

APPENDICES

APPENDIX 1: 50 Rural Banks during 2013-2018

No	Name	Year	NPL	ROA	LDR	NLTA
1	PT. BPR Surya Yudhakencana	2013	3.37	4.37	79.83	78.51
		2014	2.14	4.28	81.32	78.89
		2015	2.01	5.10	81.77	78.10
		2016	1.83	5.79	83.36	80.85
		2017	1.51	5.45	89.62	87.34
		2018	2.08	5.39	90.39	88.28
2	PT. BPR Dana Nusantara	2013	1.14	3.58	64.01	62.52
		2014	0.66	2.79	74.88	70.75
		2015	2.07	3.59	87.72	82.89
		2016	2.56	4.43	82.02	77.02
		2017	3.00	4.02	78.60	74.39
		2018	3.89	4.19	84.04	82.15
3	PT. BPR Utomo Manunggal Sejahtera Lampung	2013	0.42	7.13	86.56	87.85
		2014	0.53	6.18	83.34	85.20
		2015	1.41	6.30	84.71	84.71
		2016	1.34	6.04	84.94	84.69
		2017	0.98	5.55	86.90	85.39
		2018	0.66	5.37	88.32	84.33
4	PT. BPR Sri Artha Lestari	2013	0.06	4.87	73.93	71.21
		2014	0.43	5.84	71.90	69.34
		2015	0.57	5.48	73.89	68.03
		2016	1.22	4.60	62.82	60.54
		2017	1.89	4.36	62.60	60.97
		2018	3.84	4.03	64.76	64.00
5	PT. BPR Jawa Timur	2013	0.80	1.80	85.17	85.03
		2014	2.52	1.75	81.25	80.33
		2015	3.49	1.61	73.96	72.26
		2016	5.09	1.71	83.56	80.44
		2017	5.49	2.14	80.87	76.89
		2018	0.12	4.79	94.35	92.29
6	PT. BPR Hasa Mitra	2013	0.12	4.79	94.35	92.29
		2014	0.16	2.91	86.22	85.34
		2015	0.28	3.86	86.45	83.95
		2016	0.16	4.10	92.05	89.24
		2017	0.33	2.88	92.23	89.68
		2018	0.24	3.28	94.32	90.22
7	PD. BPR BKK Purwodadi	2013	2.94	5.35	82.61	82.24
		2014	2.77	5.00	86.23	83.98
		2015	2.90	4.42	84.21	83.31
		2016	3.67	3.92	81.69	80.72
		2017	2.87	3.87	78.81	77.22
		2018	2.72	4.15	77.75	76.76

APPENDIX 1: 50 Rural Banks during 2013-2018 (Cont'd)

No	Name	Year	NPL	ROA	LDR	NLTA
8	PD. BPR Bank Jogja Kota Yogyakarta	2013	1.61	3.42	87.82	85.86
		2014	1.40	3.59	86.45	82.21
		2015	1.60	3.48	78.77	76.41
		2016	1.40	3.66	83.23	81.11
		2017	0.88	3.65	78.99	77.69
		2018	0.53	3.42	84.50	82.81
9	PD. BPR Bapas 69	2013	0.98	4.48	87.69	83.22
		2014	0.46	4.74	88.92	84.83
		2015	0.36	4.60	88.05	84.75
		2016	0.45	4.55	85.99	82.56
		2017	0.81	4.18	74.79	72.47
		2018	1.33	4.01	77.84	75.68
10	PT. BPR Delta Artha	2013	0.07	4.21	98.61	93.70
		2014	0.13	1.89	93.91	87.79
		2015	0.10	3.26	93.56	86.52
		2016	0.19	3.45	89.99	85.11
		2017	0.31	3.13	84.23	79.29
		2018	0.31	2.85	85.84	83.06
11	PD. BPR Bank Sleman	2013	0.19	4.06	80.80	79.80
		2014	0.55	4.38	84.43	83.28
		2015	0.90	4.01	78.16	77.16
		2016	0.88	3.91	74.93	74.14
		2017	0.65	4.11	79.38	77.87
		2018	0.73	4.14	78.90	78.75
12	PD. BPR BKK Purwokerto	2013	3.52	4.39	78.27	78.02
		2014	6.00	53.08	70.99	70.99
		2015	6.41	3.37	69.59	69.64
		2016	5.27	3.09	66.61	66.35
		2017	4.56	2.91	66.00	65.01
		2018	4.82	3.77	59.44	59.00
13	PT. BPR Indra Candra d/h MAI BP Indra	2013	0.21	4.77	73.29	73.01
		2014	0.41	5.05	79.40	78.28
		2015	0.83	4.28	69.64	69.17
		2016	0.26	4.05	70.65	69.36
		2017	1.55	4.05	67.44	66.63
		2018	3.49	3.74	64.01	63.60
14	PT. BPR Surya Yudha	2013	3.12	5.15	83.77	79.85
		2014	2.42	4.75	79.63	78.09
		2015	2.67	5.34	80.18	75.55
		2016	3.16	5.57	88.91	85.35
		2017	3.10	3.71	91.81	86.95
		2018	3.86	2.97	90.75	90.21

