	-0.008	0.094	0.016
128	2020 - 2021	BANK MEGA TBK PT	0.018	-0.025	-0.039
129	2017 - 2018	BANK MESTIKA DHARMA TBK PT	0.005	-0.028	0.017
130	2018 - 2019	BANK MESTIKA DHARMA TBK PT	-0.014	-0.002	0.004
131	2019 - 2020	BANK MESTIKA DHARMA TBK PT	-0.013	0.096	-0.011
132	2020 - 2021	BANK MESTIKA DHARMA TBK PT	0.015	0.011	0.000
133	2017 - 2018	BANK NEGARA INDONESIA PERSER	0.005	-0.020	0.012
134	2018 - 2019	BANK NEGARA INDONESIA PERSER	-0.011	-0.017	-0.011
135	2019 - 2020	BANK NEGARA INDONESIA PERSER	0.021	0.003	-0.036
136	2020 - 2021	BANK NEGARA INDONESIA PERSER	-0.005	0.054	0.007
137	2017 - 2018	BANK OCBC NISP TBK PT	0.001	0.013	0.014
138	2018 - 2019	BANK OCBC NISP TBK PT	-0.012	0.020	0.025
139	2019 - 2020	BANK OCBC NISP TBK PT	0.009	0.102	-0.073
140	2020 - 2021	BANK OCBC NISP TBK PT	-0.006	-0.006	-0.013
141	2017 - 2018	BANK OF AYUDHYA PCL	-0.004	-0.027	-0.025
142	2018 - 2019	BANK OF AYUDHYA PCL	-0.003	-0.001	-0.008
143	2019 - 2020	BANK OF AYUDHYA PCL	0.005	0.068	-0.039
144	2020 - 2021	BANK OF AYUDHYA PCL	-0.017	-0.025	-0.009
145	2017 - 2018	BANK OF BARODA	-0.002	-0.050	0.046
146	2018 - 2019	BANK OF BARODA	-0.005	-0.001	0.000
147	2019 - 2020	BANK OF BARODA	0.004	0.002	0.001
148	2020 - 2021	BANK OF BARODA	-0.005	-0.010	-0.017
149	2017 - 2018	BANK OF CHINA LTD-H	0.001	0.005	0.002
150	2018 - 2019	BANK OF CHINA LTD-H	-0.001	-0.018	0.005
151	2019 - 2020	BANK OF CHINA LTD-H	0.000	-0.009	0.003
152	2020 - 2021	BANK OF CHINA LTD-H	0.001	-0.005	0.013
153	2017 - 2018	BANK OF CHONGQING CO LTD-H	-0.001	-0.050	-0.005
154	2018 - 2019	BANK OF CHONGQING CO LTD-H	-0.001	-0.022	0.009
155	2019 - 2020	BANK OF CHONGQING CO LTD-H	0.001	-0.014	0.001
156	2020 - 2021	BANK OF CHONGQING CO LTD-H	-0.006	-0.010	0.013

	Tahun	Nama Bank	EAR	LAR	DAR
157	2017 - 2018	BANK OF COMMUNICATIONS CO-H	0.001	-0.018	-0.047
158	2018 - 2019	BANK OF COMMUNICATIONS CO-H	-0.007	-0.025	-0.017
159	2019 - 2020	BANK OF COMMUNICATIONS CO-H	-0.003	-0.011	-0.013
160	2020 - 2021	BANK OF COMMUNICATIONS CO-H	0.009	-0.016	-0.003
161	2017 - 2018	BANK OF EAST ASIA LTD	0.001	-0.011	-0.002
162	2018 - 2019	BANK OF EAST ASIA LTD	-0.001	0.011	0.005
163	2019 - 2020	BANK OF EAST ASIA LTD	-0.001	0.008	0.014
164	2020 - 2021	BANK OF EAST ASIA LTD	0.000	-0.022	-0.034
165	2017 - 2018	BANK OF GANSU CO LTD-H	-0.016	-0.009	0.068
166	2018 - 2019	BANK OF GANSU CO LTD-H	0.003	-0.019	-0.066
167	2019 - 2020	BANK OF GANSU CO LTD-H	-0.018	-0.022	-0.022
168	2020 - 2021	BANK OF GANSU CO LTD-H	0.003	-0.023	0.015
169	2017 - 2018	BANK OF IWATE LTD/THE	-0.001	-0.013	-0.001
170	2018 - 2019	BANK OF IWATE LTD/THE	0.000	-0.019	0.005
171	2019 - 2020	BANK OF IWATE LTD/THE	0.004	-0.010	-0.002
172	2020 - 2021	BANK OF IWATE LTD/THE	0.001	0.027	0.029
173	2017 - 2018	BANK OF JINZHOU CO LTD-H	0.009	-0.142	-0.054
174	2018 - 2019	BANK OF JINZHOU CO LTD-H	0.001	-0.153	0.040
175	2019 - 2020	BANK OF JINZHOU CO LTD-H	-0.020	-0.070	-0.078
176	2020 - 2021	BANK OF JINZHOU CO LTD-H	0.005	-0.058	0.004
177	2017 - 2018	BANK OF KAOHSIUNG	0.000	-0.008	0.039
178	2018 - 2019	BANK OF KAOHSIUNG	-0.003	0.030	-0.001
179	2019 - 2020	BANK OF KAOHSIUNG	-0.002	0.009	0.001
180	2020 - 2021	BANK OF KAOHSIUNG	-0.002	-0.003	-0.017
181	2017 - 2018	BANK OF KHYBER	0.010	-0.087	-0.118
182	2018 - 2019	BANK OF KHYBER	0.006	0.072	0.173
183	2019 - 2020	BANK OF KHYBER	-0.015	-0.096	-0.110
184	2020 - 2021	BANK OF KHYBER	0.015	0.102	0.086
185	2017 - 2018	BANK OF KOCHI LTD/THE	-0.001	0.007	-0.015
186	2018 - 2019	BANK OF KOCHI LTD/THE	-0.001	-0.014	-0.015
187	2019 - 2020	BANK OF KOCHI LTD/THE	0.005	0.001	-0.001
188	2020 - 2021	BANK OF KOCHI LTD/THE	0.000	0.034	0.024
189	2017 - 2018	BANK OF KYOTO LTD/THE	-0.013	0.003	0.028
190	2018 - 2019	BANK OF KYOTO LTD/THE	0.010	-0.014	-0.008
191	2019 - 2020	BANK OF KYOTO LTD/THE	0.005	-0.007	0.037
192	2020 - 2021	BANK OF KYOTO LTD/THE	-0.012	0.084	0.086
193	2017 - 2018	BANK OF MAHARASHTRA	-0.017	0.032	-0.016
194	2018 - 2019	BANK OF MAHARASHTRA	0.029	0.037	0.034
195	2019 - 2020	BANK OF MAHARASHTRA	-0.029	0.006	-0.034
196	2020 - 2021	BANK OF MAHARASHTRA	0.002	0.015	0.004

	Tahun	Nama Bank	EAR	LAR	DAR
197	2017 - 2018	BANK OF NAGOYA LTD/THE	-0.001	0.010	0.007
198	2018 - 2019	BANK OF NAGOYA LTD/THE	0.001	-0.025	-0.006
199	2019 - 2020	BANK OF NAGOYA LTD/THE	0.003	-0.051	-0.011
200	2020 - 2021	BANK OF NAGOYA LTD/THE	0.006	0.072	0.091
201	2017 - 2018	BANK OF PUNJAB	-0.007	-0.008	0.022
202	2018 - 2019	BANK OF PUNJAB	-0.001	0.041	0.039
203	2019 - 2020	BANK OF PUNJAB	0.006	0.089	0.033
204	2020 - 2021	BANK OF PUNJAB	0.002	-0.042	-0.076
205	2017 - 2018	BANK OF QINGDAO CO LTD-H	-0.002	-0.078	-0.039
206	2018 - 2019	BANK OF QINGDAO CO LTD-H	0.001	-0.065	-0.017
207	2019 - 2020	BANK OF QINGDAO CO LTD-H	0.010	0.013	-0.022
208	2020 - 2021	BANK OF QINGDAO CO LTD-H	0.001	-0.018	-0.010
209	2017 - 2018	BANK OF QUEENSLAND LTD	0.001	-0.006	0.002
210	2018 - 2019	BANK OF QUEENSLAND LTD	0.003	0.023	0.028
211	2019 - 2020	BANK OF QUEENSLAND LTD	-0.005	0.003	-0.008
212	2020 - 2021	BANK OF QUEENSLAND LTD	0.007	0.000	-0.023
213	2017 - 2018	BANK OF SAGA LTD/THE	-0.003	0.001	-0.001
214	2018 - 2019	BANK OF SAGA LTD/THE	0.004	-0.075	-0.005
215	2019 - 2020	BANK OF SAGA LTD/THE	0.004	0.007	-0.001
216	2020 - 2021	BANK OF SAGA LTD/THE	0.003	0.029	0.043
217	2017 - 2018	BANK OF THE PHILIPPINE ISLAND	-0.024	-0.017	0.060
218	2018 - 2019	BANK OF THE PHILIPPINE ISLAND	-0.003	-0.020	-0.008
219	2019 - 2020	BANK OF THE PHILIPPINE ISLAND	-0.003	0.029	0.001
220	2020 - 2021	BANK OF THE PHILIPPINE ISLAND	0.004	0.019	-0.039
221	2017 - 2018	BANK OF THE RYUKYUS LTD	-0.002	-0.009	0.011
222	2018 - 2019	BANK OF THE RYUKYUS LTD	-0.004	-0.032	-0.021
223	2019 - 2020	BANK OF THE RYUKYUS LTD	0.000	0.004	-0.007
224	2020 - 2021	BANK OF THE RYUKYUS LTD	0.006	0.068	0.029
225	2017 - 2018	BANK OF TIANJIN CO LTD-H	-0.009	-0.083	-0.010
226	2018 - 2019	BANK OF TIANJIN CO LTD-H	-0.004	-0.001	-0.004
227	2019 - 2020	BANK OF TIANJIN CO LTD-H	-0.002	-0.009	0.007
228	2020 - 2021	BANK OF TIANJIN CO LTD-H	-0.002	-0.021	-0.014
229	2017 - 2018	BANK OF TOYAMA LTD/THE	-0.003	-0.011	0.027
230	2018 - 2019	BANK OF TOYAMA LTD/THE	0.002	-0.028	-0.004
231	2019 - 2020	BANK OF TOYAMA LTD/THE	0.009	-0.033	-0.011
232	2020 - 2021	BANK OF TOYAMA LTD/THE	0.000	-0.003	0.016
233	2017 - 2018	BANK OF ZHENGZHOU CO LTD-H	-0.006	-0.049	0.012
234	2018 - 2019	BANK OF ZHENGZHOU CO LTD-H	0.000	-0.049	-0.009
235	2019 - 2020	BANK OF ZHENGZHOU CO LTD-H	-0.005	-0.044	0.006
236	2020 - 2021	BANK OF ZHENGZHOU CO LTD-H	-0.003	-0.069	0.019

	Tahun	Nama Bank	EAR	LAR	DAR
237	2017 - 2018	BANK OKE INDONESIA TBK PT	-0.170	-0.099	0.357
238	2018 - 2019	BANK OKE INDONESIA TBK PT	-0.045	0.003	-0.033
239	2019 - 2020	BANK OKE INDONESIA TBK PT	-0.006	-0.044	-0.047
240	2020 - 2021	BANK OKE INDONESIA TBK PT	-0.796	-0.030	-0.009
241	2017 - 2018	BANK PAN INDONESIA TBK PT	-0.023	-0.068	0.018
242	2018 - 2019	BANK PAN INDONESIA TBK PT	-0.014	0.022	0.043
243	2019 - 2020	BANK PAN INDONESIA TBK PT	-0.007	0.123	-0.034
244	2020 - 2021	BANK PAN INDONESIA TBK PT	-0.020	-0.017	0.000
245	2017 - 2018	BANK PEMBANGUNAN DAERAH BA-A	0.030	0.085	0.023
246	2018 - 2019	BANK PEMBANGUNAN DAERAH BA-A	0.005	-0.078	0.012
247	2019 - 2020	BANK PEMBANGUNAN DAERAH BA-A	-0.187	-0.051	0.206
248	2020 - 2021	BANK PEMBANGUNAN DAERAH BA-A	0.041	0.362	-0.041
249	2017 - 2018	BANK PERMATA TBK PT	-0.002	-0.038	-0.022
250	2018 - 2019	BANK PERMATA TBK PT	-0.002	0.027	0.010
251	2019 - 2020	BANK PERMATA TBK PT	-0.029	0.075	0.026
252	2020 - 2021	BANK PERMATA TBK PT	0.021	0.063	-0.031
253	2017 - 2018	BANK QNB INDONESIA TBK PT	-0.066	0.022	0.054
254	2018 - 2019	BANK QNB INDONESIA TBK PT	0.024	-0.063	0.063
255	2019 - 2020	BANK QNB INDONESIA TBK PT	-0.021	-0.041	0.037
256	2020 - 2021	BANK QNB INDONESIA TBK PT	-0.003	0.100	-0.025
257	2017 - 2018	BANK RAKYAT INDONESIA PERSER	0.007	-0.010	0.019
258	2018 - 2019	BANK RAKYAT INDONESIA PERSER	-0.005	0.010	0.007
259	2019 - 2020	BANK RAKYAT INDONESIA PERSER	0.015	0.031	-0.021
260	2020 - 2021	BANK RAKYAT INDONESIA PERSER	-0.042	-0.018	0.063
261	2017 - 2018	BANK RAYA INDONESIA TBK PT	0.001	0.000	-0.014
262	2018 - 2019	BANK RAYA INDONESIA TBK PT	0.024	-0.043	-0.006
263	2019 - 2020	BANK RAYA INDONESIA TBK PT	0.013	0.020	-0.040
264	2020 - 2021	BANK RAYA INDONESIA TBK PT	0.007	0.008	0.021
265	2017 - 2018	BANK SINARMAS TBK PT	0.001	-0.028	-0.014
266	2018 - 2019	BANK SINARMAS TBK PT	-0.008	0.030	0.018
267	2019 - 2020	BANK SINARMAS TBK PT	0.030	0.156	-0.052
268	2020 - 2021	BANK SINARMAS TBK PT	-0.004	0.119	-0.020
269	2017 - 2018	BANK TABUNGAN NEGARA PERSERO	0.005	-0.015	-0.014
270	2018 - 2019	BANK TABUNGAN NEGARA PERSERO	0.001	-0.045	0.027
271	2019 - 2020	BANK TABUNGAN NEGARA PERSERO	0.021	0.100	-0.050
272	2020 - 2021	BANK TABUNGAN NEGARA PERSERO	-0.002	-0.019	-0.024
273	2017 - 2018	BANK WOORI SAUDARA INDONESIA	0.004	-0.066	0.106
274	2018 - 2019	BANK WOORI SAUDARA INDONESIA	0.033	0.038	0.003
275	2019 - 2020	BANK WOORI SAUDARA INDONESIA	-0.003	-0.067	0.030
276	2020 - 2021	BANK WOORI SAUDARA INDONESIA	-0.020	0.017	-0.059

