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# LAMPIRAN

Lampiran 1 Data Kredit Bermasalah Bank Perkreditan Rakyat se-Karesidenan Pekalongan Periode 2019-2023

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|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| No | NAMA Bank Perkreditan Rakyat | TAHUN | JUMLAH KREDIT YANG BERMASALAH | TOTAL KREDIT YANG DIBERIKAN | 100% | NPL |
| 1 | PD. Bank Perkreditan Rakyat BKK Kabupaten Pekalongan | 2019 | 57.450.207 | 226.859.518 | 100% | 10,16 |
| 2020 | 60.781.242 | 219.342.418 | 100% | 9,47 |
| 2021 | 63.805.512 | 246.705.354 | 100% | 8,54 |
| 2022 | 66.099.554 | 276.515.718 | 100% | 19,37 |
| 2023 | 69.864.777 | 322.229.793 | 100% | 31,64 |
| 2 | PT. Bank Perkreditan Rakyat Panasayu Arthalayan Sejahtera | 2019 | 10.941.975 | 24.713.062 | 100% | 7,46 |
| 2020 | 10.745.243 | 50.311.754 | 100% | 4,63 |
| 2021 | 11.161.310 | 92.614.040 | 100% | 1,78 |
| 2022 | 11.892.109 | 103.342.478 | 100% | 3,58 |
| 2023 | 11.045.664 | 71.393.144 | 100% | 38,83 |
| 3 | PD. Bank Perkreditan Rakyat Bank Pemalang | 2019 | 93.145.878 | 47.926.438 | 100% | 9,28 |
| 2020 | 93.596.273 | 52.153.604 | 100% | 7,38 |
| 2021 | 99.316.778 | 61.087.211 | 100% | 6,72 |
| 2022 | 101.612.539 | 62.166.387 | 100% | 16,21 |
| 2023 | 97.346.834 | 57.165.667 | 100% | 29,81 |
| 4 | PT. Bank Perkreditan Rakyat Hidup Artha Putra | 2019 | 24.359.241 | 51.483.573 | 100% | 3,48 |
| 2020 | 25.194.571 | 42.572.775 | 100% | 10,14 |
| 2021 | 29.851.469 | 47.844.632 | 100% | 6,4 |
| 2022 | 36.637.684 | 51.759.270 | 100% | 6 |
| 2023 | 43.837.245 | 57.373.172 | 100% | 4,34 |
| 5 | PD. Bank Perkreditan Rakyat BKK Taman | 2019 | 13.887.982 | 17.279.931 | 100% | 4,47 |
| 2020 | 13.758.790 | 20.092.224 | 100% | 5,04 |
| 2021 | 15.612.270 | 23.894.866 | 100% | 5,4 |
| 2022 | 19.548.873 | 25.033.331 | 100% | 8,05 |
| 2023 | 19.098.870 | 122.925.623 | 100% | 9,91 |
| 6 | PT. Bank Perkreditan Rakyat Bumi Sediaguna | 2019 | 20.576.409 | 11.461.097 | 100% | 5,62 |
| 2020 | 23.323.760 | 11.123.927 | 100% | 13,03 |
| 2021 | 24.872.522 | 12.893.404 | 100% | 5,16 |
| 2022 | 31.567.191 | 17.902.557 | 100% | 4,35 |
| 2023 | 35.912.983 | 18.375.653 | 100% | 15,59 |
| 7 | PD. Bank Perkreditan Rakyat Bank Tegal Gotong Royong | 2019 | 47.926.438 | 1.205.432 | 100% | 2,93 |
| 2020 | 52.153.604 | 67.116.041 | 100% | 3,83 |
| 2021 | 61.087.211 | 97.384.667 | 100% | 2,95 |
| 2022 | 62.166.387 | 122.925.623 | 100% | 10,38 |
| 2023 | 57.165.667 | 167.357.394 | 100% | 8,78 |
| 8 | PT. Bank Perkreditan Rakyat Nusamba Adiwerna | 2019 | 111.172.405 | 57.450.207 | 100% | 11,98 |
| 2020 | 132.669.804 | 60.781.242 | 100% | 10,04 |
| 2021 | 148.481.793 | 63.805.512 | 100% | 5,68 |
| 2022 | 159.348.211 | 66.099.554 | 100% | 9,03 |
| 2023 | 153.358.050 | 69.864.777 | 100% | 11,98 |
| 9 | PT. Bank Perkreditan Rakyat Sahabat Tata | 2019 | 15.356.230 | 10.941.975 | 100% | 6,89 |
| 2020 | 17.279.931 | 10.745.243 | 100% | 7,66 |
| 2021 | 20.092.224 | 11.161.310 | 100% | 6,36 |
| 2022 | 23.894.866 | 11.892.109 | 100% | 10,72 |
| 2023 | 25.033.331 | 11.045.664 | 100% | 25,01 |
| 10 | PT. BPK Nusumma Jateng | 2019 | 111.172.405 | 93.145.878 | 100% | 7,6 |
| 2020 | 132.669.804 | 93.596.273 | 100% | 7,48 |
| 2021 | 148.481.793 | 99.316.778 | 100% | 7,47 |
| 2022 | 159.348.211 | 101.612.539 | 100% | 8,82 |
| 2023 | 153.358.050 | 97.346.834 | 100% | 7,99 |
| 11 | PT. Bank Perkreditan Rakyat Mega Artha Mustika | 2019 | 19.098.870 | 24.359.241 | 100% | 17,87 |
| 2020 | 20.576.409 | 25.194.571 | 100% | 17,95 |
| 2021 | 59.618.144 | 29.851.469 | 100% | 15,92 |
| 2022 | 24.359.241 | 36.637.684 | 100% | 14,58 |
| 2023 | 25.194.571 | 43.837.245 | 100% | 14,72 |
| 12 | PT. Bank Perkreditan Rakyat Artha Kramat | 2019 | 29.851.469 | 13.887.982 | 100% | 13,6 |
| 2020 | 36.637.684 | 13.758.790 | 100% | 21,8 |
| 2021 | 43.837.245 | 15.612.270 | 100% | 8,22 |
| 2022 | 13.887.982 | 19.548.873 | 100% | 7,97 |
| 2023 | 13.758.790 | 19.098.870 | 100% | 11,84 |
| 13 | PT. Bank Perkreditan Rakyat Arismentari Ayu | 2019 | 15.612.270 | 13.725.406 | 100% | 11,21 |
| 2020 | 19.548.873 | 17.538.515 | 100% | 8,42 |
| 2021 | 19.098.870 | 15.912.198 | 100% | 9,55 |
| 2022 | 13.725.406 | 16.238.855 | 100% | 17,92 |
| 2023 | 17.538.515 | 15.750.934 | 100% | 10,67 |
| 14 | PT. Bank Perkreditan Rakyat Dhana Adiwerna | 2019 | 15.912.198 | 20.576.409 | 100% | 3,71 |