APPENDIX 1: 50 Rural Banks during 2013-2018 (Cont'd)

No	Name	Year	NPL	ROA	LDR	NLTA
15	PT. BPR Gunung Slamet	2013	0.18	5.32	98.56	95.74
		2014	0.28	4.66	96.36	93.75
		2015	0.32	4.59	93.16	90.38
		2016	0.39	4.89	96.62	93.85
		2017	1.57	4.25	90.11	88.11
		2018	1.56	5.17	90.83	88.91
16	PT. BPR Sejahtera Batam	2013	0.37	4.83	76.82	77.55
		2014	0.09	5.38	84.84	84.97
		2015	0.44	5.36	85.07	85.58
		2016	0.51	5.21	81.60	81.16
		2017	1.47	4.64	74.45	74.80
		2018	1.85	3.57	85.96	85.22
17	PT. BPR Bhakti Daya Ekonomi	2013	0.86	2.46	83.28	84.05
		2014	0.72	2.92	77.03	77.06
		2015	1.22	3.32	72.65	72.05
		2016	1.60	3.31	71.97	71.72
		2017	1.91	2.98	67.51	67.82
		2018	3.20	2.69	73.03	74.32
18	PT. BPR Intidana Sukses Makmur	2013	3.84	3.79	73.65	71.75
		2014	3.31	3.14	77.30	76.69
		2015	4.05	2.95	79.85	78.78
		2016	4.77	2.46	69.68	67.40
		2017	4.15	1.67	71.60	69.49
		2018	2.82	2.30	74.05	72.22
19	PT. BPR Mentari Terang	2013	0.92	11.45	93.41	89.46
		2014	0.77	10.38	91.74	87.84
		2015	0.52	10.39	94.35	89.89
		2016	1.17	10.21	98.34	90.39
		2017	0.78	10.14	93.16	88.60
		2018	3.35	10.60	98.14	91.99
20	PT. BPR DP Taspen	2013	0.34	8.42	100.66	89.97
		2014	0.67	6.78	89.02	83.02
		2015	0.79	3.97	81.03	76.02
		2016	0.46	6.28	93.98	87.10
		2017	1.23	5.78	91.28	85.19
		2018	3.24	4.08	88.75	81.26
21	PD. BPR Bank Daerah Pati	2013	1.41	4.22	90.49	88.23
		2014	1.47	4.40	90.02	87.39
		2015	1.14	4.12	89.52	86.75
		2016	1.36	3.97	92.71	88.87
		2017	1.38	3.64	88.50	86.16
		2018	1.39	3.36	87.85	87.37

APPENDIX 1: 50 Rural Banks during 2013-2018 (Cont'd)

No	Name	Year	NPL	ROA	LDR	NLTA
22	PD. BPR Bank Jepara Artha	2013	0.92	3.19	86.80	87.65
		2014	1.71	3.23	83.66	83.73
		2015	2.89	3.50	87.76	82.31
		2016	2.76	3.83	87.60	81.82
		2017	2.55	3.88	86.56	80.11
		2018	2.48	3.27	87.13	81.62
23	PD. BPR Serang	2013	5.86	6.26	62.41	60.83
		2014	5.69	5.65	69.15	83.75
		2015	5.66	5.71	70.70	67.13
		2016	9.33	5.49	85.82	81.77
		2017	4.27	4.28	89.16	86.40
		2018	4.52	9.81	45.00	87.76
24	PD. BPR Bank Boyolali	2013	2.02	3.34	89.78	85.80
		2014	2.18	3.28	94.42	88.61
		2015	2.19	3.36	90.10	87.50
		2016	2.60	3.22	90.59	89.26
		2017	1.28	2.99	83.20	82.38
		2018	1.60	3.63	84.05	82.38
25	PT. BPR Danamas Simpan Pinjam	2013	0.03	4.85	77.89	72.85
		2014	3.05	3.85	72.59	68.58
		2015	2.04	3.71	77.07	73.45
		2016	1.86	4.11	84.65	81.41
		2017	2.27	4.18	84.54	80.54
		2018	3.54	3.27	86.44	82.51
26	PT. BPR Cinde Wilis	2013	4.92	3.52	79.55	78.58
		2014	9.90	1.92	74.74	73.02
		2015	8.40	1.38	58.77	57.93
		2016	4.07	1.21	49.24	48.89
		2017	5.20	2.58	70.08	68.48
		2018	5.26	3.17	72.02	70.14
27	PD. BPR Bank Daerah Gunungkidul	2013	2.57	3.07	84.18	81.07
		2014	2.21	2.82	90.43	86.28
		2015	3.18	2.59	81.96	80.80
		2016	2.51	3.05	86.84	84.06
		2017	2.03	3.17	78.53	76.72
		2018	2.42	3.07	76.51	77.45
28	PT. BPR Shinta Daya	2013	1.25	3.90	90.08	88.39
		2014	2.53	3.97	89.61	87.88
		2015	3.85	4.00	89.69	87.49
		2016	3.17	4.01	88.48	87.95
		2017	2.40	3.79	85.25	84.76
		2018	4.50	3.72	93.07	88.85