	Tahun	Nama Bank	EAR	LAR	DAR
277	2017 - 2018	BDO UNIBANK INC	0.003	-0.010	-0.006
278	2018 - 2019	BDO UNIBANK INC	-0.007	-0.024	0.021
279	2019 - 2020	BDO UNIBANK INC	0.000	0.012	0.006
280	2020 - 2021	BDO UNIBANK INC	-0.001	0.018	-0.005
281	2017 - 2018	BENDIGO AND ADELAIDE BANK	-0.003	-0.012	-0.010
282	2018 - 2019	BENDIGO AND ADELAIDE BANK	0.001	0.008	-0.003
283	2019 - 2020	BENDIGO AND ADELAIDE BANK	0.001	-0.002	-0.008
284	2020 - 2021	BENDIGO AND ADELAIDE BANK	0.003	0.025	-0.014
285	2017 - 2018	BNK FINANCIAL GROUP INC	-0.002	-0.001	-0.003
286	2018 - 2019	BNK FINANCIAL GROUP INC	-0.002	0.017	0.010
287	2019 - 2020	BNK FINANCIAL GROUP INC	0.003	0.002	0.005
288	2020 - 2021	BNK FINANCIAL GROUP INC	0.004	-0.004	0.000
289	2017 - 2018	BPD JAWA BARAT DAN BANTEN TB	-0.006	-0.007	0.029
290	2018 - 2019	BPD JAWA BARAT DAN BANTEN TB	-0.004	-0.042	0.003
291	2019 - 2020	BPD JAWA BARAT DAN BANTEN TB	0.012	0.033	-0.030
292	2020 - 2021	BPD JAWA BARAT DAN BANTEN TB	0.003	0.031	-0.011
293	2017 - 2018	BPD JAWA TIMUR TBK PT	0.017	0.076	-0.039
294	2018 - 2019	BPD JAWA TIMUR TBK PT	0.018	0.041	0.023
295	2019 - 2020	BPD JAWA TIMUR TBK PT	-0.002	0.004	-0.030
296	2020 - 2021	BPD JAWA TIMUR TBK PT	0.011	0.072	-0.007
297	2017 - 2018	BRAC BANK LTD	-0.012	-0.001	-0.019
298	2018 - 2019	BRAC BANK LTD	0.001	0.028	0.006
299	2019 - 2020	BRAC BANK LTD	-0.008	0.037	-0.014
300	2020 - 2021	BRAC BANK LTD	-0.003	-0.011	0.042
301	2017 - 2018	CANARA BANK	0.000	-0.033	0.000
302	2018 - 2019	CANARA BANK	0.005	-0.003	-0.011
303	2019 - 2020	CANARA BANK	-0.003	0.023	-0.002
304	2020 - 2021	CANARA BANK	0.003	0.047	-0.014
305	2017 - 2018	CHANG HWA COMMERCIAL BANK	-0.004	0.034	0.009
306	2018 - 2019	CHANG HWA COMMERCIAL BANK	-0.001	-0.026	-0.016
307	2019 - 2020	CHANG HWA COMMERCIAL BANK	0.005	0.030	-0.002
308	2020 - 2021	CHANG HWA COMMERCIAL BANK	0.004	0.029	-0.021
309	2017 - 2018	CHIBA BANK LTD/THE	-0.002	-0.022	-0.017
310	2018 - 2019	CHIBA BANK LTD/THE	0.002	0.005	0.008
311	2019 - 2020	CHIBA BANK LTD/THE	0.004	-0.003	0.012
312	2020 - 2021	CHIBA BANK LTD/THE	0.001	0.053	0.034
313	2017 - 2018	CHIBA KOGYO BANK LTD/THE	-0.001	-0.011	-0.002
314	2018 - 2019	CHIBA KOGYO BANK LTD/THE	-0.001	0.009	0.000
315	2019 - 2020	CHIBA KOGYO BANK LTD/THE	0.002	-0.017	-0.003
316	2020 - 2021	CHIBA KOGYO BANK LTD/THE	0.000	0.051	0.031

	Tahun	Nama Bank	EAR	LAR	DAR
317	2017 - 2018	CHIKUHO BANK LTD/THE	-0.001	-0.013	0.005
318	2018 - 2019	CHIKUHO BANK LTD/THE	0.003	-0.009	-0.015
319	2019 - 2020	CHIKUHO BANK LTD/THE	0.009	-0.026	-0.009
320	2020 - 2021	CHIKUHO BANK LTD/THE	-0.008	0.030	0.007
321	2017 - 2018	CHINA BANKING CORP	0.010	0.014	0.011
322	2018 - 2019	CHINA BANKING CORP	0.002	-0.008	0.028
323	2019 - 2020	CHINA BANKING CORP	-0.001	0.048	0.000
324	2020 - 2021	CHINA BANKING CORP	-0.006	-0.009	0.031
325	2017 - 2018	CHINA CITIC BANK CORP LTD-H	-0.002	-0.032	0.052
326	2018 - 2019	CHINA CITIC BANK CORP LTD-H	0.001	0.002	-0.007
327	2019 - 2020	CHINA CITIC BANK CORP LTD-H	0.003	-0.003	-0.005
328	2020 - 2021	CHINA CITIC BANK CORP LTD-H	-0.001	-0.008	0.013
329	2017 - 2018	CHINA CONSTRUCTION BANK-H	-0.005	-0.009	0.001
330	2018 - 2019	CHINA CONSTRUCTION BANK-H	-0.001	0.001	0.003
331	2019 - 2020	CHINA CONSTRUCTION BANK-H	0.002	-0.005	-0.002
332	2020 - 2021	CHINA CONSTRUCTION BANK-H	-0.002	-0.025	-0.014
333	2017 - 2018	CHINA EVERBRIGHT BANK CO-A	0.000	-0.060	-0.026
334	2018 - 2019	CHINA EVERBRIGHT BANK CO-A	-0.001	-0.017	-0.030
335	2019 - 2020	CHINA EVERBRIGHT BANK CO-A	0.003	0.014	0.029
336	2020 - 2021	CHINA EVERBRIGHT BANK CO-A	0.001	0.000	0.026
337	2017 - 2018	CHINA MERCHANTS BANK-A	-0.004	-0.018	-0.012
338	2018 - 2019	CHINA MERCHANTS BANK-A	-0.003	-0.022	-0.001
339	2019 - 2020	CHINA MERCHANTS BANK-A	0.001	0.004	-0.019
340	2020 - 2021	CHINA MERCHANTS BANK-A	-0.003	-0.001	-0.012
341	2017 - 2018	CHINA MINSHENG BANKING-A	-0.006	-0.039	-0.030
342	2018 - 2019	CHINA MINSHENG BANKING-A	0.003	-0.008	-0.011
343	2019 - 2020	CHINA MINSHENG BANKING-A	0.001	-0.033	0.003
344	2020 - 2021	CHINA MINSHENG BANKING-A	-0.004	-0.027	-0.008
345	2017 - 2018	CHINA ZHESHANG BANK CO LTD-H	-0.005	-0.088	-0.032
346	2018 - 2019	CHINA ZHESHANG BANK CO LTD-H	-0.010	-0.045	-0.043
347	2019 - 2020	CHINA ZHESHANG BANK CO LTD-H	0.005	-0.013	-0.017
348	2020 - 2021	CHINA ZHESHANG BANK CO LTD-H	0.002	-0.004	0.032
349	2017 - 2018	CHONGQING RURAL COMMERCIAL-H	-0.004	-0.027	-0.017
350	2018 - 2019	CHONGQING RURAL COMMERCIAL-H	-0.011	-0.024	-0.006
351	2019 - 2020	CHONGQING RURAL COMMERCIAL-H	0.003	-0.023	0.016
352	2020 - 2021	CHONGQING RURAL COMMERCIAL-H	-0.001	-0.013	0.039
353	2017 - 2018	CHUGOKU BANK LTD/THE	-0.001	-0.021	-0.009
354	2018 - 2019	CHUGOKU BANK LTD/THE	-0.002	-0.030	-0.041
355	2019 - 2020	CHUGOKU BANK LTD/THE	0.002	-0.020	-0.023
356	2020 - 2021	CHUGOKU BANK LTD/THE	0.001	0.041	0.009

	Tahun	Nama Bank	EAR	LAR	DAR
357	2017 - 2018	CHUKYO BANK LTD/THE	0.000	-0.001	-0.007
358	2018 - 2019	CHUKYO BANK LTD/THE	-0.002	-0.006	-0.004
359	2019 - 2020	CHUKYO BANK LTD/THE	0.008	-0.022	0.007
360	2020 - 2021	CHUKYO BANK LTD/THE	-0.002	-0.041	-0.002
361	2017 - 2018	CITIC LTD	-0.001	-0.015	-0.004
362	2018 - 2019	CITIC LTD	0.002	-0.018	-0.005
363	2019 - 2020	CITIC LTD	0.002	-0.008	-0.009
364	2020 - 2021	CITIC LTD	-0.001	-0.008	0.010
365	2017 - 2018	CITY UNION BANK LTD	-0.003	-0.024	0.031
366	2018 - 2019	CITY UNION BANK LTD	-0.003	-0.023	-0.027
367	2019 - 2020	CITY UNION BANK LTD	0.001	0.035	0.029
368	2020 - 2021	CITY UNION BANK LTD	-0.003	0.001	-0.014
369	2017 - 2018	COMMONWEALTH BANK OF AUSTRAL	-0.004	-0.013	0.002
370	2018 - 2019	COMMONWEALTH BANK OF AUSTRAL	-0.002	-0.012	-0.009
371	2019 - 2020	COMMONWEALTH BANK OF AUSTRAL	0.000	0.011	-0.044
372	2020 - 2021	COMMONWEALTH BANK OF AUSTRAL	-0.001	0.018	-0.009
373	2017 - 2018	CSB BANK LTD	0.012	-0.088	-0.012
374	2018 - 2019	CSB BANK LTD	-0.062	-0.028	0.064
375	2019 - 2020	CSB BANK LTD	-0.019	0.032	0.057
376	2020 - 2021	CSB BANK LTD	0.011	-0.016	0.017
377	2017 - 2018	CTBC FINANCIAL HOLDING CO LT	0.005	0.000	0.006
378	2018 - 2019	CTBC FINANCIAL HOLDING CO LT	-0.006	0.013	0.004
379	2019 - 2020	CTBC FINANCIAL HOLDING CO LT	0.000	0.015	-0.023
380	2020 - 2021	CTBC FINANCIAL HOLDING CO LT	0.000	-0.014	-0.013
381	2017 - 2018	DAH SING BANKING GROUP LTD	0.003	-0.016	-0.006
382	2018 - 2019	DAH SING BANKING GROUP LTD	-0.001	0.002	0.001
383	2019 - 2020	DAH SING BANKING GROUP LTD	-0.003	0.005	-0.025
384	2020 - 2021	DAH SING BANKING GROUP LTD	-0.005	-0.025	-0.012
385	2017 - 2018	DAH SING FINANCIAL HOLDINGS	0.004	-0.012	-0.008
386	2018 - 2019	DAH SING FINANCIAL HOLDINGS	0.000	-0.004	0.000
387	2019 - 2020	DAH SING FINANCIAL HOLDINGS	-0.004	0.003	-0.022
388	2020 - 2021	DAH SING FINANCIAL HOLDINGS	-0.006	-0.018	-0.009
389	2017 - 2018	DAISHI HOKUETSU FINANCIAL GR	0.001	0.011	0.018
390	2018 - 2019	DAISHI HOKUETSU FINANCIAL GR	0.008	-0.023	-0.024
391	2019 - 2020	DAISHI HOKUETSU FINANCIAL GR	0.003	-0.001	-0.017
392	2020 - 2021	DAISHI HOKUETSU FINANCIAL GR	-0.002	0.059	0.007
393	2017 - 2018	DAITO BANK LTD/THE	0.000	-0.032	-0.004
394	2018 - 2019	DAITO BANK LTD/THE	-0.003	-0.021	0.004
395	2019 - 2020	DAITO BANK LTD/THE	0.003	-0.009	-0.003
396	2020 - 2021	DAITO BANK LTD/THE	0.007	0.068	0.101

	Tahun	Nama Bank	EAR	LAR	DAR
397	2017 - 2018	DBS GROUP HOLDINGS LTD	0.003	-0.002	0.007
398	2018 - 2019	DBS GROUP HOLDINGS LTD	0.001	0.009	0.017
399	2019 - 2020	DBS GROUP HOLDINGS LTD	0.004	0.045	-0.017
400	2020 - 2021	DBS GROUP HOLDINGS LTD	0.000	-0.024	-0.016
401	2017 - 2018	DCB BANK LTD	-0.001	-0.017	0.008
402	2018 - 2019	DCB BANK LTD	0.006	0.022	0.000
403	2019 - 2020	DCB BANK LTD	-0.002	0.000	0.006
404	2020 - 2021	DCB BANK LTD	-0.006	0.003	0.039
405	2017 - 2018	DFCC BANK PLC	0.026	-0.024	-0.065
406	2018 - 2019	DFCC BANK PLC	0.000	-0.038	0.034
407	2019 - 2020	DFCC BANK PLC	0.011	0.022	-0.054
408	2020 - 2021	DFCC BANK PLC	0.005	-0.110	0.008
409	2017 - 2018	DGB FINANCIAL GROUP INC	0.002	0.054	0.070
410	2018 - 2019	DGB FINANCIAL GROUP INC	0.003	-0.001	0.006
411	2019 - 2020	DGB FINANCIAL GROUP INC	0.001	-0.005	0.000
412	2020 - 2021	DGB FINANCIAL GROUP INC	-0.002	-0.010	-0.002
413	2017 - 2018	DHANLAXMI BANK LTD	-0.008	0.015	0.027
414	2018 - 2019	DHANLAXMI BANK LTD	-0.004	-0.043	-0.010
415	2019 - 2020	DHANLAXMI BANK LTD	-0.003	0.008	0.010
416	2020 - 2021	DHANLAXMI BANK LTD	0.001	0.010	-0.005
417	2017 - 2018	DUTCH BANGLA BANK LTD	-0.004	-0.003	-0.010
418	2018 - 2019	DUTCH BANGLA BANK LTD	-0.004	0.002	-0.036
419	2019 - 2020	DUTCH BANGLA BANK LTD	0.003	0.082	0.012
420	2020 - 2021	DUTCH BANGLA BANK LTD	-0.004	-0.017	-0.020
421	2017 - 2018	E.SUN FINANCIAL HOLDING CO	0.002	0.004	0.001
422	2018 - 2019	E.SUN FINANCIAL HOLDING CO	0.001	0.002	-0.009
423	2019 - 2020	E.SUN FINANCIAL HOLDING CO	0.008	0.037	-0.003
424	2020 - 2021	E.SUN FINANCIAL HOLDING CO	0.001	-0.001	0.003
425	2017 - 2018	EHIME BANK LTD/THE	-0.004	-0.008	0.004
426	2018 - 2019	EHIME BANK LTD/THE	0.001	0.001	0.003
427	2019 - 2020	EHIME BANK LTD/THE	0.001	-0.006	-0.001
428	2020 - 2021	EHIME BANK LTD/THE	-0.008	0.005	0.021
429	2017 - 2018	ENTIE COMMERCIAL BANK	-0.003	-0.016	0.010
430	2018 - 2019	ENTIE COMMERCIAL BANK	-0.003	-0.042	-0.004
431	2019 - 2020	ENTIE COMMERCIAL BANK	-0.001	0.013	0.007
432	2020 - 2021	ENTIE COMMERCIAL BANK	0.006	0.003	-0.007
433	2017 - 2018	FAR EASTERN INTL BANK	0.003	0.008	0.010
434	2018 - 2019	FAR EASTERN INTL BANK	-0.001	0.018	-0.010
435	2019 - 2020	FAR EASTERN INTL BANK	0.001	0.026	-0.035
436	2020 - 2021	FAR EASTERN INTL BANK	0.003	0.004	0.010

	Tahun	Nama Bank	EAR	LAR	DAR
437	2017 - 2018	FEDERAL BANK LTD	-0.011	-0.029	0.041
438	2018 - 2019	FEDERAL BANK LTD	0.004	-0.028	-0.036
439	2019 - 2020	FEDERAL BANK LTD	0.003	0.014	0.010
440	2020 - 2021	FEDERAL BANK LTD	0.000	0.015	-0.010
441	2017 - 2018	FIDEA HOLDINGS CO LTD	-0.003	-0.012	-0.026
442	2018 - 2019	FIDEA HOLDINGS CO LTD	-0.002	0.001	0.012
443	2019 - 2020	FIDEA HOLDINGS CO LTD	0.003	0.003	-0.004
444	2020 - 2021	FIDEA HOLDINGS CO LTD	0.003	0.088	0.085
445	2017 - 2018	FIRST BANK OF TOYAMA LTD/THE	-0.002	-0.004	-0.011
446	2018 - 2019	FIRST BANK OF TOYAMA LTD/THE	-0.003	-0.003	-0.013
447	2019 - 2020	FIRST BANK OF TOYAMA LTD/THE	0.008	0.033	0.004
448	2020 - 2021	FIRST BANK OF TOYAMA LTD/THE	-0.013	-0.011	0.022
449	2017 - 2018	FIRST FINANCIAL HOLDING CO	0.003	0.025	0.025
450	2018 - 2019	FIRST FINANCIAL HOLDING CO	0.001	0.028	-0.007
451	2019 - 2020	FIRST FINANCIAL HOLDING CO	0.005	0.005	-0.026
452	2020 - 2021	FIRST FINANCIAL HOLDING CO	0.003	0.001	-0.016
453	2017 - 2018	FUKUI BANK LTD/THE	0.000	0.007	-0.006
454	2018 - 2019	FUKUI BANK LTD/THE	0.001	0.013	0.013
455	2019 - 2020	FUKUI BANK LTD/THE	0.003	0.011	0.013
456	2020 - 2021	FUKUI BANK LTD/THE	0.003	0.074	0.054
457	2017 - 2018	FUKUOKA CHUO BANK LTD/THE	-0.001	-0.003	0.000
458	2018 - 2019	FUKUOKA CHUO BANK LTD/THE	0.003	0.005	-0.005
459	2019 - 2020	FUKUOKA CHUO BANK LTD/THE	0.002	-0.040	0.006
460	2020 - 2021	FUKUOKA CHUO BANK LTD/THE	0.002	0.004	0.014
461	2017 - 2018	FUKUOKA FINANCIAL GROUP INC	0.001	0.025	0.052
462	2018 - 2019	FUKUOKA FINANCIAL GROUP INC	0.001	-0.017	0.012
463	2019 - 2020	FUKUOKA FINANCIAL GROUP INC	0.003	-0.021	-0.013
464	2020 - 2021	FUKUOKA FINANCIAL GROUP INC	-0.001	0.021	-0.010
465	2017 - 2018	FUKUSHIMA BANK LTD/THE	0.002	-0.015	-0.006
466	2018 - 2019	FUKUSHIMA BANK LTD/THE	0.003	0.018	-0.009
467	2019 - 2020	FUKUSHIMA BANK LTD/THE	0.001	-0.045	-0.002
468	2020 - 2021	FUKUSHIMA BANK LTD/THE	0.000	0.022	0.026
469	2017 - 2018	GUANGZHOU RURAL COMMERCIAL-H	-0.007	-0.096	-0.046
470	2018 - 2019	GUANGZHOU RURAL COMMERCIAL-H	0.004	-0.042	-0.026
471	2019 - 2020	GUANGZHOU RURAL COMMERCIAL-H	0.008	-0.017	-0.021
472	2020 - 2021	GUANGZHOU RURAL COMMERCIAL-H	-0.002	-0.013	0.026
473	2017 - 2018	GUNMA BANK LTD/THE	-0.001	-0.035	-0.022
474	2018 - 2019	GUNMA BANK LTD/THE	0.002	0.006	-0.003
475	2019 - 2020	GUNMA BANK LTD/THE	0.007	0.017	0.002
476	2020 - 2021	GUNMA BANK LTD/THE	0.006	0.123	0.111