| 2020 | 16.238.855 | 23.323.760 | 100% | 5,47 |
| 2021 | 15.750.934 | 24.872.522 | 100% | 3,55 |
| 2022 | 20.576.409 | 31.567.191 | 100% | 4,81 |
| 2023 | 23.323.760 | 35.912.983 | 100% | 10,63 |
| 15 | PT. Bank Perkreditan Rakyat Arthapuspa Mega | 2019 | 24.872.522 | 65.234.365 | 100% | 5,92 |
| 2020 | 31.567.191 | 56.834.567 | 100% | 9,32 |
| 2021 | 141.272.408 | 58.085.887 | 100% | 7,75 |
| 2022 | 11.123.927 | 67.973.704 | 100% | 12,32 |
| 2023 | 12.893.404 | 77.122.730 | 100% | 12,3 |
| 16 | PD. Bank Perkreditan Rakyat BKK Kabupaten Tegal | 2019 | 17.902.557 | 86.429.094 | 100% | 2,88 |
| 2020 | 386.913.079 | 74.776.819 | 100% | 4,94 |
| 2021 | 423.421.875 | 83.026.918 | 100% | 4,01 |
| 2022 | 443.200.067 | 86.276.238 | 100% | 4,86 |
| 2023 | 458.541.281 | 95.534.962 | 100% | 7,81 |
| 17 | PD. Bank Perkreditan Rakyat BKK Banjarharjo | 2019 | 477.523.152 | 64.302.215 | 100% | 4,68 |
| 2020 | 35.053.883 | 66.818.468 | 100% | 7,42 |
| 2021 | 59.618.144 | 69.576.209 | 100% | 5,77 |
| 2022 | 115.384.499 | 75.842.399 | 100% | 8,25 |
| 2023 | 123.590.111 | 79.565.102 | 100% | 11,83 |
| 18 | PT. Bank Perkreditan Rakyat Bumiayu Bangun Citra | 2019 | 89.462.066 | 2.887.803 | 100% | 7,98 |
| 2020 | 110.918.516 | 3.185.284 | 100% | 13,5 |
| 2021 | 131.634.774 | 4.006.782 | 100% | 6,17 |
| 2022 | 120.682.941 | 3.397.085 | 100% | 17,63 |
| 2023 | 141.272.408 | 3.597.081 | 100% | 16,05 |
| 19 | PT.Bank Perkreditan Rakyat Arisma Mandiri | 2019 | 148.127.155 | 5.772.371 | 100% | 6,55 |
| 2020 | 74.776.819 | 5.599.188 | 100% | 20,98 |
| 2021 | 83.026.918 | 7.580.844 | 100% | 7,79 |
| 2022 | 86.276.238 | 11.018.083 | 100% | 13,7 |
| 2023 | 95.534.962 | 13.349.943 | 100% | 17,07 |
| 20 | PT. Bank Perkreditan Rakyat Pemberdayaan Ekonomi Rakyat | 2019 | 64.302.215 | 36.431.111 | 100% | 7,95 |
| 2020 | 66.818.468 | 44.518.123 | 100% | 3,68 |
| 2021 | 69.576.209 | 54.375.247 | 100% | 2,96 |
| 2022 | 75.842.399 | 67.169.401 | 100% | 5,96 |
| 2023 | 79.565.102 | 72.930.740 | 100% | 5,43 |
| 21 | PD. Bank Perkreditan Rakyat BKK Batang | 2019 | 57.450.207 | 66.070.080 | 100% | 17,63 |
| 2020 | 60.781.242 | 101.612.539 | 100% | 18,64 |
| 2021 | 63.805.512 | 97.346.834 | 100% | 17,87 |
| 2022 | 66.099.554 | 24.359.241 | 100% | 17,21 |
| 2023 | 69.864.777 | 25.194.571 | 100% | 21,62 |
| 22 | PD. Bank Perkreditan Rakyat BP Kota Tegal | 2019 | 10.941.975 | 29.851.469 | 100% | 5.47 |
| 2020 | 10.745.243 | 36.637.684 | 100% | 20.29 |
| 2021 | 11.161.310 | 43.837.245 | 100% | 12.61 |
| 2022 | 11.892.109 | 13.887.982 | 100% | 16.61 |
| 2023 | 11.045.664 | 13.758.790 | 100% | 26.65 |
| 23 | PD. Bank Perkreditan Rakyat BKK Kota Tegal | 2019 | 93.145.878 | 15.612.270 | 100% | 5,46 |
| 2020 | 93.596.273 | 19.548.873 | 100% | 5,18 |
| 2021 | 99.316.778 | 19.098.870 | 100% | 2,76 |
| 2022 | 13.887.982 | 20.576.409 | 100% | 3,88 |
| 2023 | 13.758.790 | 23.323.760 | 100% | 7,2 |
| 24 | PT. Bank Perkreditan Rakyat Central Artha | 2019 | 15.612.270 | 24.872.522 | 100% | 2,79 |
| 2020 | 19.548.873 | 31.567.191 | 100% | 3,34 |
| 2021 | 19.098.870 | 35.912.983 | 100% | 2,87 |
| 2022 | 20.576.409 | 47.926.438 | 100% | 2,98 |
| 2023 | 59.618.144 | 52.153.604 | 100% | 5,22 |
| 25 | PT. Bank Perkreditan Rakyat Sejahtera Artha Sembada | 2019 | 24.359.241 | 61.087.211 | 100% | 0,39 |
| 2020 | 25.194.571 | 62.166.387 | 100% | 0,05 |
| 2021 | 29.851.469 | 57.165.667 | 100% | 0,51 |
| 2022 | 36.637.684 | 386.913.079 | 100% | 0,91 |
| 2023 | 43.837.245 | 423.421.875 | 100% | 2,71 |
| 26 | PT. Bank Perkreditan Rakyat Arta Utama | 2019 | 13.887.982 | 443.200.067 | 100% | 3,55 |
| 2020 | 13.758.790 | 458.541.281 | 100% | 4,07 |
| 2021 | 15.612.270 | 477.523.152 | 100% | 3,37 |
| 2022 | 19.548.873 | 35.053.883 | 100% | 6,18 |
| 2023 | 19.098.870 | 59.618.144 | 100% | 10,71 |
| 27 | PD. Bank Perkreditan Rakyat BKK Kota Pekalongan | 2019 | 13.725.406 | 115.384.499 | 100% | 5,31 |
| 2020 | 17.538.515 | 123.590.111 | 100% | 4,32 |
| 2021 | 15.912.198 | 89.462.066 | 100% | 2,84 |
| 2022 | 16.238.855 | 110.918.516 | 100% | 10,24 |
| 2023 | 15.750.934 | 131.634.774 | 100% | 11,73 |
| 28 | PD. Bank Perkreditan Rakyat BP Kota Pekalongan | 2019 | 20.576.409 | 120.682.941 | 100% | 3,5 |
| 2020 | 23.323.760 | 141.272.408 | 100% | 2,74 |
| 2021 | 24.872.522 | 148.127.155 | 100% | 6,06 |
| 2022 | 31.567.191 | 122.925.623 | 100% | 12,52 |
| 2023 | 141.272.408 | 3.597.081 | 100% | 12,62 |