APPENDIX 1: 50 Rural Banks during 2013-2018 (Cont'd)

No	Name	Year	NPL	ROA	LDR	NLTA
29	PT. BPR Artharindo	2013	2.62	4.20	68.80	67.94
		2014	1.41	5.31	77.85	76.30
		2015	3.70	4.76	66.96	58.91
		2016	3.01	4.88	60.30	55.68
		2017	3.12	4.76	71.30	67.57
		2018	2.96	4.78	76.63	75.59
30	PT. BPR Gamon	2013	0.95	2.27	72.01	71.05
		2014	0.87	2.19	79.48	78.34
		2015	0.55	1.62	73.56	72.42
		2016	0.28	2.45	70.54	68.81
		2017	2.33	2.58	71.64	71.56
		2018	5.03	1.57	68.27	68.79
31	PD. BPR BP Kab. Temanggung	2013	0.21	3.65	88.85	84.64
		2014	0.96	3.83	91.13	88.28
		2015	0.79	3.65	90.86	88.22
		2016	0.74	3.56	89.33	87.32
		2017	0.66	3.71	87.38	85.07
		2018	0.76	3.29	88.83	86.37
32	PT. BPR Universal	2013	3.84	8.20	85.30	85.64
		2014	2.38	4.60	82.59	77.24
		2015	3.06	5.13	85.41	82.54
		2016	4.02	5.13	76.81	80.09
		2017	2.49	3.94	85.73	82.14
		2018	9.97	2.39	89.32	89.75
33	PD. BPR BKK Ungaran	2013	2.57	4.65	89.38	88.88
		2014	2.52	3.92	91.88	89.88
		2015	2.05	3.62	82.91	81.98
		2016	2.67	3.14	80.24	79.13
		2017	4.87	2.33	78.94	77.80
		2018	7.05	2.66	84.53	82.17
34	PD. BPR BKK Cilacap	2013	4.00	6.28	80.46	78.30
		2014	3.92	6.07	80.54	78.93
		2015	4.33	5.64	76.00	74.58
		2016	2.94	5.36	83.07	79.85
		2017	3.37	4.81	76.31	73.14
		2018	4.80	4.51	80.44	78.70
35	PT. BPR Rejeki Insani	2013	1.29	1.79	90.44	88.91
		2014	1.94	1.54	80.96	79.49
		2015	1.25	1.99	83.13	81.70
		2016	1.16	2.10	79.60	78.33
		2017	2.02	2.22	79.13	78.29
		2018	1.54	2.45	82.37	81.11

APPENDIX 1: 50 Rural Banks during 2013-2018 (Cont'd)