	Tahun	Nama Bank	EAR	LAR	DAR
477	2017 - 2018	HACHIJUNI BANK LTD/THE	0.002	0.019	0.030
478	2018 - 2019	HACHIJUNI BANK LTD/THE	0.010	0.038	0.068
479	2019 - 2020	HACHIJUNI BANK LTD/THE	0.000	-0.012	0.003
480	2020 - 2021	HACHIJUNI BANK LTD/THE	-0.004	0.059	0.050
481	2017 - 2018	HALYK SAVINGS BANK-KAZAKHSTN	-0.022	-0.032	-0.036
482	2018 - 2019	HALYK SAVINGS BANK-KAZAKHSTN	-0.023	-0.016	0.035
483	2019 - 2020	HALYK SAVINGS BANK-KAZAKHSTN	-0.002	-0.014	-0.024
484	2020 - 2021	HALYK SAVINGS BANK-KAZAKHSTN	0.014	-0.053	0.017
485	2017 - 2018	HANG SENG BANK LTD	-0.001	-0.012	-0.010
486	2018 - 2019	HANG SENG BANK LTD	-0.001	-0.006	0.009
487	2019 - 2020	HANG SENG BANK LTD	0.002	0.025	0.005
488	2020 - 2021	HANG SENG BANK LTD	0.003	-0.012	0.002
489	2017 - 2018	HARBIN BANK CO LTD-H	-0.002	0.005	0.020
490	2018 - 2019	HARBIN BANK CO LTD-H	-0.010	-0.041	-0.090
491	2019 - 2020	HARBIN BANK CO LTD-H	0.003	-0.016	-0.056
492	2020 - 2021	HARBIN BANK CO LTD-H	-0.012	0.012	0.010
493	2017 - 2018	HDBANK	0.002	-0.018	0.045
494	2018 - 2019	HDBANK	-0.011	-0.068	0.042
495	2019 - 2020	HDBANK	0.011	0.079	-0.001
496	2020 - 2021	HDBANK	-0.005	0.016	0.072
497	2017 - 2018	HDFC BANK LIMITED	0.004	0.021	0.007
498	2018 - 2019	HDFC BANK LIMITED	-0.020	-0.039	-0.001
499	2019 - 2020	HDFC BANK LIMITED	0.007	0.013	-0.019
500	2020 - 2021	HDFC BANK LIMITED	-0.005	0.002	-0.016
501	2017 - 2018	HIROGIN HOLDINGS INC	-0.002	-0.016	0.000
502	2018 - 2019	HIROGIN HOLDINGS INC	-0.002	-0.025	-0.012
503	2019 - 2020	HIROGIN HOLDINGS INC	0.003	-0.017	0.019
504	2020 - 2021	HIROGIN HOLDINGS INC	0.004	0.101	0.027
505	2017 - 2018	HOKKOKU FINANCIAL HOLDINGS I	0.002	0.033	0.042
506	2018 - 2019	HOKKOKU FINANCIAL HOLDINGS I	0.002	-0.007	0.004
507	2019 - 2020	HOKKOKU FINANCIAL HOLDINGS I	0.007	0.000	-0.010
508	2020 - 2021	HOKKOKU FINANCIAL HOLDINGS I	-0.005	0.037	-0.005
509	2017 - 2018	HOKUHOKU FINANCIAL GROUP INC	0.000	-0.004	0.003
510	2018 - 2019	HOKUHOKU FINANCIAL GROUP INC	-0.001	-0.004	-0.007
511	2019 - 2020	HOKUHOKU FINANCIAL GROUP INC	0.003	-0.002	0.012
512	2020 - 2021	HOKUHOKU FINANCIAL GROUP INC	0.004	0.090	0.084
513	2017 - 2018	HONG LEONG FINANCIAL GROUP	-0.002	0.009	0.021
514	2018 - 2019	HONG LEONG FINANCIAL GROUP	-0.003	-0.015	0.004
515	2019 - 2020	HONG LEONG FINANCIAL GROUP	-0.002	0.003	0.005
516	2020 - 2021	HONG LEONG FINANCIAL GROUP	-0.001	0.006	0.010

	Tahun	Nama Bank	EAR	LAR	DAR
517	2017 - 2018	HOWA BANK LTD/THE	-0.001	0.015	0.008
518	2018 - 2019	HOWA BANK LTD/THE	-0.001	-0.008	0.001
519	2019 - 2020	HOWA BANK LTD/THE	0.002	0.017	-0.002
520	2020 - 2021	HOWA BANK LTD/THE	-0.002	0.039	0.025
521	2017 - 2018	HUA NAN FINANCIAL HOLDINGS C	-0.001	0.011	0.017
522	2018 - 2019	HUA NAN FINANCIAL HOLDINGS C	-0.004	-0.007	-0.011
523	2019 - 2020	HUA NAN FINANCIAL HOLDINGS C	0.008	0.037	0.000
524	2020 - 2021	HUA NAN FINANCIAL HOLDINGS C	0.003	0.000	-0.005
525	2017 - 2018	HUISHANG BANK CORP LTD-H	-0.002	-0.018	0.049
526	2018 - 2019	HUISHANG BANK CORP LTD-H	-0.004	-0.047	-0.061
527	2019 - 2020	HUISHANG BANK CORP LTD-H	-0.006	-0.041	-0.013
528	2020 - 2021	HUISHANG BANK CORP LTD-H	-0.003	-0.022	0.009
529	2017 - 2018	HYAKUGO BANK LTD/THE	-0.001	-0.009	-0.001
530	2018 - 2019	HYAKUGO BANK LTD/THE	0.005	-0.009	0.047
531	2019 - 2020	HYAKUGO BANK LTD/THE	0.005	-0.015	0.014
532	2020 - 2021	HYAKUGO BANK LTD/THE	-0.001	0.029	0.050
533	2017 - 2018	HYAKUJUSHI BANK LTD/THE	-0.005	-0.030	-0.004
534	2018 - 2019	HYAKUJUSHI BANK LTD/THE	0.003	0.016	0.023
535	2019 - 2020	HYAKUJUSHI BANK LTD/THE	0.008	0.002	-0.013
536	2020 - 2021	HYAKUJUSHI BANK LTD/THE	-0.004	0.010	-0.003
537	2017 - 2018	ICICI BANK LTD	0.008	0.014	-0.001
538	2018 - 2019	ICICI BANK LTD	0.006	-0.021	-0.026
539	2019 - 2020	ICICI BANK LTD	0.003	0.013	-0.045
540	2020 - 2021	ICICI BANK LTD	-0.011	0.034	-0.029
541	2017 - 2018	IDBI BANK LTD	0.002	0.014	0.034
542	2018 - 2019	IDBI BANK LTD	-0.057	-0.001	-0.001
543	2019 - 2020	IDBI BANK LTD	0.004	0.018	-0.032
544	2020 - 2021	IDBI BANK LTD	-0.010	-0.020	-0.034
545	2017 - 2018	IDFC FIRST BANK LTD	0.010	0.028	-0.022
546	2018 - 2019	IDFC FIRST BANK LTD	0.012	-0.104	-0.041
547	2019 - 2020	IDFC FIRST BANK LTD	0.006	-0.072	-0.015
548	2020 - 2021	IDFC FIRST BANK LTD	-0.006	-0.048	-0.107
549	2017 - 2018	IND & COMM BK OF CHINA-A	-0.003	-0.011	-0.038
550	2018 - 2019	IND & COMM BK OF CHINA-A	-0.001	0.000	0.010
551	2019 - 2020	IND & COMM BK OF CHINA-A	0.002	-0.002	0.011
552	2020 - 2021	IND & COMM BK OF CHINA-A	-0.003	-0.029	0.004
553	2017 - 2018	INDIAN BANK	0.006	-0.039	0.012
554	2018 - 2019	INDIAN BANK	0.004	-0.027	-0.040
555	2019 - 2020	INDIAN BANK	-0.003	0.006	0.024
556	2020 - 2021	INDIAN BANK	0.011	0.084	-0.018

	Tahun	Nama Bank	EAR	LAR	DAR
557	2017 - 2018	INDIAN OVERSEAS BANK	0.002	0.021	-0.019
558	2018 - 2019	INDIAN OVERSEAS BANK	-0.012	-0.001	-0.016
559	2019 - 2020	INDIAN OVERSEAS BANK	0.003	0.090	0.035
560	2020 - 2021	INDIAN OVERSEAS BANK	0.000	0.007	-0.022
561	2017 - 2018	INDUSIND BANK LTD	0.008	-0.022	0.024
562	2018 - 2019	INDUSIND BANK LTD	0.012	-0.019	-0.017
563	2019 - 2020	INDUSIND BANK LTD	-0.017	-0.007	0.044
564	2020 - 2021	INDUSIND BANK LTD	-0.007	0.086	-0.048
565	2017 - 2018	INDUSTRIAL BANK CO LTD -A	-0.005	-0.058	-0.010
566	2018 - 2019	INDUSTRIAL BANK CO LTD -A	-0.002	-0.044	-0.038
567	2019 - 2020	INDUSTRIAL BANK CO LTD -A	0.001	-0.021	0.014
568	2020 - 2021	INDUSTRIAL BANK CO LTD -A	-0.002	-0.012	0.011
569	2017 - 2018	INDUSTRIAL BANK OF KOREA	0.000	-0.009	0.032
570	2018 - 2019	INDUSTRIAL BANK OF KOREA	0.002	0.021	0.008
571	2019 - 2020	INDUSTRIAL BANK OF KOREA	0.002	0.009	-0.019
572	2020 - 2021	INDUSTRIAL BANK OF KOREA	0.001	0.005	-0.008
573	2017 - 2018	INTL FINANCE INVESTMENT COMM	0.003	-0.020	-0.012
574	2018 - 2019	INTL FINANCE INVESTMENT COMM	0.000	0.013	-0.017
575	2019 - 2020	INTL FINANCE INVESTMENT COMM	0.006	0.002	-0.015
576	2020 - 2021	INTL FINANCE INVESTMENT COMM	0.003	-0.021	0.009
577	2017 - 2018	IYO BANK LTD/THE	-0.002	-0.014	0.015
578	2018 - 2019	IYO BANK LTD/THE	0.001	-0.030	-0.015
579	2019 - 2020	IYO BANK LTD/THE	0.004	0.024	0.059
580	2020 - 2021	IYO BANK LTD/THE	-0.002	0.026	-0.025
581	2017 - 2018	JAMMU & KASHMIR BANK LTD	0.001	0.015	-0.009
582	2018 - 2019	JAMMU & KASHMIR BANK LTD	0.003	-0.019	0.008
583	2019 - 2020	JAMMU & KASHMIR BANK LTD	0.007	0.062	-0.015
584	2020 - 2021	JAMMU & KASHMIR BANK LTD	0.002	0.036	0.000
585	2017 - 2018	JAPAN POST BANK CO LTD	0.002	-0.010	0.002
586	2018 - 2019	JAPAN POST BANK CO LTD	0.000	0.004	-0.012
587	2019 - 2020	JAPAN POST BANK CO LTD	0.012	0.002	-0.002
588	2020 - 2021	JAPAN POST BANK CO LTD	-0.008	0.003	0.021
589	2017 - 2018	JB FINANCIAL GROUP CO LTD	-0.016	0.010	-0.001
590	2018 - 2019	JB FINANCIAL GROUP CO LTD	-0.006	-0.009	0.008
591	2019 - 2020	JB FINANCIAL GROUP CO LTD	0.003	0.015	0.005
592	2020 - 2021	JB FINANCIAL GROUP CO LTD	-0.003	-0.009	0.004
593	2017 - 2018	JEJU BANK	-0.007	0.013	0.018
594	2018 - 2019	JEJU BANK	-0.002	-0.011	-0.012
595	2019 - 2020	JEJU BANK	0.002	-0.014	0.011
596	2020 - 2021	JEJU BANK	0.003	0.014	0.002

	Tahun	Nama Bank	EAR	LAR	DAR
597	2017 - 2018	JIANGSU CHANGSHU RURAL COM-A	-0.005	-0.023	0.000
598	2018 - 2019	JIANGSU CHANGSHU RURAL COM-A	-0.015	-0.038	-0.069
599	2019 - 2020	JIANGSU CHANGSHU RURAL COM-A	0.006	-0.036	-0.032
600	2020 - 2021	JIANGSU CHANGSHU RURAL COM-A	0.006	-0.029	0.018
601	2017 - 2018	JIANGXI BANK CO LTD-H	-0.016	-0.059	0.038
602	2018 - 2019	JIANGXI BANK CO LTD-H	0.001	-0.054	-0.002
603	2019 - 2020	JIANGXI BANK CO LTD-H	-0.001	-0.026	-0.065
604	2020 - 2021	JIANGXI BANK CO LTD-H	-0.004	-0.059	0.013
605	2017 - 2018	JILIN JIUTAI RURAL COMMERC-H	-0.012	-0.051	0.028
606	2018 - 2019	JILIN JIUTAI RURAL COMMERC-H	0.002	-0.083	-0.042
607	2019 - 2020	JILIN JIUTAI RURAL COMMERC-H	0.009	-0.095	-0.039
608	2020 - 2021	JILIN JIUTAI RURAL COMMERC-H	0.006	-0.021	-0.077
609	2017 - 2018	JIMOTO HOLDINGS INC	0.000	-0.021	-0.007
610	2018 - 2019	JIMOTO HOLDINGS INC	0.000	-0.023	-0.003
611	2019 - 2020	JIMOTO HOLDINGS INC	0.002	-0.005	-0.006
612	2020 - 2021	JIMOTO HOLDINGS INC	-0.001	0.017	0.005
613	2017 - 2018	JINSHANG BANK CO LTD-H	0.001	0.020	0.021
614	2018 - 2019	JINSHANG BANK CO LTD-H	-0.011	-0.019	0.010
615	2019 - 2020	JINSHANG BANK CO LTD-H	0.004	-0.036	-0.025
616	2020 - 2021	JINSHANG BANK CO LTD-H	0.005	-0.011	-0.004
617	2017 - 2018	JUROKU FINANCIAL GROUP INC	-0.002	-0.025	0.000
618	2018 - 2019	JUROKU FINANCIAL GROUP INC	0.001	0.016	0.030
619	2019 - 2020	JUROKU FINANCIAL GROUP INC	0.001	0.004	-0.002
620	2020 - 2021	JUROKU FINANCIAL GROUP INC	0.000	0.052	0.030
621	2017 - 2018	KAKAOBANK CORP	0.045	0.043	-0.028
622	2018 - 2019	KAKAOBANK CORP	-0.005	-0.096	-0.020
623	2019 - 2020	KAKAOBANK CORP	-0.031	0.069	0.028
624	2020 - 2021	KAKAOBANK CORP	-0.048	0.043	0.050
625	2017 - 2018	KARNATAKA BANK LTD	0.003	-0.099	-0.007
626	2018 - 2019	KARNATAKA BANK LTD	0.023	-0.019	0.027
627	2019 - 2020	KARNATAKA BANK LTD	-0.017	0.008	0.004
628	2020 - 2021	KARNATAKA BANK LTD	-0.006	0.081	-0.022
629	2017 - 2018	KARUR VYSYA BANK LTD	-0.012	-0.017	0.019
630	2018 - 2019	KARUR VYSYA BANK LTD	0.001	-0.043	-0.014
631	2019 - 2020	KARUR VYSYA BANK LTD	-0.004	0.019	-0.002
632	2020 - 2021	KARUR VYSYA BANK LTD	0.003	0.003	0.017
633	2017 - 2018	KASIKORNBANK PCL	0.001	0.015	0.015
634	2018 - 2019	KASIKORNBANK PCL	-0.004	-0.001	0.003
635	2019 - 2020	KASIKORNBANK PCL	0.003	-0.009	-0.012
636	2020 - 2021	KASIKORNBANK PCL	0.004	0.022	0.008