Lampiran 2 Data ROA Bank Perkreditan Rakyat se-Karesidenan Pekalongan Periode 2019-2023



|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| No | NAMA Bank Perkreditan Rakyat | TAHUN | LABA BERSIH | TOTAL ASET | ROA |
| 1 | PD. Bank Perkreditan Rakyat BKK Kabupaten Pekalongan | 2019 | 8.803.960 | 386.913.079 | 3,19 |
| 2020 | 4.103.333 | 423.421.875 | 1,32 |
| 2021 | 7.493.599 | 443.200.067 | 2,26 |
| 2022 | 7.095.991 | 458.541.281 | 2,1 |
| 2023 | 2.415.955 | 477.523.152 | 36,14 |
| 2 | PT. Bank Perkreditan Rakyat Panasayu Arthalayan Sejahtera | 2019 | 817.441 | 35.053.883 | 4,4 |
| 2020 | 2.107.818 | 59.618.144 | 5,55 |
| 2021 | 5.116.134 | 115.384.499 | 7 |
| 2022 | 4.513.288 | 123.590.111 | 4,75 |
| 2023 | -1.899.353 | 89.462.066 | -1,77 |
| 3 | PD. Bank Perkreditan Rakyat Bank Pemalang | 2019 | 818.592 | 63.252.113 | 1,72 |
| 2020 | 658.169 | 64.623.723 | 1,27 |
| 2021 | 600.218 | 74.318.369 | 1,06 |
| 2022 | 113.032 | 78.230.517 | 0,21 |
| 2023 | -5.807.441 | 75.185.004 | -7,87 |
| 4 | PT. Bank Perkreditan Rakyat Hidup Artha Putra | 2019 | 1.492.757 | 75.321.246 | 2,62 |
| 2020 | 837.257 | 71.448.111 | 1,36 |
| 2021 | 1.208.418 | 77.659.113 | 1,91 |
| 2022 | 1.442.187 | 73.969.207 | 2,2 |
| 2023 | 1.379.879 | 82.425.673 | 2,09 |
| 5 | PD. Bank Perkreditan Rakyat BKK Taman | 2019 | 842.702 | 17.157.469 | 2,73 |
| 2020 | 360.750 | 16.008.979 | 1,86 |
| 2021 | 315.629 | 16.372.764 | 1,67 |
| 2022 | 253.002 | 17.331.765 | 1,27 |
| 2023 | 173.718 | 18.026.746 | 1,16 |
| 6 | PT. Bank Perkreditan Rakyat Bumi Sediaguna | 2019 | 959.506 | 15.356.230 | 7,05 |
| 2020 | 1.090.459 | 17.279.931 | 6,85 |
| 2021 | 1.088.314 | 20.092.224 | 7,02 |
| 2022 | 1.285.751 | 23.894.866 | 6,62 |
| 2023 | 1.408.126 | 25.033.331 | 6,39 |
| 7 | PD. Bank Perkreditan Rakyat Bank Tegal Gotong Royong | 2019 | 1.478.912 | 72.739.661 | 2,53 |
| 2020 | 1.372.029 | 94.616.950 | 1,99 |
| 2021 | 1.614.185 | 133.507.964 | 1,71 |
| 2022 | 1.337.339 | 168.544.458 | 2,01 |
| 2023 | 2.055.127 | 208.149.196 | 1,51 |
| 8 | PT. Bank Perkreditan Rakyat Nusamba Adiwerna | 2019 | -92.604 | 81.781.117 | -0,02 |
| 2020 | 69.078 | 79.795.228 | 0,11 |
| 2021 | 54.836 | 82.721.663 | 0,18 |
| 2022 | 145.593 | 88.470.270 | 0,25 |
| 2023 | 923.660 | 90.861.264 | 1,32 |
| 9 | PT. Bank Perkreditan Rakyat Sahabat Tata | 2019 | 842.702 | 17.157.469 | 5,47 |
| 2020 | 360.750 | 16.008.979 | 2,32 |
| 2021 | 315.629 | 16.372.764 | 2,32 |
| 2022 | 253.002 | 17.331.765 | 1,83 |
| 2023 | 173.718 | 18.026.746 | 1,12 |
| 10 | PT. BPK Nusumma Jateng | 2019 | 3.044.173 | 111.172.405 | 4,64 |
| 2020 | 4.028.815 | 132.669.804 | 3,69 |
| 2021 | 6.100.611 | 148.481.793 | 5,1 |
| 2022 | 4.555.599 | 159.348.211 | 3,61 |
| 2023 | 4.377.789 | 153.358.050 | 3,63 |
| 11 | PT. Bank Perkreditan Rakyat Mega Artha Mustika | 2019 | 177.284 | 33.524.366 | 0,55 |
| 2020 | 176.943 | 36.691.988 | 0,51 |
| 2021 | 1.285.246 | 41.552.821 | 3,67 |
| 2022 | 1.852.152 | 47.156.863 | 3,93 |
| 2023 | 1.503.048 | 55.599.442 | 2,96 |
| 12 | PT. Bank Perkreditan Rakyat Artha Kramat | 2019 | 660.852 | 19.265.274 | 3,62 |
| 2020 | 699.348 | 19.599.657 | 3,71 |
| 2021 | 490.577 | 21.807.736 | 2,71 |
| 2022 | 834.234 | 26.566.770 | 3,95 |
| 2023 | 985.987 | 28.377.560 | 4,07 |
| 13 | PT. Bank Perkreditan Rakyat Arismentari Ayu | 2019 | 270.393 | 21.125.456 | 1,47 |
| 2020 | 302.121 | 22.731.827 | 1,57 |
| 2021 | 529.692 | 24.174.504 | 2,65 |
| 2022 | -289.145 | 25.433.006 | -1,22 |
| 2023 | 91.633 | 27.476.043 | 0,41 |
| 14 | PT. Bank Perkreditan Rakyat Dhana Adiwerna | 2019 | 1.368.563 | 25.646.714 | 6,47 |
| 2020 | 1.069.265 | 28.744.983 | 4,5 |
| 2021 | 1.255.080 | 31.647.195 | 5,2 |