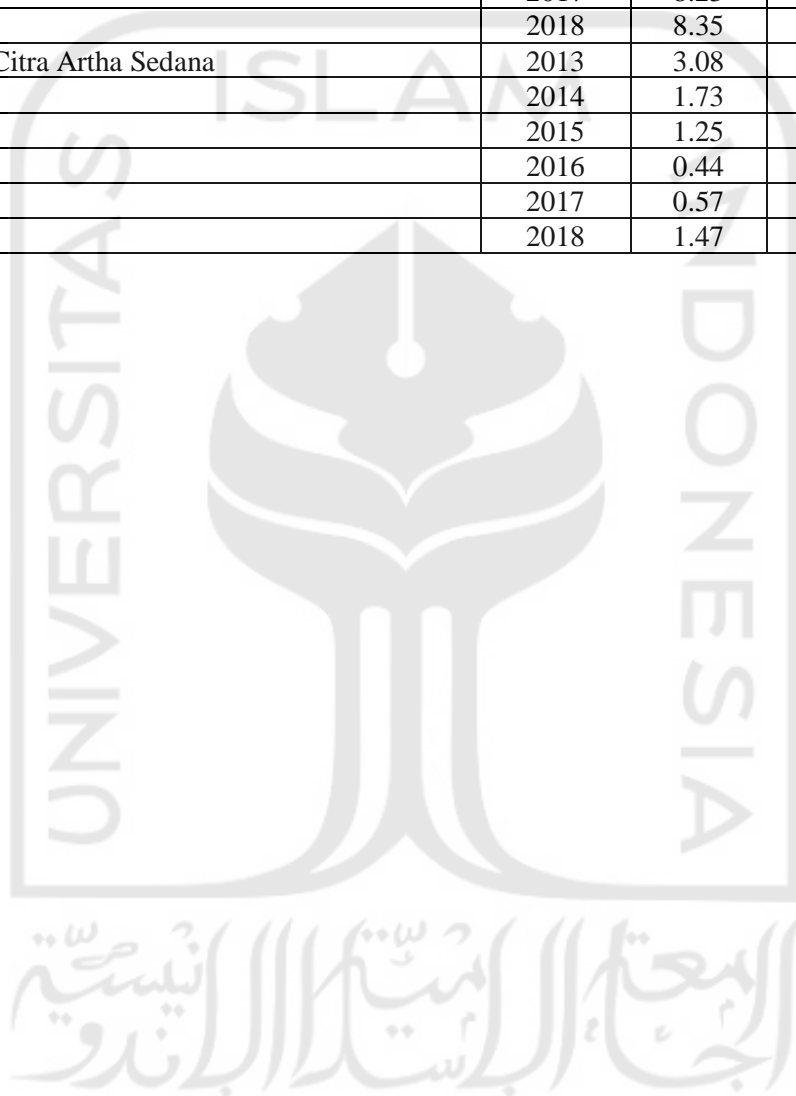
No	Name	Year	NPL	ROA	LDR	NLTA
36	PD. BPR Bank Wonosobo	2013	1.36	4.48	82.29	75.49
		2014	1.20	4.04	81.27	80.07
		2015	1.93	4.19	81.75	76.84
		2016	3.63	3.63	83.19	79.86
		2017	4.18	3.44	85.24	80.41
		2018	4.66	2.80	79.07	79.34
37	PD. BPR BKK Kendal	2013	4.07	3.51	68.63	68.25
		2014	3.45	3.98	75.20	73.88
		2015	3.75	3.86	68.39	67.33
		2016	4.31	3.75	62.14	61.64
		2017	5.82	3.52	59.72	59.01
		2018	6.56	3.78	65.47	65.18
38	PT. BPR Bina Sejahtera Insani	2013	2.56	2.05	63.31	62.32
		2014	1.40	1.41	81.25	79.75
		2015	2.49	2.17	78.78	77.14
		2016	3.48	2.47	75.55	73.95
		2017	3.92	2.41	76.39	74.53
		2018	4.98	2.70	79.86	77.53
39	PD. BPR Bank Bantul	2013	4.03	3.74	90.43	82.95
		2014	3.94	3.06	89.83	85.02
		2015	7.44	2.66	87.36	81.72
		2016	4.06	2.26	83.81	79.61
		2017	2.53	1.75	88.81	82.81
		2018	4.85	1.98	91.28	86.45
40	PT. BPR Sukawati Pancakanti	2013	0.69	4.31	88.29	87.72
		2014	3.96	3.74	86.74	86.29
		2015	2.22	4.25	93.56	90.07
		2016	4.34	3.82	88.08	88.55
		2017	5.21	3.06	92.63	92.79
		2018	8.86	2.23	92.75	92.73
41	PD. BPR Bank Jombang	2013	3.36	4.14	82.55	76.16
		2014	6.82	3.91	68.11	69.57
		2015	3.72	2.14	76.45	79.58
		2016	3.74	2.23	73.32	74.11
		2017	3.83	1.68	77.51	77.75
		2018	3.64	1.97	87.90	83.12
42	PT. BPR Padma	2013	0.46	5.29	95.18	92.53
		2014	0.09	3.83	92.51	92.63
		2015	2.33	3.80	94.30	94.15
		2016	3.22	3.34	94.41	94.43
		2017	3.91	2.79	89.05	88.04
		2018	9.64	2.17	87.80	87.19

APPENDIX 1: 50 Rural Banks during 2013-2018 (Cont'd)