	Tahun	Nama Bank	EAR	LAR	DAR
637	2017 - 2018	KB FINANCIAL GROUP INC	0.004	-0.003	0.009
638	2018 - 2019	KB FINANCIAL GROUP INC	0.000	0.011	-0.012
639	2019 - 2020	KB FINANCIAL GROUP INC	0.005	0.037	0.035
640	2020 - 2021	KB FINANCIAL GROUP INC	-0.002	-0.012	-0.006
641	2017 - 2018	KEIYO BANK LTD/THE	0.000	-0.010	-0.001
642	2018 - 2019	KEIYO BANK LTD/THE	0.001	-0.017	-0.008
643	2019 - 2020	KEIYO BANK LTD/THE	0.004	-0.002	-0.003
644	2020 - 2021	KEIYO BANK LTD/THE	0.003	0.041	0.035
645	2017 - 2018	KIATNAKIN PHATRA BANK PCL	0.022	-0.003	-0.081
646	2018 - 2019	KIATNAKIN PHATRA BANK PCL	-0.003	-0.017	0.041
647	2019 - 2020	KIATNAKIN PHATRA BANK PCL	0.013	0.013	-0.140
648	2020 - 2021	KIATNAKIN PHATRA BANK PCL	0.011	0.025	0.031
649	2017 - 2018	KIEN LONG COMMERCIAL JOINT S	0.007	-0.035	0.002
650	2018 - 2019	KIEN LONG COMMERCIAL JOINT S	0.014	0.041	0.053
651	2019 - 2020	KIEN LONG COMMERCIAL JOINT S	0.006	0.049	-0.089
652	2020 - 2021	KIEN LONG COMMERCIAL JOINT S	0.013	0.148	0.120
653	2017 - 2018	KINA SECURITIES LTD	0.033	0.044	-0.016
654	2018 - 2019	KINA SECURITIES LTD	0.053	0.049	-0.030
655	2019 - 2020	KINA SECURITIES LTD	-0.066	-0.026	0.045
656	2020 - 2021	KINA SECURITIES LTD	0.023	-0.025	-0.026
657	2017 - 2018	KING'S TOWN BANK	0.011	-0.015	-0.005
658	2018 - 2019	KING'S TOWN BANK	-0.020	-0.007	-0.008
659	2019 - 2020	KING'S TOWN BANK	0.002	-0.020	-0.019
660	2020 - 2021	KING'S TOWN BANK	0.001	-0.033	-0.034
661	2017 - 2018	KITA-NIPPON BANK LTD/THE	-0.001	-0.021	-0.002
662	2018 - 2019	KITA-NIPPON BANK LTD/THE	0.000	-0.012	-0.002
663	2019 - 2020	KITA-NIPPON BANK LTD/THE	0.001	-0.010	0.003
664	2020 - 2021	KITA-NIPPON BANK LTD/THE	0.005	0.076	0.099
665	2017 - 2018	KIYO BANK LTD/THE	-0.004	-0.037	-0.034
666	2018 - 2019	KIYO BANK LTD/THE	-0.002	-0.031	-0.026
667	2019 - 2020	KIYO BANK LTD/THE	0.005	-0.004	0.016
668	2020 - 2021	KIYO BANK LTD/THE	0.003	0.073	0.067
669	2017 - 2018	KOTAK MAHINDRA BANK LTD	-0.010	-0.004	-0.003
670	2018 - 2019	KOTAK MAHINDRA BANK LTD	0.002	-0.007	-0.003
671	2019 - 2020	KOTAK MAHINDRA BANK LTD	-0.004	0.052	-0.019
672	2020 - 2021	KOTAK MAHINDRA BANK LTD	-0.026	0.035	0.005
673	2017 - 2018	KRUNG THAI BANK PUB CO LTD	-0.011	-0.060	-0.019
674	2018 - 2019	KRUNG THAI BANK PUB CO LTD	-0.001	0.045	0.029
675	2019 - 2020	KRUNG THAI BANK PUB CO LTD	0.009	-0.013	-0.025
676	2020 - 2021	KRUNG THAI BANK PUB CO LTD	0.002	-0.038	0.005

	Tahun	Nama Bank	EAR	LAR	DAR
677	2017 - 2018	KYUSHU FINANCIAL GROUP INC	0.001	-0.009	0.009
678	2018 - 2019	KYUSHU FINANCIAL GROUP INC	0.000	-0.017	0.030
679	2019 - 2020	KYUSHU FINANCIAL GROUP INC	0.006	0.007	0.029
680	2020 - 2021	KYUSHU FINANCIAL GROUP INC	0.000	0.027	0.000
681	2017 - 2018	LH FINANCIAL GROUP PCL	0.004	0.012	-0.067
682	2018 - 2019	LH FINANCIAL GROUP PCL	-0.010	0.000	-0.001
683	2019 - 2020	LH FINANCIAL GROUP PCL	0.016	-1.536	-0.048
684	2020 - 2021	LH FINANCIAL GROUP PCL	0.011	-0.050	0.006
685	2017 - 2018	LIEN VIET POST JSC	-0.001	-0.065	0.077
686	2018 - 2019	LIEN VIET POST JSC	-0.004	-0.015	-0.015
687	2019 - 2020	LIEN VIET POST JSC	0.004	-0.033	-0.032
688	2020 - 2021	LIEN VIET POST JSC	0.001	0.006	0.144
689	2017 - 2018	LUZHOU BANK CO LTD-H	-0.016	-0.105	-0.040
690	2018 - 2019	LUZHOU BANK CO LTD-H	0.002	-0.109	-0.036
691	2019 - 2020	LUZHOU BANK CO LTD-H	0.000	-0.013	-0.047
692	2020 - 2021	LUZHOU BANK CO LTD-H	0.003	-0.055	0.012
693	2017 - 2018	MCB BANK LTD	0.017	0.009	0.013
694	2018 - 2019	MCB BANK LTD	-0.011	0.018	-0.053
695	2019 - 2020	MCB BANK LTD	0.004	0.051	0.027
696	2020 - 2021	MCB BANK LTD	0.018	-0.029	0.011
697	2017 - 2018	MEBUKI FINANCIAL GROUP INC	0.001	0.009	0.005
698	2018 - 2019	MEBUKI FINANCIAL GROUP INC	0.000	-0.014	0.006
699	2019 - 2020	MEBUKI FINANCIAL GROUP INC	0.003	0.003	-0.001
700	2020 - 2021	MEBUKI FINANCIAL GROUP INC	0.006	0.128	0.122
701	2017 - 2018	MEGA FINANCIAL HOLDING CO LT	-0.005	-0.029	0.020
702	2018 - 2019	MEGA FINANCIAL HOLDING CO LT	0.001	0.018	-0.014
703	2019 - 2020	MEGA FINANCIAL HOLDING CO LT	0.003	0.018	-0.011
704	2020 - 2021	MEGA FINANCIAL HOLDING CO LT	0.006	0.001	-0.032
705	2017 - 2018	METROPOLITAN BANK & TRUST	-0.033	-0.018	0.041
706	2018 - 2019	METROPOLITAN BANK & TRUST	0.000	0.015	-0.006
707	2019 - 2020	METROPOLITAN BANK & TRUST	-0.006	0.082	-0.033
708	2020 - 2021	METROPOLITAN BANK & TRUST	0.005	0.018	-0.039
709	2017 - 2018	MILITARY COMMERCIAL JOINT	0.000	-0.006	0.028
710	2018 - 2019	MILITARY COMMERCIAL JOINT	-0.002	-0.016	-0.037
711	2019 - 2020	MILITARY COMMERCIAL JOINT	-0.005	0.006	-0.008
712	2020 - 2021	MILITARY COMMERCIAL JOINT	-0.001	0.004	-0.006
713	2017 - 2018	MINAMI-NIPPON BANK LTD/THE	0.000	0.013	-0.004
714	2018 - 2019	MINAMI-NIPPON BANK LTD/THE	0.000	0.003	-0.002
715	2019 - 2020	MINAMI-NIPPON BANK LTD/THE	0.002	-0.014	0.002
716	2020 - 2021	MINAMI-NIPPON BANK LTD/THE	0.000	0.037	0.031

	Tahun	Nama Bank	EAR	LAR	DAR
717	2017 - 2018	MIYAZAKI BANK LTD/THE	-0.003	-0.032	-0.035
718	2018 - 2019	MIYAZAKI BANK LTD/THE	0.000	0.007	0.021
719	2019 - 2020	MIYAZAKI BANK LTD/THE	0.004	0.021	0.040
720	2020 - 2021	MIYAZAKI BANK LTD/THE	0.001	0.034	0.008
721	2017 - 2018	MIYAZAKI TAIYO BANK LTD/THE	-0.002	-0.001	-0.004
722	2018 - 2019	MIYAZAKI TAIYO BANK LTD/THE	0.003	-0.003	-0.006
723	2019 - 2020	MIYAZAKI TAIYO BANK LTD/THE	0.001	-0.003	-0.004
724	2020 - 2021	MIYAZAKI TAIYO BANK LTD/THE	0.004	0.052	0.054
725	2017 - 2018	MUSASHINO BANK LTD/THE	-0.002	-0.001	-0.004
726	2018 - 2019	MUSASHINO BANK LTD/THE	0.003	-0.003	-0.006
727	2019 - 2020	MUSASHINO BANK LTD/THE	0.001	-0.003	-0.004
728	2020 - 2021	MUSASHINO BANK LTD/THE	0.004	0.052	0.054
729	2017 - 2018	MYSTATE LTD	0.001	-0.011	0.022
730	2018 - 2019	MYSTATE LTD	0.005	-0.002	0.002
731	2019 - 2020	MYSTATE LTD	0.003	0.017	0.010
732	2020 - 2021	MYSTATE LTD	-0.009	0.010	-0.064
733	2017 - 2018	NAGANO BANK LTD/THE	0.001	-0.014	-0.005
734	2018 - 2019	NAGANO BANK LTD/THE	0.001	-0.014	-0.002
735	2019 - 2020	NAGANO BANK LTD/THE	0.006	0.018	-0.005
736	2020 - 2021	NAGANO BANK LTD/THE	-0.002	-0.007	0.040
737	2017 - 2018	NANTO BANK LTD/THE	-0.006	-0.014	-0.013
738	2018 - 2019	NANTO BANK LTD/THE	-0.001	-0.012	-0.017
739	2019 - 2020	NANTO BANK LTD/THE	0.005	-0.025	-0.039
740	2020 - 2021	NANTO BANK LTD/THE	0.000	0.032	0.058
741	2017 - 2018	NATIONAL AUSTRALIA BANK LTD	0.000	-0.019	0.022
742	2018 - 2019	NATIONAL AUSTRALIA BANK LTD	-0.002	0.010	0.011
743	2019 - 2020	NATIONAL AUSTRALIA BANK LTD	-0.005	0.019	-0.032
744	2020 - 2021	NATIONAL AUSTRALIA BANK LTD	0.001	0.003	-0.009
745	2017 - 2018	NATIONAL BANK OF PAKISTAN	-0.004	-0.037	-0.030
746	2018 - 2019	NATIONAL BANK OF PAKISTAN	-0.001	0.010	0.016
747	2019 - 2020	NATIONAL BANK OF PAKISTAN	-0.015	-0.017	-0.100
748	2020 - 2021	NATIONAL BANK OF PAKISTAN	0.014	0.046	0.019
749	2017 - 2018	NATIONAL COMMERCIAL CITIZEN	0.000	-0.046	0.061
750	2018 - 2019	NATIONAL COMMERCIAL CITIZEN	-0.009	0.021	-0.084
751	2019 - 2020	NATIONAL COMMERCIAL CITIZEN	0.006	0.022	-0.069
752	2020 - 2021	NATIONAL COMMERCIAL CITIZEN	-0.010	-0.114	-0.070
753	2017 - 2018	NATIONAL DEVELOPMENT BANK PL	0.003	0.039	-0.023
754	2018 - 2019	NATIONAL DEVELOPMENT BANK PL	0.001	-0.025	-0.030
755	2019 - 2020	NATIONAL DEVELOPMENT BANK PL	0.005	0.062	-0.019
756	2020 - 2021	NATIONAL DEVELOPMENT BANK PL	-0.013	-0.040	-0.003

	Tahun	Nama Bank	EAR	LAR	DAR
757	2017 - 2018	NATIONS TRUST BANK PLC	-0.003	0.016	0.014
758	2018 - 2019	NATIONS TRUST BANK PLC	-0.013	-0.039	0.015
759	2019 - 2020	NATIONS TRUST BANK PLC	-0.007	0.073	-0.015
760	2020 - 2021	NATIONS TRUST BANK PLC	-0.002	-0.034	0.006
761	2017 - 2018	NORTH PACIFIC BANK LTD	0.000	0.007	0.011
762	2018 - 2019	NORTH PACIFIC BANK LTD	0.002	-0.010	-0.002
763	2019 - 2020	NORTH PACIFIC BANK LTD	0.002	0.001	-0.006
764	2020 - 2021	NORTH PACIFIC BANK LTD	0.004	0.046	0.053
765	2017 - 2018	O-BANK CO LTD	0.003	-0.018	-0.099
766	2018 - 2019	O-BANK CO LTD	-0.002	0.005	-0.008
767	2019 - 2020	O-BANK CO LTD	-0.003	0.028	0.009
768	2020 - 2021	O-BANK CO LTD	-0.001	0.019	0.014
769	2017 - 2018	OGAKI KYORITSU BANK LTD/THE	0.000	-0.023	-0.011
770	2018 - 2019	OGAKI KYORITSU BANK LTD/THE	0.001	-0.006	-0.009
771	2019 - 2020	OGAKI KYORITSU BANK LTD/THE	0.003	0.006	0.005
772	2020 - 2021	OGAKI KYORITSU BANK LTD/THE	0.005	0.123	0.117
773	2017 - 2018	OITA BANK LTD/THE	-0.002	-0.017	-0.024
774	2018 - 2019	OITA BANK LTD/THE	0.000	0.004	0.012
775	2019 - 2020	OITA BANK LTD/THE	0.005	0.011	0.007
776	2020 - 2021	OITA BANK LTD/THE	0.003	0.039	0.024
777	2017 - 2018	OKINAWA FINANCIAL GROUP INC	-0.001	-0.022	-0.027
778	2018 - 2019	OKINAWA FINANCIAL GROUP INC	-0.001	-0.022	-0.005
779	2019 - 2020	OKINAWA FINANCIAL GROUP INC	0.002	0.006	-0.004
780	2020 - 2021	OKINAWA FINANCIAL GROUP INC	0.008	0.074	0.022
781	2017 - 2018	ORIENT COMMERCIAL JOINT STOC	-0.015	0.008	0.028
782	2018 - 2019	ORIENT COMMERCIAL JOINT STOC	-0.009	-0.038	0.003
783	2019 - 2020	ORIENT COMMERCIAL JOINT STOC	-0.017	0.017	0.001
784	2020 - 2021	ORIENT COMMERCIAL JOINT STOC	-0.004	0.032	0.044
785	2017 - 2018	OVERSEA-CHINESE BANKING CORP	-0.004	-0.027	-0.005
786	2018 - 2019	OVERSEA-CHINESE BANKING CORP	-0.006	0.013	0.016
787	2019 - 2020	OVERSEA-CHINESE BANKING CORP	0.001	0.026	0.012
788	2020 - 2021	OVERSEA-CHINESE BANKING CORP	-0.002	-0.022	-0.028
789	2017 - 2018	PAN ASIA BANKING CORP PLC	0.004	0.067	0.004
790	2018 - 2019	PAN ASIA BANKING CORP PLC	-0.014	-0.031	-0.031
791	2019 - 2020	PAN ASIA BANKING CORP PLC	0.000	-0.217	0.004
792	2020 - 2021	PAN ASIA BANKING CORP PLC	-0.011	0.190	0.025
793	2017 - 2018	PHILIPPINE NATIONAL BANK	0.012	-0.009	0.017
794	2018 - 2019	PHILIPPINE NATIONAL BANK	-0.005	0.014	0.022
795	2019 - 2020	PHILIPPINE NATIONAL BANK	0.009	0.071	0.000
796	2020 - 2021	PHILIPPINE NATIONAL BANK	-0.009	-0.026	-0.028