| 2022 | 1.426.198 | 38.384.266 | 4,9 |
| 2023 | 1.548.638 | 42.719.486 | 4,49 |
| 15 | PT. Bank Perkreditan Rakyat Arthapuspa Mega | 2019 | 2.320.639 | 86.925.614 | 3,61 |
| 2020 | 1.733.195 | 78.146.864 | 2,71 |
| 2021 | 1.291.974 | 77.827.409 | 2,35 |
| 2022 | 1.834.283 | 90.857.158 | 2,74 |
| 2023 | 1.602.115 | 110.918.516 | 1,97 |
| 16 | PD. Bank Perkreditan Rakyat BKK Kabupaten Tegal | 2019 | 1.944.929 | 131.634.774 | 3,07 |
| 2020 | 1.944.929 | 120.682.941 | 2,37 |
| 2021 | 2.477.575 | 141.272.408 | 2,44 |
| 2022 | 1.838.150 | 148.127.155 | 1,73 |
| 2023 | 1.626.182 | 151.504.080 | 1,39 |
| 17 | PD. Bank Perkreditan Rakyat BKK Banjarharjo | 2019 | 3.146.726 | 93.195.935 | 4,86 |
| 2020 | 1.678.507 | 94.320.843 | 2,45 |
| 2021 | 2.783.586 | 106.511.009 | 3,55 |
| 2022 | 1.847.574 | 110.796.911 | 2,2 |
| 2023 | 1.533.672 | 116.782.246 | 1,79 |
| 18 | PT. Bank Perkreditan Rakyat Bumiayu Bangun Citra | 2019 | 89.904 | 5.720.096 | 2 |
| 2020 | 253.475 | 5.936.922 | 4,73 |
| 2021 | 273.973 | 7.313.487 | 4,71 |
| 2022 | 98.857 | 7.790.849 | 1,61 |
| 2023 | 7.176 | 8.657.443 | 0,1 |
| 19 | PT.Bank Perkreditan Rakyat Arisma Mandiri | 2019 | 322.951 | 7.553.962 | 5,19 |
| 2020 | 210.280 | 7.269.249 | 3,97 |
| 2021 | 319.109 | 9.307.948 | 5,14 |
| 2022 | 366.989 | 15.129.123 | 3,59 |
| 2023 | 396.178 | 16.342.721 | 2,85 |
| 20 | PT. Bank Perkreditan Rakyat Pemberdayaan Ekonomi Rakyat | 2019 | 755.315 | 51.145.835 | 1,97 |
| 2020 | 992.705 | 57.963.744 | 2,25 |
| 2021 | 1.131.620 | 75.006.802 | 2,07 |
| 2022 | 1.282.584 | 84.845.752 | 1,97 |
| 2023 | 1.262.105 | 93.278.164 | 1,65 |
| 21 | PD. Bank Perkreditan Rakyat BKK Batang | 2019 | 2.679.485 | 122.156.291 | 3,05 |
| 2020 | 699.348 | 19.599.657 | 1,81 |
| 2021 | 490.577 | 21.807.736 | 1,39 |
| 2022 | 834.234 | 26.566.770 | 0,15 |
| 2023 | 985.987 | 28.377.560 | 0,9 |
| 22 | PD. Bank Perkreditan Rakyat BP Kota Tegal | 2019 | 1.368.563 | 25.646.714 | 4.43 |
| 2020 | 1.069.265 | 28.744.983 | 3.98 |
| 2021 | 1.255.080 | 31.647.195 | 3.49 |
| 2022 | 1.426.198 | 38.384.266 | 2.16 |
| 2023 | 1.548.638 | 42.719.486 | 1.80 |
| 23 | PD. Bank Perkreditan Rakyat BKK Kota Tegal | 2019 | 842.702 | 17.157.469 | 2,11 |
| 2020 | 360.750 | 16.008.979 | 1,24 |
| 2021 | 315.629 | 16.372.764 | 2,5 |
| 2022 | 253.002 | 17.331.765 | 1,77 |
| 2023 | 173.718 | 18.026.746 | 1,72 |
| 24 | PT. Bank Perkreditan Rakyat Central Artha | 2019 | 3.044.173 | 111.172.405 | 3,75 |
| 2020 | 4.028.815 | 132.669.804 | 1,7 |
| 2021 | 6.100.611 | 148.481.793 | 1,59 |
| 2022 | 4.555.599 | 159.348.211 | 1,77 |
| 2023 | 4.377.789 | 153.358.050 | 1,73 |
| 25 | PT. Bank Perkreditan Rakyat Sejahtera Artha Sembada | 2019 | 1.492.757 | 75.321.246 | 5,03 |
| 2020 | 837.257 | 71.448.111 | 3,65 |
| 2021 | 1.208.418 | 77.659.113 | 5,35 |
| 2022 | 1.442.187 | 73.969.207 | 5,45 |
| 2023 | 1.379.879 | 82.425.673 | 5,37 |
| 26 | PT. Bank Perkreditan Rakyat Arta Utama | 2019 | 3.044.173 | 111.172.405 | 8,33 |
| 2020 | 4.028.815 | 132.669.804 | 7,91 |
| 2021 | 6.100.611 | 148.481.793 | 8,77 |
| 2022 | 4.555.599 | 159.348.211 | 7,73 |
| 2023 | 4.377.789 | 153.358.050 | 7,71 |
| 27 | PD. Bank Perkreditan Rakyat BKK Kota Pekalongan | 2019 | 959.506 | 15.356.230 | 2,5 |
| 2020 | 1.090.459 | 17.279.931 | 1,23 |
| 2021 | 1.088.314 | 20.092.224 | 2,84 |
| 2022 | 1.285.751 | 23.894.866 | 1,72 |
| 2023 | 1.408.126 | 25.033.331 | 1,41 |
| 28 | PD. Bank Perkreditan Rakyat BP Kota Pekalongan | 2019 | 3.044.173 | 111.172.405 | 2,39 |
| 2020 | 4.028.815 | 132.669.804 | 1,62 |
| 2021 | 6.100.611 | 148.481.793 | 1,62 |
| 2022 | 4.555.599 | 159.348.211 | 1,73 |
| 2023 | 4.377.789 | 153.358.050 | 1,3 |