No	Name	Year	NPL	ROA	LDR	NLTA
43	PD. BPR Bintan	2013	0.22	3.86	61.47	60.83
		2014	0.20	4.23	76.20	74.41
		2015	0.49	4.87	83.47	81.39
		2016	1.66	4.35	82.24	80.62
		2017	3.62	3.88	76.87	75.73
		2018	5.17	2.27	79.32	75.93
44	PT. BPR Angga Perkasa	2013	0.44	3.53	49.23	42.98
		2014	0.67	2.57	45.80	41.69
		2015	0.61	2.49	49.41	44.04
		2016	0.76	2.19	47.14	40.97
		2017	0.76	2.09	48.06	39.34
		2018	0.70	2.02	51.60	45.57
45	PT. BPR Universal Karya Mandiri Riau	2013	0.49	9.55	78.28	74.57
		2014	1.76	6.78	64.00	58.19
		2015	1.37	6.48	82.62	80.54
		2016	2.04	3.00	91.92	73.80
		2017	3.52	4.99	82.13	75.47
		2018	3.89	4.07	74.27	79.61
46	PT BPR Saudarakita	2013	8.72	6.70	79.02	78.22
		2014	7.74	9.47	88.49	85.26
		2015	6.34	9.01	88.56	83.38
		2016	9.45	6.81	81.10	84.59
		2017	8.47	7.48	80.66	84.05
		2018	13.75	6.52	90.56	90.55
47	PT. BPR Central Dana Mandiri	2013	7.13	4.69	74.10	73.26
		2014	7.63	2.27	73.10	70.41
		2015	6.91	3.13	76.78	73.52
		2016	6.88	6.09	87.91	83.69
		2017	8.55	8.80	82.32	76.92
		2018	8.60	6.22	84.64	80.77
48	PT. BPR Semarang Margatama Gunadana	2013	3.38	11.14	84.49	79.28
		2014	2.58	9.50	77.18	72.86
		2015	3.45	4.70	78.85	72.73
		2016	1.45	5.23	87.90	73.37
		2017	2.65	4.40	88.18	79.39
		2018	1.67	5.43	80.76	73.63

APPENDIX 1: 50 Rural Banks during 2013-2018 (Cont'd)

No	Name	Year	NPL	ROA	LDR	NLTA
49	PT. BPR Pembangunan Nagari	2013	5.78	2.40	70.94	70.52
		2014	3.24	2.85	81.58	82.93
		2015	9.13	2.88	77.90	79.15
		2016	8.67	2.33	76.77	76.99
		2017	8.23	2.80	76.20	77.06
		2018	8.35	1.83	69.01	70.94
50	PT. BPR Citra Artha Sedana	2013	3.08	6.94	87.95	86.48
		2014	1.73	6.96	88.14	83.37
		2015	1.25	8.05	80.26	83.36
		2016	0.44	6.75	77.37	80.32
		2017	0.57	5.77	81.70	82.37
		2018	1.47	4.21	82.14	82.30



APPENDIX 2: Average NPL, ROA, LDR, and NLTAB Before Fintech

No	Name	ANPLBF	AROABF	ALDRBF	ANLTABF
1	PT. BPR Surya Yudhakencana	2.51	4.58	80.97	78.50
2	PT. BPR Dana Nusantara	1.29	3.32	75.54	72.05
3	PT. BPR Utomo Manunggal Sejahtera Lampung	0.79	6.54	84.87	85.92
4	PT. BPR Sri Artha Lestari	0.35	5.40	73.24	69.53
5	PT. BPR Jawa Timur	2.27	1.72	80.13	79.21
6	PT. BPR Hasa Mitra	0.19	3.85	89.01	87.19
7	PD. BPR BKK Purwodadi	2.87	4.92	84.35	83.18
8	PD. BPR Bank Jogja Kota Yogyakarta	1.53	3.50	84.35	81.49
9	PD. BPR Bapas 69	0.60	4.61	88.22	84.27
10	PT. BPR Delta Artha	0.10	3.12	95.36	89.34
11	PD. BPR Bank Sleman	0.54	4.15	81.13	80.08
12	PD. BPR BKK Purwokerto	5.31	20.28	72.95	72.88
13	PT. BPR Indra Candra d/h MAI BP Indra	0.48	4.70	74.11	73.49
14	PT. BPR Surya Yudha	2.74	5.08	81.19	77.83
15	PT. BPR Gunung Slamet	0.26	4.86	96.03	93.29
16	PT. BPR Sejahtera Batam	0.30	5.19	82.24	82.70
17	PT. BPR Bhakti Daya Ekonomi	0.93	2.90	77.65	77.72
18	PT. BPR Intidana Sukses Makmur	3.73	3.29	76.93	75.74
19	PT. BPR Mentari Terang	0.73	10.74	93.17	89.06
20	PT. BPR DP Taspen	0.60	6.39	90.24	83.01
21	PD. BPR Bank Daerah Pati	1.34	4.25	90.01	87.46
22	PD. BPR Bank Jepara Artha	1.84	3.31	86.07	84.56
23	PD. BPR Serang	5.74	5.87	67.42	70.57
24	PD. BPR Bank Boyolali	2.13	3.33	91.43	87.30
25	PT. BPR Danamas Simpan Pinjam	1.71	4.14	75.85	71.62
26	PT. BPR Cinde Wilis	7.74	2.27	71.02	69.84
27	PD. BPR Bank Daerah Gunungkidul	2.65	2.83	85.52	82.72
28	PT. BPR Shinta Daya	2.55	3.96	89.79	87.92
29	PT. BPR Artharindo	2.58	4.76	71.20	67.72
30	PT. BPR Gamon	0.79	2.03	75.02	73.94