	Tahun	Nama Bank	EAR	LAR	DAR
797	2017 - 2018	PING AN BANK CO LTD-A	-0.002	-0.060	-0.012
798	2018 - 2019	PING AN BANK CO LTD-A	-0.005	-0.005	0.001
799	2019 - 2020	PING AN BANK CO LTD-A	0.004	-0.007	0.020
800	2020 - 2021	PING AN BANK CO LTD-A	0.000	-0.026	-0.007
801	2017 - 2018	POSTAL SAVINGS BANK OF CHI-H	-0.002	-0.047	-0.012
802	2018 - 2019	POSTAL SAVINGS BANK OF CHI-H	-0.004	-0.038	-0.005
803	2019 - 2020	POSTAL SAVINGS BANK OF CHI-H	0.001	-0.017	-0.001
804	2020 - 2021	POSTAL SAVINGS BANK OF CHI-H	-0.003	-0.009	0.010
805	2017 - 2018	PROCREA HOLDINGS INC	-0.001	-0.014	-0.027
806	2018 - 2019	PROCREA HOLDINGS INC	0.002	0.020	0.018
807	2019 - 2020	PROCREA HOLDINGS INC	0.005	0.012	0.027
808	2020 - 2021	PROCREA HOLDINGS INC	0.002	0.063	0.047
809	2017 - 2018	PUBLIC BANK BERHAD	-0.003	0.014	0.000
810	2018 - 2019	PUBLIC BANK BERHAD	-0.003	-0.007	-0.008
811	2019 - 2020	PUBLIC BANK BERHAD	-0.004	-0.003	0.006
812	2020 - 2021	PUBLIC BANK BERHAD	0.001	-0.008	-0.011
813	2017 - 2018	PUBLIC FINANCIAL HLDG LTD	-0.003	-0.009	-0.012
814	2018 - 2019	PUBLIC FINANCIAL HLDG LTD	-0.007	0.019	0.021
815	2019 - 2020	PUBLIC FINANCIAL HLDG LTD	-0.006	0.060	-0.002
816	2020 - 2021	PUBLIC FINANCIAL HLDG LTD	-0.015	-0.025	0.013
817	2017 - 2018	PUNJAB & SIND BANK	-0.004	0.038	-0.009
818	2018 - 2019	PUNJAB & SIND BANK	0.002	-0.050	-0.010
819	2019 - 2020	PUNJAB & SIND BANK	-0.003	0.054	0.012
820	2020 - 2021	PUNJAB & SIND BANK	-0.020	0.030	0.022
821	2017 - 2018	PUNJAB NATIONAL BANK	0.007	0.001	0.025
822	2018 - 2019	PUNJAB NATIONAL BANK	-0.005	-0.020	-0.029
823	2019 - 2020	PUNJAB NATIONAL BANK	-0.017	0.039	0.029
824	2020 - 2021	PUNJAB NATIONAL BANK	0.003	0.033	-0.036
825	2017 - 2018	PUREUN MUTUAL SAVINGS BANK	-0.012	0.033	0.010
826	2018 - 2019	PUREUN MUTUAL SAVINGS BANK	-0.030	0.067	0.038
827	2019 - 2020	PUREUN MUTUAL SAVINGS BANK	0.009	0.027	-0.021
828	2020 - 2021	PUREUN MUTUAL SAVINGS BANK	0.012	-0.003	0.001
829	2017 - 2018	RESONA HOLDINGS INC	-0.004	0.008	-0.013
830	2018 - 2019	RESONA HOLDINGS INC	0.006	-0.038	-0.013
831	2019 - 2020	RESONA HOLDINGS INC	0.001	0.006	-0.005
832	2020 - 2021	RESONA HOLDINGS INC	0.003	0.077	0.084
833	2017 - 2018	RHB BANK BHD	0.004	0.001	-0.014
834	2018 - 2019	RHB BANK BHD	-0.004	0.010	-0.004
835	2019 - 2020	RHB BANK BHD	0.000	-0.003	-0.011
836	2020 - 2021	RHB BANK BHD	0.003	0.001	-0.005

	Tahun	Nama Bank	EAR	LAR	DAR
837	2017 - 2018	RIZAL COMMERCIAL BANKING	-0.005	0.044	0.044
838	2018 - 2019	RIZAL COMMERCIAL BANKING	0.018	0.026	0.062
839	2019 - 2020	RIZAL COMMERCIAL BANKING	-0.005	-0.024	-0.099
840	2020 - 2021	RIZAL COMMERCIAL BANKING	0.012	0.052	-0.007
841	2017 - 2018	SAIGON - HANOI COMMERCIAL	0.001	0.022	-0.015
842	2018 - 2019	SAIGON - HANOI COMMERCIAL	0.000	-0.055	-0.013
843	2019 - 2020	SAIGON - HANOI COMMERCIAL	-0.008	-0.015	-0.026
844	2020 - 2021	SAIGON - HANOI COMMERCIAL	-0.012	0.025	0.090
845	2017 - 2018	SAIGON THUONG TIN COMMERCIAL	0.002	-0.027	-0.012
846	2018 - 2019	SAIGON THUONG TIN COMMERCIAL	0.002	-0.021	-0.024
847	2019 - 2020	SAIGON THUONG TIN COMMERCIAL	0.000	-0.038	0.013
848	2020 - 2021	SAIGON THUONG TIN COMMERCIAL	-0.007	-0.054	0.071
849	2017 - 2018	SAMPATH BANK PLC	-0.012	-0.070	0.026
850	2018 - 2019	SAMPATH BANK PLC	-0.017	-0.055	0.015
851	2019 - 2020	SAMPATH BANK PLC	0.012	-0.022	-0.054
852	2020 - 2021	SAMPATH BANK PLC	-0.003	0.004	-0.014
853	2017 - 2018	SAN-IN GODO BANK LTD/THE	0.000	-0.021	-0.003
854	2018 - 2019	SAN-IN GODO BANK LTD/THE	-0.001	-0.014	-0.007
855	2019 - 2020	SAN-IN GODO BANK LTD/THE	0.003	-0.032	-0.002
856	2020 - 2021	SAN-IN GODO BANK LTD/THE	0.004	0.025	0.001
857	2017 - 2018	SANASA DEVELOPMENT BANK PLC	0.012	0.006	0.030
858	2018 - 2019	SANASA DEVELOPMENT BANK PLC	0.006	-0.002	0.025
859	2019 - 2020	SANASA DEVELOPMENT BANK PLC	-0.006	0.002	-0.051
860	2020 - 2021	SANASA DEVELOPMENT BANK PLC	-0.019	0.038	0.088
861	2017 - 2018	SECURITY BANK CORP	0.009	-0.011	-0.043
862	2018 - 2019	SECURITY BANK CORP	-0.006	-0.024	0.008
863	2019 - 2020	SECURITY BANK CORP	-0.040	-0.132	-0.044
864	2020 - 2021	SECURITY BANK CORP	0.010	0.038	-0.074
865	2017 - 2018	SENSHU IKEDA HOLDINGS INC	0.000	-0.021	-0.026
866	2018 - 2019	SENSHU IKEDA HOLDINGS INC	-0.001	-0.013	-0.020
867	2019 - 2020	SENSHU IKEDA HOLDINGS INC	0.001	-0.004	-0.001
868	2020 - 2021	SENSHU IKEDA HOLDINGS INC	0.005	0.082	0.102
869	2017 - 2018	SEVEN BANK LTD	0.001	-0.002	-0.012
870	2018 - 2019	SEVEN BANK LTD	0.021	0.002	0.015
871	2019 - 2020	SEVEN BANK LTD	-0.018	-0.002	-0.035
872	2020 - 2021	SEVEN BANK LTD	0.009	0.001	-0.024
873	2017 - 2018	SEYLAN BANK PLC	0.010	-0.018	-0.012
874	2018 - 2019	SEYLAN BANK PLC	-0.013	-0.038	-0.015
875	2019 - 2020	SEYLAN BANK PLC	-0.001	0.022	-0.013
876	2020 - 2021	SEYLAN BANK PLC	0.002	-0.033	-0.015

	Tahun	Nama Bank	EAR	LAR	DAR
877	2017 - 2018	SHENGJING BANK CO LTD-H	-0.007	-0.113	-0.073
878	2018 - 2019	SHENGJING BANK CO LTD-H	-0.020	-0.066	-0.109
879	2019 - 2020	SHENGJING BANK CO LTD-H	0.000	-0.085	-0.031
880	2020 - 2021	SHENGJING BANK CO LTD-H	-0.003	-0.070	-0.078
881	2017 - 2018	SHIGA BANK LTD/THE	-0.002	0.009	0.020
882	2018 - 2019	SHIGA BANK LTD/THE	0.004	-0.002	0.005
883	2019 - 2020	SHIGA BANK LTD/THE	0.006	0.004	0.019
884	2020 - 2021	SHIGA BANK LTD/THE	-0.004	0.101	0.089
885	2017 - 2018	SHIKOKU BANK LTD/THE	-0.003	0.000	-0.025
886	2018 - 2019	SHIKOKU BANK LTD/THE	0.001	-0.023	0.002
887	2019 - 2020	SHIKOKU BANK LTD/THE	0.002	-0.020	-0.009
888	2020 - 2021	SHIKOKU BANK LTD/THE	-0.002	0.032	0.021
889	2017 - 2018	SHIMANE BANK LTD/ THE	0.003	-0.028	-0.012
890	2018 - 2019	SHIMANE BANK LTD/ THE	0.003	-0.045	0.022
891	2019 - 2020	SHIMANE BANK LTD/ THE	0.012	0.045	-0.020
892	2020 - 2021	SHIMANE BANK LTD/ THE	-0.002	0.064	-0.010
893	2017 - 2018	SHIMIZU BANK LTD/THE	-0.004	-0.052	0.007
894	2018 - 2019	SHIMIZU BANK LTD/THE	0.002	0.045	0.016
895	2019 - 2020	SHIMIZU BANK LTD/THE	0.002	-0.043	0.010
896	2020 - 2021	SHIMIZU BANK LTD/THE	0.003	0.050	-0.003
897	2017 - 2018	SHINHAN FINANCIAL GROUP LTD	-0.001	-0.006	0.008
898	2018 - 2019	SHINHAN FINANCIAL GROUP LTD	0.007	0.068	0.043
899	2019 - 2020	SHINHAN FINANCIAL GROUP LTD	-0.002	-0.004	-0.005
900	2020 - 2021	SHINHAN FINANCIAL GROUP LTD	0.000	-0.012	-0.024
901	2017 - 2018	SHINKIN CENTRAL BANK CLASS-A	0.007	0.034	-0.001
902	2018 - 2019	SHINKIN CENTRAL BANK CLASS-A	0.000	0.002	0.000
903	2019 - 2020	SHINKIN CENTRAL BANK CLASS-A	0.004	-0.031	0.017
904	2020 - 2021	SHINKIN CENTRAL BANK CLASS-A	-0.002	0.016	-0.007
905	2017 - 2018	SHINSEI BANK LTD	-0.002	0.003	-0.008
906	2018 - 2019	SHINSEI BANK LTD	-0.003	-0.003	0.023
907	2019 - 2020	SHINSEI BANK LTD	0.005	0.017	0.002
908	2020 - 2021	SHINSEI BANK LTD	0.002	0.012	0.005
909	2017 - 2018	SHIZUOKA BANK LTD/THE	-0.001	0.001	0.013
910	2018 - 2019	SHIZUOKA BANK LTD/THE	0.000	-0.003	-0.002
911	2019 - 2020	SHIZUOKA BANK LTD/THE	0.007	0.007	0.031
912	2020 - 2021	SHIZUOKA BANK LTD/THE	0.001	0.052	0.014
913	2017 - 2018	SIAM COMMERCIAL BANK PUB CO	0.001	0.001	0.014
914	2018 - 2019	SIAM COMMERCIAL BANK PUB CO	-0.016	-0.042	-0.051
915	2019 - 2020	SIAM COMMERCIAL BANK PUB CO	0.010	0.021	-0.010
916	2020 - 2021	SIAM COMMERCIAL BANK PUB CO	-0.008	-0.007	-0.006

	Tahun	Nama Bank	EAR	LAR	DAR
917	2017 - 2018	SINOPAC FINANCIAL HOLDINGS	-0.002	-0.026	-0.024
918	2018 - 2019	SINOPAC FINANCIAL HOLDINGS	0.008	0.028	-0.012
919	2019 - 2020	SINOPAC FINANCIAL HOLDINGS	0.008	0.014	-0.015
920	2020 - 2021	SINOPAC FINANCIAL HOLDINGS	0.004	0.033	0.000
921	2017 - 2018	SONERI BANK LTD	0.010	0.022	0.013
922	2018 - 2019	SONERI BANK LTD	0.001	0.029	0.003
923	2019 - 2020	SONERI BANK LTD	-0.002	0.124	-0.029
924	2020 - 2021	SONERI BANK LTD	0.010	0.057	0.016
925	2017 - 2018	SOUTH INDIAN BANK LTD	0.002	-0.036	0.019
926	2018 - 2019	SOUTH INDIAN BANK LTD	0.006	-0.023	0.000
927	2019 - 2020	SOUTH INDIAN BANK LTD	0.001	0.014	0.016
928	2020 - 2021	SOUTH INDIAN BANK LTD	-0.005	0.044	-0.023
929	2017 - 2018	STANDARD CHARTERED BANK PK	0.004	-0.022	-0.011
930	2018 - 2019	STANDARD CHARTERED BANK PK	-0.001	-0.055	-0.014
931	2019 - 2020	STANDARD CHARTERED BANK PK	0.004	0.103	-0.020
932	2020 - 2021	STANDARD CHARTERED BANK PK	0.018	-0.028	0.024
933	2017 - 2018	STATE BANK OF INDIA	-0.001	0.001	0.002
934	2018 - 2019	STATE BANK OF INDIA	0.003	-0.027	-0.003
935	2019 - 2020	STATE BANK OF INDIA	0.001	0.011	-0.024
936	2020 - 2021	STATE BANK OF INDIA	0.003	0.054	0.013
937	2017 - 2018	SUMITOMO MITSUI TRUST HOLDIN	-0.001	0.016	0.020
938	2018 - 2019	SUMITOMO MITSUI TRUST HOLDIN	-0.008	-0.097	-0.028
939	2019 - 2020	SUMITOMO MITSUI TRUST HOLDIN	0.001	-0.017	0.024
940	2020 - 2021	SUMITOMO MITSUI TRUST HOLDIN	0.002	0.035	-0.007
941	2017 - 2018	SURUGA BANK LTD	-0.001	0.000	0.001
942	2018 - 2019	SURUGA BANK LTD	0.006	-0.119	-0.007
943	2019 - 2020	SURUGA BANK LTD	-0.004	0.128	0.001
944	2020 - 2021	SURUGA BANK LTD	-0.007	0.065	0.006
945	2017 - 2018	TAICHUNG COMMERCIAL BANK	-0.004	-0.005	0.003
946	2018 - 2019	TAICHUNG COMMERCIAL BANK	-0.006	0.018	-0.003
947	2019 - 2020	TAICHUNG COMMERCIAL BANK	-0.003	0.019	-0.010
948	2020 - 2021	TAICHUNG COMMERCIAL BANK	-0.004	-0.002	0.011
949	2017 - 2018	TAIKO BANK LTD/THE	0.000	-0.007	0.002
950	2018 - 2019	TAIKO BANK LTD/THE	0.003	0.013	0.023
951	2019 - 2020	TAIKO BANK LTD/THE	0.005	-0.010	0.002
952	2020 - 2021	TAIKO BANK LTD/THE	0.001	0.056	0.050
953	2017 - 2018	TAIPEI STAR BANK	-0.001	-0.013	-0.009
954	2018 - 2019	TAIPEI STAR BANK	0.002	0.010	0.026
955	2019 - 2020	TAIPEI STAR BANK	-0.003	-0.030	-0.024
956	2020 - 2021	TAIPEI STAR BANK	0.001	-0.012	0.015