Lampiran 3 Data CAR Bank Perkreditan Rakyat se-Karesidenan Pekalongan Periode 2019-2023

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| No | NAMA Bank Perkreditan Rakyat | TAHUN | MODAL | ATMR | 100% | CAR |
| 1 | PD. Bank Perkreditan Rakyat BKK Kabupaten Pekalongan | 2019 | 46.245.619 | 7.044.320 | 100% | 25,03 |
| 2020 | 42.953.625 | 7.105.070 | 100% | 24.10 |
| 2021 | 46.781.174 | 7.119.277 | 100% | 25.41 |
| 2022 | 48.354.946 | 7.372.279 | 100% | 23.30 |
| 2023 | 45.094.108 | 7.545.997 | 100% | 20.82 |
| 2 | PT. Bank Perkreditan Rakyat Panasayu Arthalayan Sejahtera | 2019 | 7.017.441 | 10.335.110 | 100% | 26,66 |
| 2020 | 9.125.390 | 14.363.923 | 100% | 30,5 |
| 2021 | 12.441.524 | 16.464.534 | 100% | 22,16 |
| 2022 | 12.895.155 | 19.020.133 | 100% | 21,08 |
| 2023 | 11.009.664 | 20.397.922 | 100% | 19.31 |
| 3 | PD. Bank Perkreditan Rakyat Bank Pemalang | 2019 | 13.963.551 | 3.543.779 | 100% | 39,6 |
| 2020 | 13.076.846 | 3.721.575 | 100% | 40,72 |
| 2021 | 14.070.529 | 5.006.820 | 100% | 35.43 |
| 2022 | 13.703.387 | 8.258.973 | 100% | 30.39 |
| 2023 | 7.805.520 | 9.762.020 | 100% | 17,37 |
| 4 | PT. Bank Perkreditan Rakyat Hidup Artha Putra | 2019 | 8.992.142 | 5.305.911 | 100% | 31.67 |
| 2020 | 9.829.399 | 6.005.259 | 100% | 36.80 |
| 2021 | 10.328.418 | 6.495.836 | 100% | 37.71 |
| 2022 | 11.770.605 | 7.330.070 | 100% | 40.26 |
| 2023 | 13.150.484 | 7.816.057 | 100% | 42.33 |
| 5 | PD. Bank Perkreditan Rakyat BKK Taman | 2019 | 3.044.173 | 3.878.412 | 100% | 21,86 |
| 2020 | 4.028.815 | 4.180.533 | 100% | 23,06 |
| 2021 | 6.100.611 | 4.710.225 | 100% | 24,32 |
| 2022 | 4.555.599 | 4.421.081 | 100% | 24,32 |
| 2023 | 1.548.638 | 6.012.713 | 100% | 27,29 |
| 6 | PT. Bank Perkreditan Rakyat Bumi Sediaguna | 2019 | 5.616.723 | 7.520.808 | 100% | 47.36 |
| 2020 | 1.090.459 | 7.221.509 | 100% | 55,93 |
| 2021 | 7.795.496 | 7.657.324 | 100% | 77,54 |
| 2022 | 9.081.247 | 8.028.569 | 100% | 77,94 |
| 2023 | 8.989.373 | 8.294.303 | 100% | 68,97 |
| 7 | PD. Bank Perkreditan Rakyat Bank Tegal Gotong Royong | 2019 | 17.563.670 | 10.447.678 | 100% | 43.89 |
| 2020 | 17.752.569 | 9.976.719 | 100% | 43.61 |
| 2021 | 18.269.131 | 9.668.693 | 100% | 32.87 |
| 2022 | 18.315.123 | 10.577.807 | 100% | 24.26 |
| 2023 | 19.222.650 | 10.945.639 | 100% | 18.55 |
| 8 | PT. Bank Perkreditan Rakyat Nusamba Adiwerna | 2019 | 8.879.738 | 22.595.941 | 100% | 24,19 |
| 2020 | 8.948.816 | 21.802.886 | 100% | 25,14 |
| 2021 | 9.003.652 | 22.685.619 | 100% | 26,28 |
| 2022 | 9.149.245 | 22.919.770 | 100% | 23,87 |
| 2023 | 10.079.798 | 20.930.315 | 100% | 24,78 |
| 9 | PT. Bank Perkreditan Rakyat Sahabat Tata | 2019 | 7.044.320 | 20.725.571 | 100% | 105,03 |
| 2020 | 7.105.070 | 23.132.782 | 100% | 109,94 |
| 2021 | 7.119.277 | 23.123.898 | 100% | 114,61 |
| 2022 | 7.372.279 | 23.886.247 | 100% | 89,6 |
| 2023 | 7.545.997 | 2.537.688 | 100% | 94,4 |
| 10 | PT. BPK Nusumma Jateng | 2019 | 10.335.110 | 3.341.163 | 100% | 11,43 |
| 2020 | 14.363.923 | 3.615.136 | 100% | 17,97 |
| 2021 | 16.464.534 | 4.313.993 | 100% | 15,05 |
| 2022 | 19.020.133 | 4.821.169 | 100% | 16,06 |
| 2023 | 20.397.922 | 2.672.951 | 100% | 18,27 |
| 11 | PT. Bank Perkreditan Rakyat Mega Artha Mustika | 2019 | 3.543.779 | 3.783.231 | 100% | 12,83 |
| 2020 | 3.721.575 | 4.102.341 | 100% | 26,85 |
| 2021 | 5.006.820 | 4.459.720 | 100% | 23,96 |
| 2022 | 8.258.973 | 6.788.922 | 100% | 45,1 |
| 2023 | 9.762.020 | 9.991.394 | 100% | 37,92 |
| 12 | PT. Bank Perkreditan Rakyat Artha Kramat | 2019 | 5.305.911 | 10.379.848 | 100% | 34,7 |
| 2020 | 6.005.259 | 11.717.303 | 100% | 38,43 |
| 2021 | 6.495.836 | 12.094.591 | 100% | 54,17 |
| 2022 | 7.330.070 | 12.288.103 | 100% | 54,44 |
| 2023 | 7.816.057 | 20.269.592 | 100% | 55,18 |
| 13 | PT. Bank Perkreditan Rakyat Arismentari Ayu | 2019 | 3.878.412 | 3.146.726 | 100% | 37,27 |
| 2020 | 4.180.533 | 1.678.507 | 100% | 34,34 |
| 2021 | 4.710.225 | 2.783.586 | 100% | 40,36 |
| 2022 | 4.421.081 | 1.847.574 | 100% | 34,73 |
| 2023 | 6.012.713 | 1.533.672 | 100% | 50,82 |
| 14 | PT. Bank Perkreditan Rakyat Dhana Adiwerna | 2019 | 7.520.808 | 89.904 | 100% | 52,81 |
| 2020 | 7.221.509 | 253.475 | 100% | 48,72 |
| 2021 | 7.657.324 | 273.973 | 100% | 51,47 |