**APPENDIX 2: Average NPL, ROA, LDR, and NLTA Before Fintech
(Cont'd)**

No	Name	ANPLBF	AROABF	ALDRBF	ANLTABF
31	PT. BPR DP Taspen	0.65	3.71	90.28	87.05
32	PD. BPR Bank Daerah Pati	3.09	5.98	84.43	81.80
33	PD. BPR Bank Jepara Artha	2.38	4.06	88.06	86.91
34	PD. BPR Serang	4.08	6.00	79.00	77.27
35	PD. BPR Bank Boyolali	1.49	1.77	84.84	83.37
36	PT. BPR Danamas Simpan Pinjam	1.50	4.24	81.77	77.47
37	PT. BPR Cinde Wilis	3.76	3.78	70.74	69.82
38	PD. BPR Bank Daerah Gunungkidul	2.15	1.88	74.45	73.07
39	PT. BPR Shinta Daya	5.14	3.15	89.21	83.23
40	PT. BPR Artharindo	2.29	4.10	89.53	88.03
41	PT. BPR Gamon	4.63	3.40	75.70	75.10
42	PD. BPR BP Kab. Temanggung	0.96	4.31	94.00	93.10
43	PT. BPR Universal	0.30	4.32	73.71	72.21
44	PD. BPR BKK Ungaran	0.57	2.86	48.15	42.90
45	PD. BPR BKK Cilacap	1.21	7.60	74.97	71.10
46	PT. BPR Rejeki Insani	7.60	8.39	85.36	82.28
47	PD. BPR Bank Wonosobo	7.22	3.36	74.66	72.39
48	PD. BPR BKK Kendal	3.14	8.45	80.17	74.96
49	PT. BPR Bina Sejahtera Insani	6.05	2.71	76.81	77.53
50	PD. BPR Bank Bantul	2.02	7.32	85.45	84.40

APPENDIX 3: Average NPL, ROA, LDR, and NLTA After Fintech

No	Name	ANPLAF	AROAAF	ALDRAF	ANLTAAF
1	PT. BPR Surya Yudhakencana	1.81	5.54	87.79	85.49
2	PT. BPR Dana Nusantara	3.15	4.21	81.55	77.85
3	PT. BPR Utomo Manunggal Sejahtera Lampung	0.99	5.65	86.72	84.80
4	PT. BPR Sri Artha Lestari	2.32	4.33	63.39	61.84
5	PT. BPR Jawa Timur	5.75	2.02	82.63	79.65
6	PT. BPR Hasa Mitra	0.24	3.42	92.87	89.71
7	PD. BPR BKK Purwodadi	3.09	3.98	79.42	78.23
8	PD. BPR Bank Jogja Kota Yogyakarta	0.94	3.58	82.24	80.53
9	PD. BPR Bapas 69	0.86	4.25	79.54	76.90
10	PT. BPR Delta Artha	0.27	3.14	86.69	82.49
11	PD. BPR Bank Sleman	0.75	4.05	77.74	76.92
12	PD. BPR BKK Purwokerto	4.89	3.26	64.02	63.45
13	PT. BPR Indra Candra d/h MAI BP Indra	1.76	3.95	67.37	66.53
14	PT. BPR Surya Yudha	3.37	4.08	90.49	87.50
15	PT. BPR Gunung Slamet	1.17	4.77	92.52	90.29
16	PT. BPR Sejahtera Batam	1.27	4.47	80.67	80.39
17	PT. BPR Bhakti Daya Ekonomi	2.24	2.99	70.84	71.29
18	PT. BPR Intidana Sukses Makmur	3.91	2.14	71.78	69.70
19	PT. BPR Mentari Terang	1.77	10.32	96.55	90.33
20	PT. BPR DP Taspen	1.64	5.38	91.34	84.52
21	PD. BPR Bank Daerah Pati	1.38	3.66	89.69	87.47
22	PD. BPR Bank Jepara Artha	2.60	3.66	87.10	81.18
23	PD. BPR Serang	6.04	6.53	73.33	85.31
24	PD. BPR Bank Boyolali	1.83	3.28	85.95	84.67
25	PT. BPR Danamas Simpan Pinjam	2.56	3.85	85.21	81.49
26	PT. BPR Cinde Wilis	4.84	2.32	63.78	62.51
27	PD. BPR Bank Daerah Gunungkidul	2.32	3.10	80.63	79.41
28	PT. BPR Shinta Daya	3.36	3.84	88.93	87.18
29	PT. BPR Artharindo	3.03	4.81	69.41	66.28
30	PT. BPR Gamon	2.55	2.20	70.15	69.72