	Tahun	Nama Bank	EAR	LAR	DAR
957	2017 - 2018	TAISHIN FINANCIAL HOLDING	-0.004	0.002	0.007
958	2018 - 2019	TAISHIN FINANCIAL HOLDING	0.008	0.008	-0.001
959	2019 - 2020	TAISHIN FINANCIAL HOLDING	0.003	-0.004	-0.027
960	2020 - 2021	TAISHIN FINANCIAL HOLDING	0.006	0.041	0.063
961	2017 - 2018	TAIWAN BUSINESS BANK	-0.005	0.038	0.021
962	2018 - 2019	TAIWAN BUSINESS BANK	-0.002	0.016	-0.012
963	2019 - 2020	TAIWAN BUSINESS BANK	0.000	-0.027	0.030
964	2020 - 2021	TAIWAN BUSINESS BANK	0.005	0.031	-0.034
965	2017 - 2018	TAIWAN COOPERATIVE FINANCIAL	0.000	0.000	-0.008
966	2018 - 2019	TAIWAN COOPERATIVE FINANCIAL	0.000	0.001	0.004
967	2019 - 2020	TAIWAN COOPERATIVE FINANCIAL	0.004	0.039	-0.015
968	2020 - 2021	TAIWAN COOPERATIVE FINANCIAL	0.002	-0.001	0.004
969	2017 - 2018	THE SHANGHAI COMMERCIAL & SA	0.001	-0.009	0.006
970	2018 - 2019	THE SHANGHAI COMMERCIAL & SA	-0.005	0.009	0.006
971	2019 - 2020	THE SHANGHAI COMMERCIAL & SA	0.001	-0.002	0.000
972	2020 - 2021	THE SHANGHAI COMMERCIAL & SA	0.000	0.018	-0.001
973	2017 - 2018	TIEN PHONG COMMERCIAL JOINT	-0.024	-0.056	0.007
974	2018 - 2019	TIEN PHONG COMMERCIAL JOINT	-0.002	-0.015	-0.003
975	2019 - 2020	TIEN PHONG COMMERCIAL JOINT	-0.002	0.000	-0.059
976	2020 - 2021	TIEN PHONG COMMERCIAL JOINT	-0.008	0.099	0.107
977	2017 - 2018	TISCO FINANCIAL GROUP PCL	-0.011	0.033	-0.038
978	2018 - 2019	TISCO FINANCIAL GROUP PCL	-0.007	-0.019	-0.086
979	2019 - 2020	TISCO FINANCIAL GROUP PCL	-0.012	-0.002	-0.015
980	2020 - 2021	TISCO FINANCIAL GROUP PCL	-0.026	-0.017	0.053
981	2017 - 2018	TMBTHANACHART BANK PCL	-0.004	-0.007	-0.004
982	2018 - 2019	TMBTHANACHART BANK PCL	0.006	0.020	-0.024
983	2019 - 2020	TMBTHANACHART BANK PCL	-0.008	-0.025	-0.007
984	2020 - 2021	TMBTHANACHART BANK PCL	-0.007	-0.010	-0.002
985	2017 - 2018	TOCHIGI BANK LTD/THE	0.000	0.002	-0.002
986	2018 - 2019	TOCHIGI BANK LTD/THE	0.000	-0.008	-0.001
987	2019 - 2020	TOCHIGI BANK LTD/THE	0.004	-0.001	-0.001
988	2020 - 2021	TOCHIGI BANK LTD/THE	0.001	0.065	0.035
989	2017 - 2018	TOHO BANK LTD/THE	-0.001	-0.006	-0.006
990	2018 - 2019	TOHO BANK LTD/THE	0.000	-0.061	-0.017
991	2019 - 2020	TOHO BANK LTD/THE	0.001	-0.038	-0.004
992	2020 - 2021	TOHO BANK LTD/THE	0.004	0.084	0.059
993	2017 - 2018	TOHOKU BANK LTD/THE	0.000	-0.030	-0.011
994	2018 - 2019	TOHOKU BANK LTD/THE	-0.001	-0.018	0.002
995	2019 - 2020	TOHOKU BANK LTD/THE	0.001	-0.019	-0.003
996	2020 - 2021	TOHOKU BANK LTD/THE	0.003	0.062	0.064

	Tahun	Nama Bank	EAR	LAR	DAR
997	2017 - 2018	TOKYO KIRABOSHI FINANCIAL GR	-0.002	-0.022	0.000
998	2018 - 2019	TOKYO KIRABOSHI FINANCIAL GR	-0.001	-0.016	0.005
999	2019 - 2020	TOKYO KIRABOSHI FINANCIAL GR	0.001	0.004	0.002
1000	2020 - 2021	TOKYO KIRABOSHI FINANCIAL GR	0.000	0.020	0.002
1001	2017 - 2018	TOMATO BANK LTD	-0.002	-0.024	-0.026
1002	2018 - 2019	TOMATO BANK LTD	-0.001	-0.030	-0.049
1003	2019 - 2020	TOMATO BANK LTD	0.000	-0.010	-0.029
1004	2020 - 2021	TOMATO BANK LTD	0.000	0.027	0.012
1005	2017 - 2018	TOMONY HOLDINGS INC	0.001	-0.005	0.009
1006	2018 - 2019	TOMONY HOLDINGS INC	-0.001	-0.016	-0.019
1007	2019 - 2020	TOMONY HOLDINGS INC	0.003	-0.010	0.010
1008	2020 - 2021	TOMONY HOLDINGS INC	0.000	0.028	0.018
1009	2017 - 2018	TOTTORI BANK LTD/THE	0.000	-0.022	-0.007
1010	2018 - 2019	TOTTORI BANK LTD/THE	0.001	-0.006	-0.006
1011	2019 - 2020	TOTTORI BANK LTD/THE	0.001	-0.015	0.001
1012	2020 - 2021	TOTTORI BANK LTD/THE	0.002	0.011	0.050
1013	2017 - 2018	TOWA BANK LTD/THE	-0.001	0.010	0.014
1014	2018 - 2019	TOWA BANK LTD/THE	0.000	-0.019	-0.014
1015	2019 - 2020	TOWA BANK LTD/THE	0.003	-0.002	-0.001
1016	2020 - 2021	TOWA BANK LTD/THE	0.002	0.036	0.026
1017	2017 - 2018	TSUKUBA BANK LTD	-0.001	0.030	0.000
1018	2018 - 2019	TSUKUBA BANK LTD	-0.001	-0.010	0.005
1019	2019 - 2020	TSUKUBA BANK LTD	0.002	-0.025	-0.006
1020	2020 - 2021	TSUKUBA BANK LTD	0.001	0.038	0.051
1021	2017 - 2018	UCO BANK	-0.014	-0.005	0.028
1022	2018 - 2019	UCO BANK	-0.006	0.136	-0.017
1023	2019 - 2020	UCO BANK	-0.006	0.002	0.040
1024	2020 - 2021	UCO BANK	-0.008	-0.011	0.006
1025	2017 - 2018	UNION BANK OF COLOMBO PLC	0.016	0.067	-0.037
1026	2018 - 2019	UNION BANK OF COLOMBO PLC	-0.012	-0.040	0.002
1027	2019 - 2020	UNION BANK OF COLOMBO PLC	-0.005	0.079	-0.035
1028	2020 - 2021	UNION BANK OF COLOMBO PLC	-0.005	-0.041	-0.034
1029	2017 - 2018	UNION BANK OF TAIWAN	0.007	0.058	0.000
1030	2018 - 2019	UNION BANK OF TAIWAN	-0.004	-0.052	0.027
1031	2019 - 2020	UNION BANK OF TAIWAN	0.001	-0.005	-0.035
1032	2020 - 2021	UNION BANK OF TAIWAN	0.002	-0.028	0.004
1033	2017 - 2018	UNITED BANK LTD	-0.002	-0.074	-0.090
1034	2018 - 2019	UNITED BANK LTD	-0.009	0.031	-0.047
1035	2019 - 2020	UNITED BANK LTD	0.000	0.063	-0.031
1036	2020 - 2021	UNITED BANK LTD	0.012	0.009	0.123

	Tahun	Nama Bank	EAR	LAR	DAR
1037	2017 - 2018	UNITED OVERSEAS BANK LTD	0.003	-0.016	0.005
1038	2018 - 2019	UNITED OVERSEAS BANK LTD	-0.001	0.010	-0.013
1039	2019 - 2020	UNITED OVERSEAS BANK LTD	0.003	0.013	0.017
1040	2020 - 2021	UNITED OVERSEAS BANK LTD	0.002	-0.025	-0.016
1041	2017 - 2018	VIETNAM EXPORT-IMPORT COMMER	-0.002	-0.003	0.030
1042	2018 - 2019	VIETNAM EXPORT-IMPORT COMMER	0.004	0.006	-0.054
1043	2019 - 2020	VIETNAM EXPORT-IMPORT COMMER	-0.011	0.048	-0.003
1044	2020 - 2021	VIETNAM EXPORT-IMPORT COMMER	-0.002	-0.063	0.006
1045	2017 - 2018	VIETNAM INTERNATIONAL JSB	-0.005	-0.042	-0.054
1046	2018 - 2019	VIETNAM INTERNATIONAL JSB	0.004	-0.009	-0.073
1047	2019 - 2020	VIETNAM INTERNATIONAL JSB	-0.001	0.007	0.142
1048	2020 - 2021	VIETNAM INTERNATIONAL JSB	-0.005	0.042	0.054
1049	2017 - 2018	VIETNAM JS COMMERCIAL BANK F	0.000	-0.021	-0.034
1050	2018 - 2019	VIETNAM JS COMMERCIAL BANK F	-0.004	-0.011	-0.014
1051	2019 - 2020	VIETNAM JS COMMERCIAL BANK F	-0.001	-0.003	-0.022
1052	2020 - 2021	VIETNAM JS COMMERCIAL BANK F	0.003	0.019	-0.020
1053	2017 - 2018	VIETNAM PROSPERITY JSC BANK	-0.001	-0.029	0.033
1054	2018 - 2019	VIETNAM PROSPERITY JSC BANK	-0.004	0.005	-0.021
1055	2019 - 2020	VIETNAM PROSPERITY JSC BANK	-0.014	-0.012	0.096
1056	2020 - 2021	VIETNAM PROSPERITY JSC BANK	-0.017	0.045	0.052
1057	2017 - 2018	VIETNAM TECHNOLOGICAL & COMM	-0.061	0.099	0.019
1058	2018 - 2019	VIETNAM TECHNOLOGICAL & COMM	0.000	-0.103	0.054
1059	2019 - 2020	VIETNAM TECHNOLOGICAL & COMM	-0.008	-0.030	-0.028
1060	2020 - 2021	VIETNAM TECHNOLOGICAL & COMM	0.007	0.021	0.078
1061	2017 - 2018	WESTPAC BANKING CORP	-0.002	-0.003	-0.009
1062	2018 - 2019	WESTPAC BANKING CORP	0.001	0.018	0.015
1063	2019 - 2020	WESTPAC BANKING CORP	-0.002	0.026	-0.027
1064	2020 - 2021	WESTPAC BANKING CORP	-0.002	0.003	-0.022
1065	2017 - 2018	YAMAGATA BANK LTD/THE	-0.001	-0.019	-0.008
1066	2018 - 2019	YAMAGATA BANK LTD/THE	-0.001	0.000	-0.013
1067	2019 - 2020	YAMAGATA BANK LTD/THE	0.005	0.013	0.007
1068	2020 - 2021	YAMAGATA BANK LTD/THE	0.004	0.090	0.042
1069	2017 - 2018	YAMAGUCHI FINANCIAL GROUP IN	-0.003	-0.030	0.000
1070	2018 - 2019	YAMAGUCHI FINANCIAL GROUP IN	0.000	-0.029	0.007
1071	2019 - 2020	YAMAGUCHI FINANCIAL GROUP IN	0.005	-0.003	-0.002
1072	2020 - 2021	YAMAGUCHI FINANCIAL GROUP IN	0.003	0.063	0.064
1073	2017 - 2018	YAMANASHI CHUO BANK LTD/THE	0.000	-0.021	-0.019
1074	2018 - 2019	YAMANASHI CHUO BANK LTD/THE	0.002	0.000	0.032
1075	2019 - 2020	YAMANASHI CHUO BANK LTD/THE	0.007	-0.023	-0.006
1076	2020 - 2021	YAMANASHI CHUO BANK LTD/THE	0.004	0.039	0.043

	Tahun	Nama Bank	EAR	LAR	DAR
1077	2017 - 2018	ZHEJIANG SHAOXING RUIFENG -A	-0.012	-0.069	-0.016
1078	2018 - 2019	ZHEJIANG SHAOXING RUIFENG -A	-0.004	-0.075	-0.014
1079	2019 - 2020	ZHEJIANG SHAOXING RUIFENG -A	0.008	-0.011	0.033
1080	2020 - 2021	ZHEJIANG SHAOXING RUIFENG -A	-0.014	-0.030	-0.033
1081	2017 - 2018	ZHONGYUAN BANK CO LTD-H	0.014	-0.029	0.025
1082	2018 - 2019	ZHONGYUAN BANK CO LTD-H	0.007	-0.012	0.014
1083	2019 - 2020	ZHONGYUAN BANK CO LTD-H	0.002	-0.050	-0.020
1084	2020 - 2021	ZHONGYUAN BANK CO LTD-H	-0.003	-0.034	-0.024

Data Transformasi Variabel Independen Bank Syariah untuk Variabel Dependen ROE Tahun
2017 - 2021

	Tahun	Nama Bank	EAR	LAR	DAR
1	2017 - 2018	AFFIN BANK BHD	0.004	0.013	-0.028
2	2018 - 2019	AFFIN BANK BHD	-0.023	-0.028	0.007
3	2019 - 2020	AFFIN BANK BHD	-0.001	0.007	0.030
4	2020 - 2021	AFFIN BANK BHD	0.012	0.010	-0.032
5	2017 - 2018	ALLIANCE BANK MALAYSIA BHD	0.000	0.019	0.016
6	2018 - 2019	ALLIANCE BANK MALAYSIA BHD	-0.002	-0.019	-0.028
7	2019 - 2020	ALLIANCE BANK MALAYSIA BHD	0.004	0.019	-0.009
8	2020 - 2021	ALLIANCE BANK MALAYSIA BHD	0.004	0.006	0.037
9	2017 - 2018	ALLIED BANK LTD	0.006	-0.025	-0.022
10	2018 - 2019	ALLIED BANK LTD	0.001	-0.002	0.021
11	2019 - 2020	ALLIED BANK LTD	-0.005	0.017	-0.057
12	2020 - 2021	ALLIED BANK LTD	0.020	-0.011	0.062
13	2017 - 2018	BANK AL HABIB LTD	0.001	-0.096	-0.027
14	2018 - 2019	BANK AL HABIB LTD	0.000	0.080	0.064
15	2019 - 2020	BANK AL HABIB LTD	-0.005	0.040	-0.026
16	2020 - 2021	BANK AL HABIB LTD	0.004	-0.060	0.014
17	2017 - 2018	BANK ALFALAH LTD	-0.010	-0.097	-0.053
18	2018 - 2019	BANK ALFALAH LTD	-0.008	0.017	-0.036
19	2019 - 2020	BANK ALFALAH LTD	0.017	0.064	0.098
20	2020 - 2021	BANK ALFALAH LTD	0.008	0.031	-0.020
21	2017 - 2018	BANK BTPN SYARIAH TBK PT	-0.086	0.058	0.007
22	2018 - 2019	BANK BTPN SYARIAH TBK PT	-0.019	0.020	0.011
23	2019 - 2020	BANK BTPN SYARIAH TBK PT	-0.007	0.006	0.010
24	2020 - 2021	BANK BTPN SYARIAH TBK PT	-0.025	0.016	0.002
25	2017 - 2018	BANK ISLAM MALAYSIA BHD	0.003	0.012	-0.061
26	2018 - 2019	BANK ISLAM MALAYSIA BHD	-0.002	-0.016	0.160
27	2019 - 2020	BANK ISLAM MALAYSIA BHD	0.000	-0.002	0.017
28	2020 - 2021	BANK ISLAM MALAYSIA BHD	0.004	0.006	-0.161
29	2017 - 2018	BANK PANIN DUBAI SYARIAH TBK	-0.158	0.059	0.055
30	2018 - 2019	BANK PANIN DUBAI SYARIAH TBK	0.038	-0.044	-0.006
31	2019 - 2020	BANK PANIN DUBAI SYARIAH TBK	-0.124	-0.004	0.039
32	2020 - 2021	BANK PANIN DUBAI SYARIAH TBK	0.116	0.201	-0.277
33	2017 - 2018	BANK SYARIAH INDONESIA TBK P	-0.050	0.034	0.073
34	2018 - 2019	BANK SYARIAH INDONESIA TBK P	0.015	-0.065	-0.029
35	2019 - 2020	BANK SYARIAH INDONESIA TBK P	0.027	-0.050	-0.088
36	2020 - 2021	BANK SYARIAH INDONESIA TBK P	-0.003	0.005	-0.003