| 2022 | 8.028.569 | 98.857 | 100% | 47,8 |
| 2023 | 8.294.303 | 7.176 | 100% | 41,7 |
| 15 | PT. Bank Perkreditan Rakyat Arthapuspa Mega | 2019 | 10.447.678 | 322.951 | 100% | 25,15 |
| 2020 | 9.976.719 | 210.280 | 100% | 26,79 |
| 2021 | 9.668.693 | 319.109 | 100% | 28,03 |
| 2022 | 10.577.807 | 366.989 | 100% | 23,13 |
| 2023 | 10.945.639 | 396.178 | 100% | 19,46 |
| 16 | PD. Bank Perkreditan Rakyat BKK Kabupaten Tegal | 2019 | 22.595.941 | 755.315 | 100% | 30,85 |
| 2020 | 21.802.886 | 992.705 | 100% | 33,79 |
| 2021 | 22.685.619 | 1.131.620 | 100% | 33,05 |
| 2022 | 22.919.770 | 1.282.584 | 100% | 33,16 |
| 2023 | 23.009.149 | 1.262.105 | 100% | 31,88 |
| 17 | PD. Bank Perkreditan Rakyat BKK Banjarharjo | 2019 | 20.930.315 | 2.679.485 | 100% | 42,68 |
| 2020 | 20.725.571 | 699.348 | 100% | 43,25 |
| 2021 | 23.132.782 | 490.577 | 100% | 43,11 |
| 2022 | 23.123.898 | 834.234 | 100% | 43,33 |
| 2023 | 23.886.247 | 985.987 | 100% | 43,03 |
| 18 | PT. Bank Perkreditan Rakyat Bumiayu Bangun Citra | 2019 | 2.537.688 | 13.963.551 | 100% | 95,6 |
| 2020 | 3.341.163 | 13.076.846 | 100% | 113,77 |
| 2021 | 3.615.136 | 14.070.529 | 100% | 101,35 |
| 2022 | 4.313.993 | 13.703.387 | 100% | 132,88 |
| 2023 | 4.821.169 | 7.805.520 | 100% | 125,69 |
| 19 | PT.Bank Perkreditan Rakyat Arisma Mandiri | 2019 | 2.672.951 | 8.992.142 | 100% | 45,61 |
| 2020 | 3.783.231 | 9.829.399 | 100% | 50,3 |
| 2021 | 4.102.341 | 10.328.418 | 100% | 96,28 |
| 2022 | 4.459.720 | 11.770.605 | 100% | 67,88 |
| 2023 | 6.788.922 | 13.150.484 | 100% | 87,52 |
| 20 | PT. Bank Perkreditan Rakyat Pemberdayaan Ekonomi Rakyat | 2019 | 9.991.394 | 3.044.173 | 100% | 32,23 |
| 2020 | 10.379.848 | 4.028.815 | 100% | 26,42 |
| 2021 | 11.717.303 | 6.100.611 | 100% | 23,31 |
| 2022 | 12.094.591 | 4.555.599 | 100% | 18,87 |
| 2023 | 12.288.103 | 1.548.638 | 100% | 18,28 |
| 21 | PD. Bank Perkreditan Rakyat BKK Batang | 2019 | 20.269.592 | 5.616.723 | 100% | 32,05 |
| 2020 | 10.079.798 | 1.090.459 | 100% | 31,91 |
| 2021 | 7.044.320 | 7.795.496 | 100% | 32,34 |
| 2022 | 7.105.070 | 9.081.247 | 100% | 30,38 |
| 2023 | 7.119.277 | 8.989.373 | 100% | 32,39 |
| 22 | PD. Bank Perkreditan Rakyat BP Kota Tegal | 2019 | 7.372.279 | 7.044.320 | 100% | 39.77 |
| 2020 | 7.545.997 | 7.105.070 | 100% | 56.58 |
| 2021 | 10.335.110 | 7.119.277 | 100% | 86.53 |
| 2022 | 14.363.923 | 7.372.279 | 100% | 72.40 |
| 2023 | 16.464.534 | 7.545.997 | 100% | 70.40 |
| 23 | PD. Bank Perkreditan Rakyat BKK Kota Tegal | 2019 | 19.020.133 | 10.335.110 | 100% | 43,3 |
| 2020 | 20.397.922 | 14.363.923 | 100% | 61,96 |
| 2021 | 3.543.779 | 16.464.534 | 100% | 60,56 |
| 2022 | 3.721.575 | 19.020.133 | 100% | 59,59 |
| 2023 | 5.006.820 | 20.397.922 | 100% | 59,43 |
| 24 | PT. Bank Perkreditan Rakyat Central Artha | 2019 | 8.258.973 | 3.543.779 | 100% | 27,67 |
| 2020 | 9.762.020 | 3.721.575 | 100% | 22,52 |
| 2021 | 5.305.911 | 5.006.820 | 100% | 16,24 |
| 2022 | 6.005.259 | 8.258.973 | 100% | 20,51 |
| 2023 | 6.495.836 | 9.762.020 | 100% | 21,4 |
| 25 | PT. Bank Perkreditan Rakyat Sejahtera Artha Sembada | 2019 | 7.330.070 | 5.305.911 | 100% | 17,15 |
| 2020 | 7.816.057 | 6.005.259 | 100% | 16,37 |
| 2021 | 5.305.911 | 4.821.169 | 100% | 24,19 |
| 2022 | 6.005.259 | 2.672.951 | 100% | 24,18 |
| 2023 | 6.495.836 | 3.783.231 | 100% | 25,01 |
| 26 | PT. Bank Perkreditan Rakyat Arta Utama | 2019 | 7.330.070 | 4.102.341 | 100% | 47,46 |
| 2020 | 7.816.057 | 4.459.720 | 100% | 60,57 |
| 2021 | 3.878.412 | 6.788.922 | 100% | 67,57 |
| 2022 | 4.180.533 | 7.330.070 | 100% | 52,98 |
| 2023 | 4.710.225 | 7.816.057 | 100% | 46,07 |
| 27 | PD. Bank Perkreditan Rakyat BKK Kota Pekalongan | 2019 | 4.421.081 | 3.878.412 | 100% | 59,07 |
| 2020 | 6.012.713 | 4.180.533 | 100% | 62,51 |
| 2021 | 7.044.320 | 4.710.225 | 100% | 58,84 |
| 2022 | 7.105.070 | 23.132.782 | 100% | 58,82 |
| 2023 | 7.119.277 | 23.123.898 | 100% | 55,66 |
| 28 | PD. Bank Perkreditan Rakyat BP Kota Pekalongan | 2019 | 7.372.279 | 23.886.247 | 100% | 31,94 |
| 2020 | 7.545.997 | 2.537.688 | 100% | 33,77 |
| 2021 | 7.795.496 | 7.657.324 | 100% | 32,55 |
| 2022 | 9.081.247 | 8.028.569 | 100% | 29,77 |
| 2023 | 8.989.373 | 8.294.303 | 100% | 27,27 |