APPENDIX 3: Average NPL, ROA, LDR, and NLTA After Fintech (Cont'd)

No	Name	ANPLAF	AROAAF	ALDRAF	ANLTAAF
31	PT. BPR DP Taspen	0.72	3.52	88.51	86.26
32	PD. BPR Bank Daerah Pati	5.49	3.82	83.95	83.99
33	PD. BPR Bank Jepara Artha	4.87	2.71	81.24	79.70
34	PD. BPR Serang	3.70	4.89	79.94	77.23
35	PD. BPR Bank Boyolali	1.57	2.26	80.37	79.24
36	PT. BPR Danamas Simpan Pinjam	4.16	3.29	82.50	79.87
37	PT. BPR Cinde Wilis	5.56	3.68	62.44	61.94
38	PD. BPR Bank Daerah Gunungkidul	4.13	2.53	77.27	75.34
39	PT. BPR Shinta Daya	3.81	2.00	87.97	82.96
40	PT. BPR Artharindo	6.14	3.04	91.15	91.36
41	PT. BPR Gamon	3.74	1.96	79.58	78.33
42	PD. BPR BP Kab. Temanggung	5.59	2.77	90.42	89.89
43	PT. BPR Universal	3.48	3.50	79.48	77.43
44	PD. BPR BKK Ungaran	0.74	2.10	48.93	41.96
45	PD. BPR BKK Cilacap	3.15	4.02	82.77	76.29
46	PT. BPR Rejeki Insani	10.56	6.94	84.11	86.40
47	PD. BPR Bank Wonosobo	8.01	7.04	84.96	80.46
48	PD. BPR BKK Kendal	1.93	5.02	85.61	75.46
49	PT. BPR Bina Sejahtera Insani	8.42	2.32	73.99	75.00
50	PD. BPR Bank Bantul	0.83	5.58	80.40	81.66

APPENDIX 4: Descriptive Statistics NPL, ROA, LDR, and NLTA

Descriptive Statistics					
	N	Mean	Std. Deviation	Minimum	Maximum
ANPLBF	50	2.3484	2.01676	0.10	7.74
ANPLAF	50	3.1860	2.22273	0.24	10.56

Descriptive Statistics					
	N	Mean	Std. Deviation	Minimum	Maximum
AROABF	50	4.7456	2.88993	1.72	20.28
AROAAF	50	3.9154	1.56340	1.96	10.32

Descriptive Statistics					
	N	Mean	Std. Deviation	Minimum	Maximum
ALDRBF	50	81.3260	8.71371	48.15	96.03
ALDRAF	50	80.5186	9.50767	48.93	96.55

Descriptive Statistics					
	N	Mean	Std. Deviation	Minimum	Maximum
ANLTABF	50	79.0824	8.52662	42.90	93.29
ANLTAAF	50	78.4880	9.35792	41.96	91.36



APPENDIX 5: Normality Test NPL, ROA, LDR, and NLTA

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
ANPLBF	0.143	50	0.012	0.870	50	0.000
ANPLAF	0.104	50	.200*	0.916	50	0.002

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
AROABF	0.199	50	0.000	0.686	50	0.000
AROAAF	0.138	50	0.018	0.876	50	0.000

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
ALDRBF	0.096	50	.200*	0.933	50	0.007
ALDRAF	0.174	50	0.001	0.930	50	0.006

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
ANLTABF	0.091	50	.200*	0.894	50	0.000
ANLTAAF	0.155	50	0.004	0.889	50	0.000



APPENDIX 6: FIRST HYPOTHESIS TESTING

1. Wilcoxon Signed Ranks Test

Ranks				
		N	Mean Rank	Sum of Ranks
ANPLAF - ANPLBF	Negative Ranks	11 ^a	23.68	260.50
	Positive Ranks	39 ^b	26.01	1014.50
	Ties	0 ^c		
	Total	50		
a. ANPLAF < ANPLBF				
b. ANPLAF > ANPLBF				
c. ANPLAF = ANPLBF				

Test Statistics^a	
	ANPLAF - ANPLBF
Z	-3.639 ^b
Asymp. Sig. (2-tailed)	0.000
a. Wilcoxon Signed Ranks Test	
b. Based on negative ranks.	