	Tahun	Nama Bank	EAR	LAR	DAR
37	2017 - 2018	CIMB GROUP HOLDINGS BHD	-0.001	-0.008	-0.005
38	2018 - 2019	CIMB GROUP HOLDINGS BHD	-0.002	0.004	0.009
39	2019 - 2020	CIMB GROUP HOLDINGS BHD	0.005	0.037	0.015
40	2020 - 2021	CIMB GROUP HOLDINGS BHD	-0.002	0.000	-0.010
41	2017 - 2018	CIMB THAI BANK PCL	0.006	0.066	0.070
42	2018 - 2019	CIMB THAI BANK PCL	0.001	0.026	0.015
43	2019 - 2020	CIMB THAI BANK PCL	0.001	0.052	0.029
44	2020 - 2021	CIMB THAI BANK PCL	-0.007	0.026	0.019
45	2017 - 2018	COMMERCIAL BANK OF CEYLON PL	0.003	0.016	-0.012
46	2018 - 2019	COMMERCIAL BANK OF CEYLON PL	-0.005	0.009	-0.005
47	2019 - 2020	COMMERCIAL BANK OF CEYLON PL	0.005	0.110	0.029
48	2020 - 2021	COMMERCIAL BANK OF CEYLON PL	0.006	0.002	-0.012
49	2017 - 2018	FAYSAL BANK LTD	0.007	-0.017	0.069
50	2018 - 2019	FAYSAL BANK LTD	-0.015	0.004	-0.045
51	2019 - 2020	FAYSAL BANK LTD	0.003	0.052	-0.035
52	2020 - 2021	FAYSAL BANK LTD	0.009	-0.001	0.021
53	2017 - 2018	HABIB BANK LTD	0.004	-0.039	0.035
54	2018 - 2019	HABIB BANK LTD	-0.004	-0.004	-0.049
55	2019 - 2020	HABIB BANK LTD	0.001	0.046	0.020
56	2020 - 2021	HABIB BANK LTD	0.003	-0.029	-0.048
57	2017 - 2018	HABIB METRO BANK LTD	0.006	-0.075	-0.039
58	2018 - 2019	HABIB METRO BANK LTD	0.003	0.036	0.093
59	2019 - 2020	HABIB METRO BANK LTD	0.005	0.003	0.043
60	2020 - 2021	HABIB METRO BANK LTD	-0.005	-0.018	0.039
61	2017 - 2018	HATTON NATIONAL BANK PLC	0.006	0.105	-0.005
62	2018 - 2019	HATTON NATIONAL BANK PLC	-0.006	0.021	0.082
63	2019 - 2020	HATTON NATIONAL BANK PLC	0.009	0.054	-0.028
64	2020 - 2021	HATTON NATIONAL BANK PLC	-0.009	-0.049	-0.036
65	2017 - 2018	HONG LEONG BANK BERHAD	-0.002	0.004	0.018
66	2018 - 2019	HONG LEONG BANK BERHAD	-0.005	-0.027	-0.011
67	2019 - 2020	HONG LEONG BANK BERHAD	0.000	0.004	0.002
68	2020 - 2021	HONG LEONG BANK BERHAD	-0.001	0.002	0.011
69	2017 - 2018	MALAYAN BANKING BHD	0.002	0.004	-0.004
70	2018 - 2019	MALAYAN BANKING BHD	-0.005	0.014	0.008
71	2019 - 2020	MALAYAN BANKING BHD	-0.001	0.016	0.003
72	2020 - 2021	MALAYAN BANKING BHD	0.002	-0.012	-0.014

	Tahun	Nama Bank	EAR	LAR	DAR
73	2017 - 2018	MERCANTILE BANK LTD	0.004	-0.017	-0.010
74	2018 - 2019	MERCANTILE BANK LTD	-0.002	-0.067	-0.159
75	2019 - 2020	MERCANTILE BANK LTD	-0.001	0.000	0.044
76	2020 - 2021	MERCANTILE BANK LTD	-0.001	0.048	-0.013
77	2017 - 2018	SAMBA BANK LTD	-0.012	-0.070	0.026
78	2018 - 2019	SAMBA BANK LTD	-0.017	-0.055	0.015
79	2019 - 2020	SAMBA BANK LTD	0.012	-0.022	-0.054
80	2020 - 2021	SAMBA BANK LTD	-0.003	0.004	-0.014

Lampiran 5 Hasil Output SPSS

Uji Statistik Deskriptif

Tabel 4. 3 Hasil Uji Statistik Deskriptif Bank Konvensional Variabel Dependen ROA

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
EAR	696	-.7956000000000000	.0354000000000000	-.001346408045977	.030891898568253
LAR	696	-.2168000000000000	.2157000000000000	.000321982758621	.038129347704239
DAR	696	-.1086000000000000	.1415000000000000	.002643965517241	.029507140329742
ROA	696	-.0015000000000000	.0019000000000000	.000190589080460	.000634699791356
Valid N (listwise)	696				

Tabel 4. 4 Hasil Uji Statistik Deskriptif Bank Syariah Variabel Dependen ROA

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
EAR	59	-.0225000000000000	.0169000000000000	.000216949152542	.006442963350722
LAR	59	-.0972000000000000	.1103000000000000	.003315254237288	.041886483761674
DAR	59	-.1614000000000000	.1599000000000000	.001447457627119	.052077582561923
ROA	59	-.0037000000000000	.0062000000000000	.000467796610169	.002025904708755
Valid N (listwise)	59				

Tabel 4. 5 Hasil Uji Statistik Deskriptif Bank Konvensional Variabel Dependen ROE

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
EAR	734	-.170000000000000	.035400000000000	-.000576158038147	.010033490492719
LAR	734	-.216800000000000	.196800000000000	.000427384196185	.037449888656792
DAR	734	-.174700000000000	.357000000000000	.002182288828338	.034329457274667
ROE	734	-.023800000000000	.027400000000000	.002094945504087	.009368718082533
Valid N (listwise)	734				

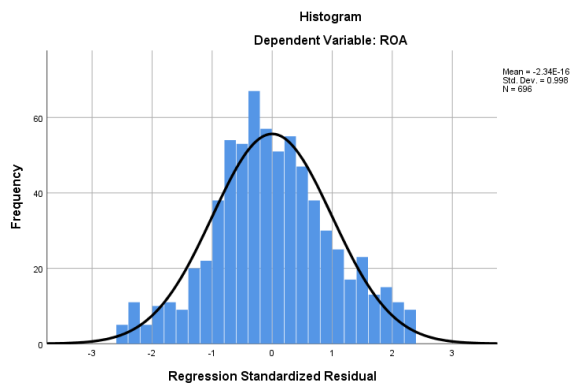
Tabel 4. 6 Hasil Uji Statistik Deskriptif Bank Syariah Variabel Dependen ROE

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
EAR	63	-.024900000000000	.116100000000000	.002541269841270	.015815342029902
LAR	63	-.097200000000000	.201300000000000	.010841269841270	.045554046719858
DAR	63	-.277400000000000	.159900000000000	-.001793650793651	.057794248159550
ROE	63	-.074200000000000	.302100000000000	.003742857142857	.046615170292325
Valid N (listwise)	63				

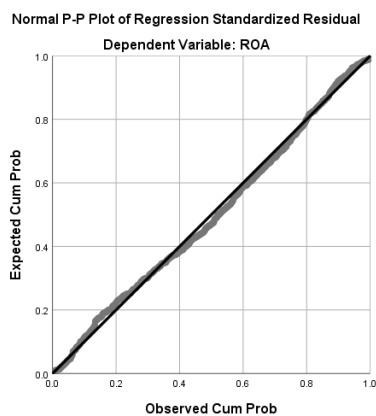
Uji Asumsi Klasik

Grafik Histogram dan Grafik P - Plot

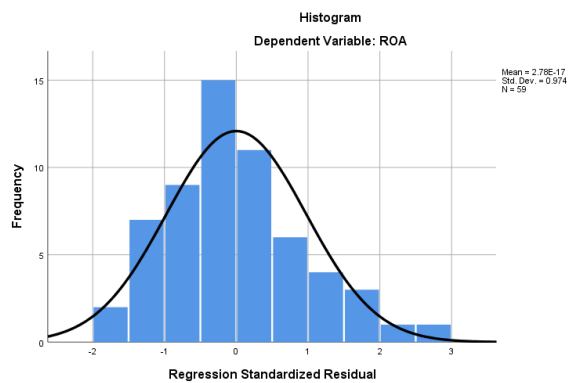
Gambar 4. 1 Output Grafik Histogram Bank Konvensional Variabel Dependen ROA



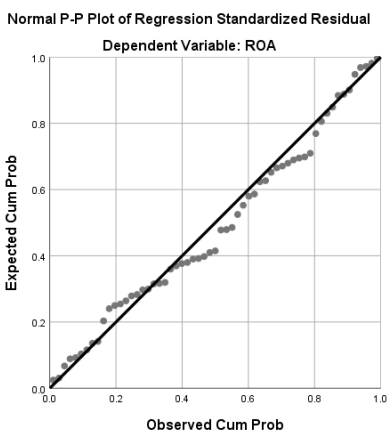
Gambar 4. 2 Output Grafik P-Plot Bank Konvensional Variabel Dependen ROA



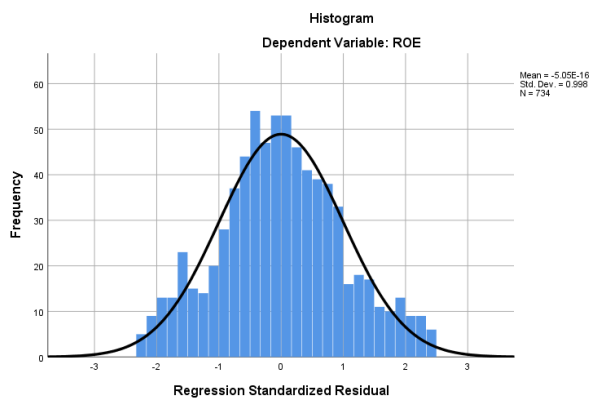
Gambar 4. 3 Output Grafik Histogram Bank Syariah Variabel Dependen ROA



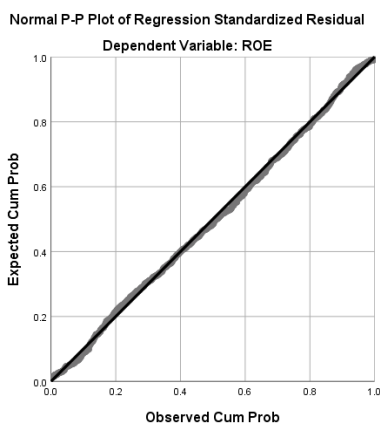
Gambar 4. 4 Output Grafik P-Plot Bank Syariah Variabel Dependen ROA



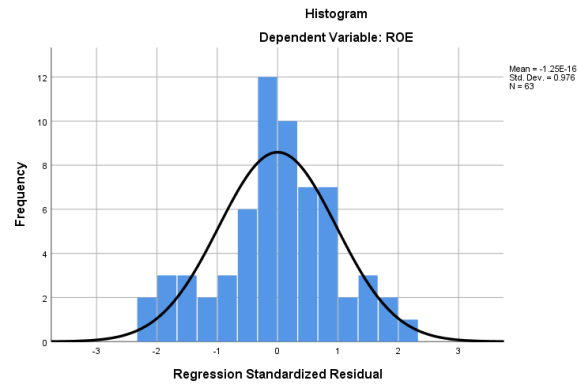
Gambar 4. 5 Output Grafik Histogram Bank Konvensional Variabel Dependen ROE



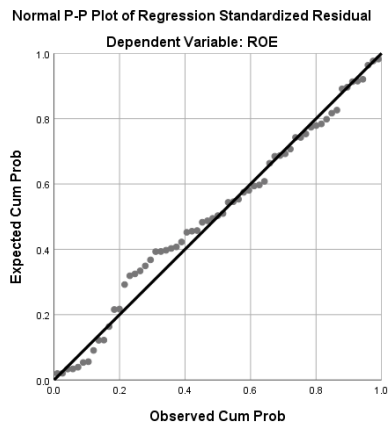
Gambar 4. 6 Output Grafik P-Plot Bank Konvensional Variabel Dependen ROE



Gambar 4. 7 Output Grafik Histogram Bank Syariah Variabel Dependen ROE



Gambar 4. 8 Output Grafik P-Plot Bank Syariah Variabel Dependen ROE



Uji Kolmogrov Smirnov

Tabel 4. 7 Output One Sample Kolmogrov-Smirnov Bank Konvensional Variabel ROA

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		696
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.00061827
	Most Extreme Differences	
	Absolute	.033
	Positive	.033
	Negative	-.031
Test Statistic		.033
Asymp. Sig. (2-tailed)		.074 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Tabel 4. 8 Output One Sample Kolmogrov-Smirnov Bank Syariah Variabel ROA

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		59
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.00184114
	Most Extreme Differences	
	Absolute	.096
	Positive	.096
	Negative	-.065
Test Statistic		.096
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

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

Tabel 4. 9 Output One Sample Kolmogorov-Smirnov Bank Konvensional Variabel ROE

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		734
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.00923028
Most Extreme Differences	Absolute	.025
	Positive	.025
	Negative	-.021
Test Statistic		.025
Asymp. Sig. (2-tailed)		.200 ^{c,d}

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Tabel 4. 10 Output One Sample Kolmogorov-Smirnov Bank Syariah Variabel ROE

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		63
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.02468863
Most Extreme Differences	Absolute	.093
	Positive	.059
	Negative	-.093
Test Statistic		.093
Asymp. Sig. (2-tailed)		.200 ^{c,d}

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Uji Multikolinearitas

Tabel 4. 11 Output Coefficient Bank Konvensional Variabel Dependen ROA

Coefficients^a

Collinearity Statistics

Model	Tolerance	VIF
1 EAR	.998	1.002
LAR	.879	1.137
DAR	.880	1.136

a. Dependent Variable: ROA

Tabel 4. 12 Output Coefficient Bank Syariah Variabel Dependen ROA

Coefficients^a

Collinearity Statistics

Model	Tolerance	VIF
1 EAR	.969	1.032
LAR	.876	1.142
DAR	.894	1.118

a. Dependent Variable: ROA

Tabel 4. 13 Output Coefficient Bank Konvensional Variabel Dependen ROE

Coefficients^a

Collinearity Statistics

Model	Tolerance	VIF
1 EAR	.900	1.112
LAR	.922	1.085
DAR	.894	1.119

a. Dependent Variable: ROE

Tabel 4. 14 Output Coefficient Bank Syariah Variabel Dependen ROE

Coefficients^a

Collinearity Statistics

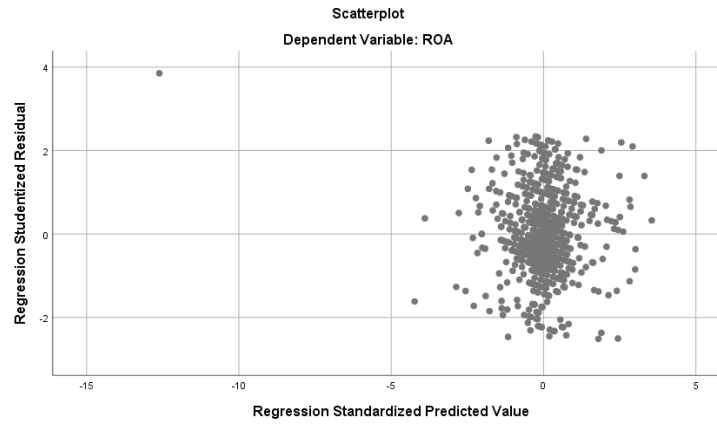
Model	Tolerance	VIF
1 EAR	.498	2.009
LAR	.688	1.454
DAR	.681	1.468

a. Dependent Variable: ROE

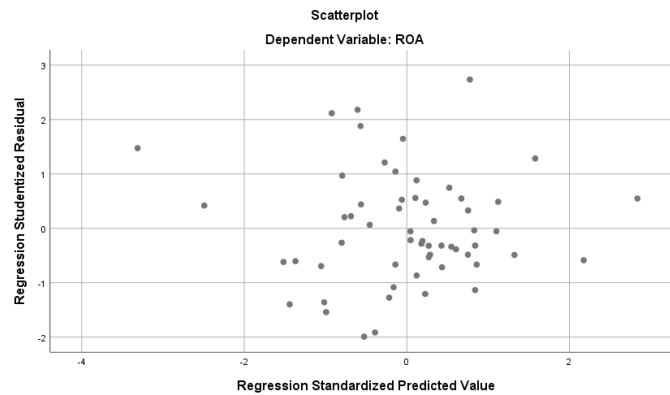
Uji Heterokedastisitas

- Output Scatterplot

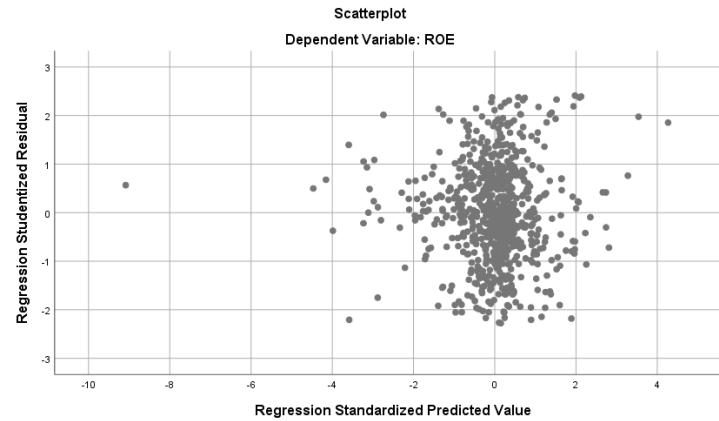
Gambar 4. 9 Output Scatterplot Bank Konvensional Variabel Dependen ROA



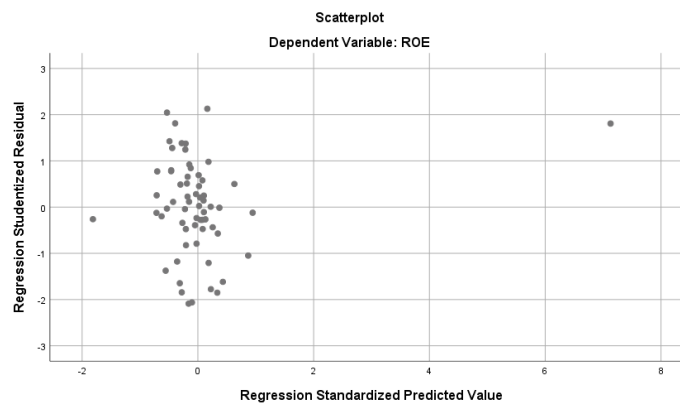
Gambar 4. 10 Output Scatterplot Bank Konvensional Variabel Dependen ROA