Lampiran 4 Data Suku Bunga Bank Perkreditan Rakyat se-Karesidenan Pekalongan 2019-2023

| **Bank Perkreditan Rakyat se-Karesidenan Pekalongan** | **2019** | **2020** | **2021** | **2022** | **2023** |
| --- | --- | --- | --- | --- | --- |
| PD. Bank Perkreditan Rakyat BKK Kabupaten Pekalongan | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PT. Bank Perkreditan Rakyat Panasayu Arthalayan Sejahtera | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PD. Bank Perkreditan Rakyat Bank Pemalang | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PT. Bank Perkreditan Rakyat Hidup Artha Putra | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PD. Bank Perkreditan Rakyat BKK Taman | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PT. Bank Perkreditan Rakyat Bumi Sediaguna | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PD. Bank Perkreditan Rakyat Bank Tegal Gotong Royong | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PT. Bank Perkreditan Rakyat Nusamba Adiwerna | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PT. Bank Perkreditan Rakyat Sahabat Tata | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PT. BPK Nusumma Jateng | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PT. Bank Perkreditan Rakyat Mega Artha Mustika | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PT. Bank Perkreditan Rakyat Artha Kramat | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PT. Bank Perkreditan Rakyat Arismentari Ayu | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PT. Bank Perkreditan Rakyat Dhana Adiwerna | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PT. Bank Perkreditan Rakyat Arthapuspa Mega | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PD. Bank Perkreditan Rakyat BKK Kabupaten Tegal | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PD. Bank Perkreditan Rakyat BKK Banjarharjo | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PT. Bank Perkreditan Rakyat Bumiayu Bangun Citra | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PT.Bank Perkreditan Rakyat Arisma Mandiri | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PT. Bank Perkreditan Rakyat Pemberdayaan Ekonomi Rakyat | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PD. Bank Perkreditan Rakyat BKK Batang | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PD. Bank Perkreditan Rakyat BP Kota Tegal | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PD. Bank Perkreditan Rakyat BKK Kota Tegal | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PT. Bank Perkreditan Rakyat Central Artha | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PT. Bank Perkreditan Rakyat Sejahtera Artha Sembada | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PT. Bank Perkreditan Rakyat Arta Utama | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PD. Bank Perkreditan Rakyat BKK Kota Pekalongan | 5,19 | 4,25 | 3,52 | 4 | 6 |
| PD. Bank Perkreditan Rakyat BP Kota Pekalongan | 5,19 | 4,25 | 3,52 | 4 | 6 |