2. Paired Samples T Test

Paired Samples Statistics					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	ANPLBF	2.3484	50	2.01676	0.28521
	ANPLAF	3.1860	50	2.22273	0.31434

Paired Samples Correlations				
		N	Correlation	Sig.
Pair 1	ANPLBF & ANPLAF	50	0.767	0.000

Paired Samples Test									
		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	ANPLBF - ANPLAF	-0.83760	1.45862	0.20628	-1.25213	-0.42307	-4.061	49	0.000



APPENDIX 7: SECOND HYPOTHESIS TESTING

1. Wilcoxon Signed Ranks Test

Ranks				
		N	Mean Rank	Sum of Ranks
AROAAF - AROABF	Negative Ranks	35 ^a	29.20	1022.00
	Positive Ranks	15 ^b	16.87	253.00
	Ties	0 ^c		
	Total	50		
a. AROAAF < AROABF				
b. AROAAF > AROABF				
c. AROAAF = AROABF				

Test Statistics^a	
AROAAF - AROABF	
Z	-3.712 ^b
Asymp. Sig. (2-tailed)	0.000
a. Wilcoxon Signed Ranks Test	
b. Based on positive ranks.	

2. Paired Samples T Test

Paired Samples Statistics					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	AROABF	4.7456	50	2.88993	0.40870
	AROAAF	3.9154	50	1.56340	0.22110

Paired Samples Correlations				
		N	Correlation	Sig.
Pair 1	AROABF & AROAAF	50	0.457	0.001

Paired Samples Test									
		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	AROABF - AROAAF	0.83020	2.58245	0.36521	0.09628	1.56412	2.273	49	0.027



APPENDIX 8: THIRD HYPOTHESIS TESTING

1. Wilcoxon Signed Ranks Test

Ranks				
		N	Mean Rank	Sum of Ranks
ALDRAF - ALDRBF	Negative Ranks	29 ^a	25.93	752.00
	Positive Ranks	21 ^b	24.90	523.00
	Ties	0 ^c		
	Total	50		
a. ALDRAF < ALDRBF				
b. ALDRAF > ALDRBF				
c. ALDRAF = ALDRBF				

Test Statistics^a	
	ALDRAF - ALDRBF
Z	-1.105 ^b
Asymp. Sig. (2-tailed)	0.269
a. Wilcoxon Signed Ranks Test	
b. Based on positive ranks.	

2. Paired Samples T Test

Paired Samples Statistics					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	ALDRBF	81.3260	50	8.71371	1.23230
	ALDRAF	80.5186	50	9.50767	1.34459

Paired Samples Correlations				
		N	Correlation	Sig.
Pair 1	ALDRBF & ALDRAF	50	0.834	0.000

Paired Samples Test									
		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	ALDRBF - ALDRAF	0.80740	5.30246	0.74988	-0.69954	2.31434	1.077	49	0.287



APPENDIX 9: FOURTH HYPOTHESIS TESTING

1. Wilcoxon Signed Ranks Test

Ranks				
		N	Mean Rank	Sum of Ranks
ANLTAAF - ANLTABF	Negative Ranks	30 ^a	25.37	761.00
	Positive Ranks	20 ^b	25.70	514.00
	Ties	0 ^c		
	Total	50		
a. ANLTAAF < ANLTABF				
b. ANLTAAF > ANLTABF				
c. ANLTAAF = ANLTABF				

Test Statistics^a	
	ANLTAF - ANLTABF
Z	-1.192 ^b
Asymp. Sig. (2-tailed)	0.233
a. Wilcoxon Signed Ranks Test	
b. Based on positive ranks.	

2. Paired Samples T Test

Paired Samples Statistics					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	ANLTABF	79.0824	50	8.52662	1.20585
	ANLTAAF	78.4880	50	9.35792	1.32341

Paired Samples Correlations				
		N	Correlation	Sig.
Pair 1	ANLTABF & ANLTAAF	50	0.832	0.000

Paired Samples Test									
		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	ANLTABF - ANLTAAF	0.59440	5.23759	0.74071	-0.89411	2.08291	0.802	49	0.426