Gambar 4. 11 Output Scatterplot Bank Konvensional Variabel Dependen ROE



Gambar 4. 12 Output Scatterplot Bank Syariah Variabel Dependen ROE



- Output Glejser

Tabel 4. 15 Output Glejser Bank Konvensional Variabel Dependen ROA

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.000	.000		34.001	.000
EAR	.000	.000	-.027	-.714	.475
LAR	.000	.000	.017	.428	.669
DAR	.000	.001	-.023	-.558	.577

a. Dependent Variable: ABRESID

Tabel 4. 16 Output Glejser Bank Syariah Variabel Dependen ROA

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.001	.000		9.807	.000
EAR	-.041	.023	-.236	-1.775	.081
LAR	.002	.004	.070	.501	.618
DAR	-.001	.003	-.054	-.394	.695

a. Dependent Variable: ABRESID

Tabel 4. 17 Output Glejser Bank Konvensional Variabel Dependen ROE

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.007	.000		35.560	.000
EAR	.006	.022	.011	.284	.776
LAR	-.005	.006	-.036	-.934	.350
DAR	-.015	.006	-.090	-2.318	.021

a. Dependent Variable: ABRESID

Tabel 4. 18 Output Glejser Bank Syariah Variabel Dependen ROE

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.019	.002		8.987	.000
EAR	.016	.182	.016	.087	.931
LAR	.019	.054	.054	.345	.731
DAR	.036	.043	.131	.839	.405

a. Dependent Variable: ABRESID

Uji Autokorelasi

Tabel 4. 19 Output Durbin Watsons Bank Konvensional Variabel Dependen ROA

Model Summary^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.226 ^a	.051	.047	.000619604562081	2.072

a. Predictors: (Constant), DAR, EAR, LAR

b. Dependent Variable: ROA

Tabel 4. 20 Output Durbin Watsons Bank Syariah Variabel Dependen ROA

Model Summary^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.417 ^a	.174	.129	.001890687637951	1.975

a. Predictors: (Constant), DAR, EAR, LAR

b. Dependent Variable: ROA

Tabel 4. 21 Output Durbin Watsons Bank Konvensional Variabel Dependen ROE

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.171 ^a	.029	.025	.009249225557169	2.038

a. Predictors: (Constant), DAR, LAR, EAR

b. Dependent Variable: ROE

Tabel 4. 22 Output Durbin Watsons Bank Syariah Variabel Dependen ROE

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.848 ^a	.719	.705	.025308524775506	2.302

a. Predictors: (Constant), DAR, LAR, EAR

b. Dependent Variable: ROE

Analisis Regresi Linear Berganda

Tabel 4. 23 Output Analisis Regresi Linear Berganda Bank Konvensional Variabel Dependen ROA

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.000	.000		8.680	.000
EAR	.002	.001	.111	2.996	.003
LAR	.002	.001	.101	2.564	.011
DAR	-.004	.001	-.208	-5.268	.000

a. Dependent Variable: ROA

Tabel 4. 24 Output Analisis Regresi Linear Berganda Bank Syariah Variabel Dependen ROA

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.000	.000		1.823	.074
EAR	.127	.039	.403	3.241	.002
LAR	-.002	.006	-.032	-.246	.806
DAR	.004	.005	.097	.751	.456

a. Dependent Variable: ROA

Tabel 4. 25 Output Analisis Regresi Linear Berganda Bank Konvensional Variabel Dependen ROE

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.002	.000		6.374	.000
EAR	.010	.036	.011	.280	.780
LAR	-.015	.010	-.059	-1.566	.118
DAR	-.040	.011	-.148	-3.841	.000

a. Dependent Variable: ROE

Tabel 4. 26 Output Analisis Regresi Linear Berganda Bank Konvensional Variabel Dependen ROE

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.002	.003		-.725	.471
EAR	2.608	.288	.885	9.055	.000
LAR	-.043	.085	-.042	-.505	.616
DAR	.022	.067	.028	.330	.743

a. Dependent Variable: ROE

Analisis Regresi Non Linear

Tabel 4. 27 Output Analisis Regresi Non Linear Bank Konvensional Variabel Dependen ROA

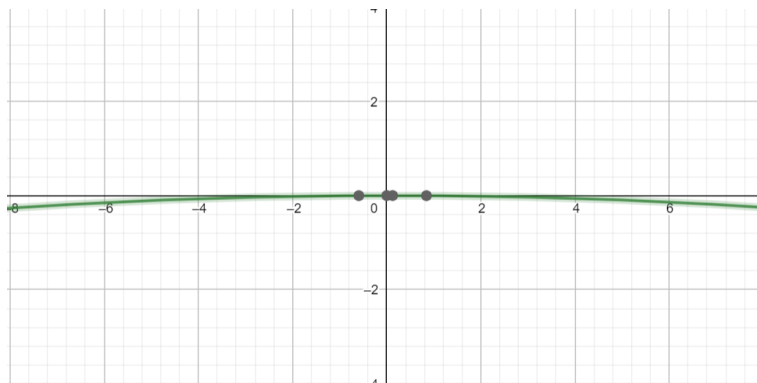
Model Summary and Parameter Estimates

Dependent Variable: ROA

Equation	R Square	Model Summary				Parameter Estimates			
		F	df1	df2	Sig.	Constant	b1	b2	b3
Quadratic	.002	.609	2	693	.544	.000	.001	-.004	
Cubic	.006	1.321	3	692	.266	.000	.000	-.006	.077

The independent variable is LAR.

Gambar 4. 13 Output Analisis Regresi Non Linear Bank Konvensional Variabel Dependen ROA



Tabel 4. 28 Output Analisis Regresi Non Linear Bank Konvensional Variabel Dependen ROA

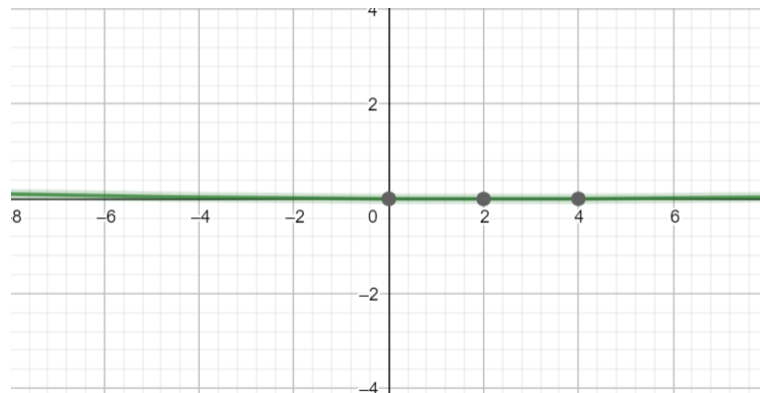
Model Summary and Parameter Estimates

Dependent Variable: ROA

Equation	R Square	Model Summary				Parameter Estimates			
		F	df1	df2	Sig.	Constant	b1	b2	b3
Quadratic	.029	10.360	2	693	.000	.000	-.004	.001	
Cubic	.029	6.962	3	692	.000	.000	-.004	-.001	.080

The independent variable is DAR.

Gambar 4. 14 Output Analisis Regresi Non Linear Bank Konvensional Variabel Dependen ROA



Tabel 4. 29 Output Analisis Regresi Non Linear Bank Syariah Variabel Dependen ROA

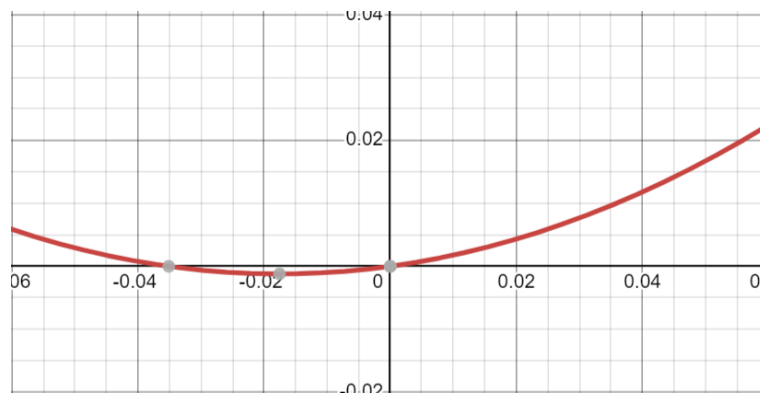
Model Summary and Parameter Estimates

Dependent Variable: ROA

Equation	R Square	Model Summary				Parameter Estimates			
		F	df1	df2	Sig.	Constant	b1	b2	b3
Quadratic	.191	6.597	2	56	.003	.000	.138	3.928	
Cubic	.198	4.533	3	55	.007	.000	.173	2.632	-180.542

The independent variable is EAR.

Gambar 4. 15 Output Analisis Regresi Non Linear Bank Syariah Variabel Dependen ROA



Tabel 4. 30 Output Analisis Regresi Non Linear Bank Konvensional Variabel Dependen ROE

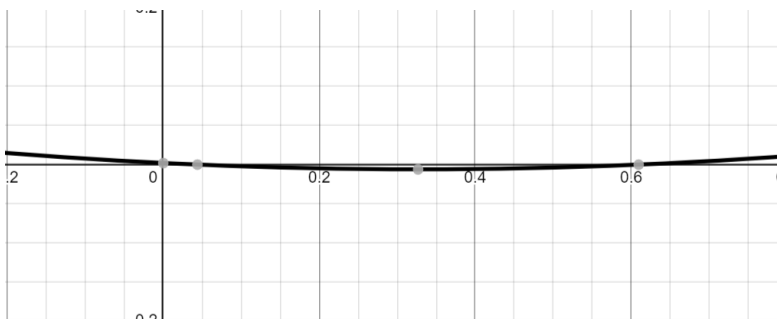
Model Summary and Parameter Estimates

Dependent Variable: ROE

Equation	Model Summary					Parameter Estimates			
	R Square	F	df1	df2	Sig.	Constant	b1	b2	b3
Quadratic	.028	10.399	2	731	.000	.002	-.049	.075	
Cubic	.029	7.173	3	730	.000	.002	-.046	.167	-.367

The independent variable is DAR.

Gambar 4. 16 Output Analisis Regresi Non Linear Bank Konvensional Variabel Dependen ROE



Tabel 4. 31 Output Analisis Regresi Non Linear Bank Syariah Variabel Dependen ROE

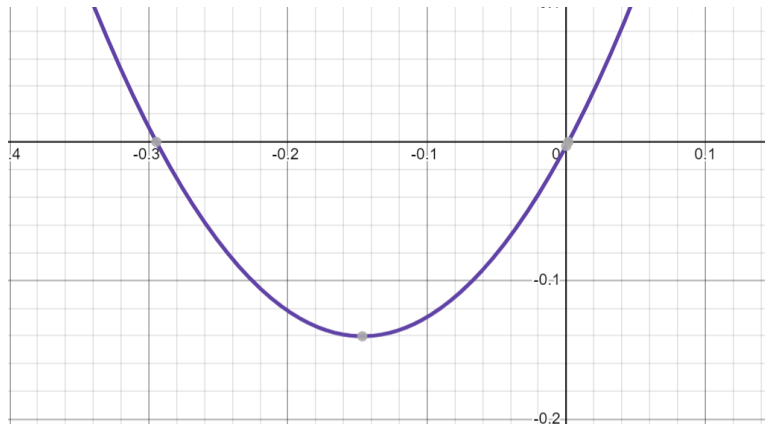
Model Summary and Parameter Estimates

Dependent Variable: ROE

Equation	Model Summary					Parameter Estimates			
	R Square	F	df1	df2	Sig.	Constant	b1	b2	b3
Quadratic	.727	79.853	2	60	.000	-.003	1.872	6.386	
Cubic	.733	54.101	3	59	.000	-.001	1.605	-32.098	351.125

The independent variable is EAR.

Gambar 4. 17 Output Analisis Regresi Non Linear Bank Syariah Variabel Dependen ROE



Uji Hipotesis

- Uji T

Tabel 4. 32 Output Uji T Bank Konvensional Variabel Dependen ROA

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.000	.000		8.680	.000
EAR	.002	.001	.111	2.996	.003
LAR	.002	.001	.101	2.564	.011
DAR	-.004	.001	-.208	-5.268	.000

a. Dependent Variable: ROA

Tabel 4. 33 Output Uji T Bank Syariah Variabel Dependen ROA

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.000	.000		1.823	.074
EAR	.127	.039	.403	3.241	.002
LAR	-.002	.006	-.032	-.246	.806
DAR	.004	.005	.097	.751	.456

a. Dependent Variable: ROA

Tabel 4. 34 Output Uji T Bank Konvensional Variabel Dependen ROE

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.002	.000		6.374	.000
EAR	.010	.036	.011	.280	.780
LAR	-.015	.010	-.059	-1.566	.118
DAR	-.040	.011	-.148	-3.841	.000

a. Dependent Variable: ROE

Tabel 4. 35 Output Uji T Bank Syariah Variabel Dependen ROE

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
1 (Constant)	-.002	.003		-.725	.471
EAR	2.608	.288	.885	9.055	.000
LAR	-.043	.085	-.042	-.505	.616
DAR	.022	.067	.028	.330	.743

a. Dependent Variable: ROE

- Uji F

Tabel 4. 36 Output Uji F Bank Konvensional Variabel Dependen ROA

ANOVA^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.000	3	.000	12.426	.000 ^b
	Residual	.000	692	.000		
	Total	.000	695			

a. Dependent Variable: ROA

b. Predictors: (Constant), DAR, EAR, LAR

Tabel 4. 37 Output Uji F Bank Syariah Variabel Dependen ROA

ANOVA^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.000	3	.000	3.864	.014 ^b
	Residual	.000	55	.000		
	Total	.000	58			

a. Dependent Variable: ROA

b. Predictors: (Constant), DAR, EAR, LAR

Tabel 4. 38 Output Uji F Bank Konvensional Variabel Dependen ROE

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.002	3	.001	7.354	.000 ^b
	Residual	.062	730	.000		
	Total	.064	733			

a. Dependent Variable: ROE

b. Predictors: (Constant), DAR, LAR, EAR

Tabel 4. 39 Output Uji F Bank Syariah Variabel Dependen ROE

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.097	3	.032	50.445	.000 ^b
	Residual	.038	59	.001		
	Total	.135	62			

a. Dependent Variable: ROE

b. Predictors: (Constant), DAR, LAR, EAR

Lampiran 6 Output Penelitian

Hipotesis	Pernyataan	Hasil	Signifikansi	Hasil Keputusan
H1	<i>Equity to Assets Ratio (EAR)</i> berpengaruh positif terhadap ROA pada Bank Konvensional	Positif	Signifikan	H1 diterima
H2	<i>Loan to Assets Ratio (LAR)</i> berpengaruh positif terhadap ROA pada Bank Konvensional	Positif	Signifikan	H2 diterima
H3	<i>Deposits to Assets Ratio (DAR)</i> berpengaruh positif terhadap ROA pada Bank Konvensional	Negatif	Signifikan	H3 ditolak
H4	<i>Equity to Assets Ratio (EAR)</i> berpengaruh negatif terhadap ROE pada Bank Konvensional	Positif	Tidak Signifikan	H4 ditolak
H5	<i>Loan to Assets Ratio (LAR)</i> berpengaruh positif terhadap ROE pada Bank Konvensional	Negatif	Tidak Signifikan	H5 ditolak
H6	<i>Deposits to Assets Ratio (DAR)</i> berpengaruh positif terhadap ROE pada Bank Konvensional	Negatif	Signifikan	H6 ditolak
H7	<i>Equity to Assets Ratio (EAR)</i> berpengaruh negative terhadap ROA pada Bank Syariah	Positif	Signifikan	H7 ditolak
H8	<i>Loan to Assets Ratio (LAR)</i> berpengaruh positif terhadap ROA pada Bank Syariah	Negatif	Tidak Signifikan	H8 ditolak
H9	<i>Deposits to Assets Ratio (DAR)</i> berpengaruh negatif terhadap ROA pada Bank Syariah	Positif	Tidak Signifikan	H9 ditolak
H10	<i>Equity to Assets Ratio (EAR)</i> berpengaruh negative terhadap ROE pada Bank Syariah	Positif	Signifikan	H10 ditolak
H11	<i>Loan to Assets Ratio (LAR)</i> berpengaruh negative	Negatif	Tidak Signifikan	H11 diterima

Hipotesis	Pernyataan	Hasil	Signifikansi	Hasil Keputusan
	terhadap ROE pada Bank Syariah			
H12	<i>Deposits to Assets Ratio</i> (DAR) berpengaruh positif terhadap ROE pada Bank Syariah	Positif	Tidak Signifikan	H12 diterima