Lampiran 5 Hasil Uji Statistik Dekriptif

|  |
| --- |
| **Descriptive Statistics** |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| NPL | 140 | ,005 | 38,64 | 9,2835 | 6,50542 |
| ROA | 140 | -7,87 | 36,14 | 3,0664 | 3,55582 |
| CAR | 140 | 11,43 | 132,88 | 42,7993 | 24,94327 |
| Suku Bunga | 140 | 3,52 | 6,00 | 4,5920 | ,89276 |
| Valid N (listwise) | 140 |  |  |  |  |

 Sumber data: Data yang diolah SPSS 26, 2024

Lampiran 6 Uji Asumsi Klasik

* 1. Uji Normalitas



 Sumber data: Data yang diolah SPSS 26, 2024



 Sumber data: Data yang diolah SPSS 26, 2024

|  |
| --- |
| **One-Sample Kolmogorov-Smirnov Test** |
|  | Unstandardized Residual |
| N | 114 |
| Normal Parametersa,b | Mean | ,0000000 |
| Std. Deviation | 3,48634115 |
| Most Extreme Differences | Absolute | ,061 |
| Positive | ,061 |
| Negative | -,050 |
| Test Statistic | ,061 |
| Asymp. Sig. (2-tailed) | ,200c,d |
| a. Test distribution is Normal. |
| b. Calculated from data. |
| c. Lilliefors Significance Correction. |
| d. This is a lower bound of the true significance. |

 Sumber data: Data yang diolah SPSS 26, 2024

* 1. Uji Multikolinieritas

|  |
| --- |
| **Coefficientsa** |
| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. | Collinearity Statistics |
| B | Std. Error | Beta | Tolerance | VIF |
| 1 | (Constant) | 1,827 | 1,980 |  | ,923 | ,358 |  |  |
| ROA | -,531 | ,181 | -,267 | -2,932 | ,004 | ,926 | 1,080 |
| CAR | ,056 | ,019 | ,272 | 2,980 | ,004 | ,920 | 1,087 |
| Suku Bunga | 1,109 | ,381 | ,256 | 2,912 | ,004 | ,991 | 1,009 |
| a. Dependent Variable: NPL |

Sumber data: Data yang diolah SPSS 26, 2024

* 1. Uji Hesteroskedastisitas

|  |
| --- |
| **Coefficientsa** |
| Model | Unstandardized Coefficients | Standardized Coefficients | T | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | ,770 | 1,121 |  | ,687 | ,494 |
| ROA | -,107 | ,103 | -,101 | -1,044 | ,299 |
| CAR | ,016 | ,011 | ,148 | 1,527 | ,130 |
| Suku Bunga | ,383 | ,216 | ,166 | 1,777 | ,078 |
| a. Dependent Variable: Abs\_RES |



* 1. Uji Autokorelasi

|  |
| --- |
| **Coefficientsa** |
| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | -,059 | 2,164 |  | -,027 | ,978 |
| ROA | -,060 | ,212 | -,031 | -,281 | ,779 |
| CAR | -,006 | ,023 | -,032 | -,282 | ,779 |
| Suku Bunga | ,051 | ,425 | ,013 | ,121 | ,904 |
| RES\_2 | ,074 | ,103 | ,077 | ,722 | ,472 |
| a. Dependent Variable: Unstandardized Residual |

 Sumber data: Data yang diolah SPSS 26, 2024

Lampiran 7 Analisis Regresi Linier Berganda

|  |
| --- |
| **Coefficientsa** |
| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 1,827 | 1,980 |  | ,923 | ,358 |
| ROA | -,531 | ,181 | -,267 | -2,932 | ,004 |
| CAR | ,056 | ,019 | ,272 | 2,980 | ,004 |
| Suku Bunga | 1,109 | ,381 | ,256 | 2,912 | ,004 |
| a. Dependent Variable: NPL |

Sumber data: Data yang diolah SPSS 26, 2024

Lampiran 8 Uji t Parsial

|  |
| --- |
| **Coefficientsa** |
| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 1,827 | 1,980 |  | ,923 | ,358 |
| ROA | -,531 | ,181 | -,267 | -2,932 | ,004 |
| CAR | ,056 | ,019 | ,272 | 2,980 | ,004 |
| Suku Bunga | 1,109 | ,381 | ,256 | 2,912 | ,004 |
| a. Dependent Variable: NPL |

 Sumber data: Data yang diolah SPSS 26, 2024

Lampiran 9 Uji F Simultan

|  |
| --- |
| **ANOVAa** |
| Model | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 256,931 | 3 | 85,644 | 6,859 | ,000b |
| Residual | 1373,467 | 110 | 12,486 |  |  |
| Total | 1630,398 | 113 |  |  |  |
| a. Dependent Variable: NPL |
| b. Predictors: (Constant), Suku Bunga, ROA, CAR |

Sumber data: Data yang diolah SPSS 26, 2024

Lampiran 10 Koefisien Determinasi (R2)

|  |
| --- |
| **Model Summaryb** |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | ,749a | ,561 | ,551 | 1,86846 |
| a. Predictors: (Constant), Suku Bunga, ROA, CAR |
| b. Dependent Variable: NPL |

 Sumber data: Data yang diolah SPSS 26, 2024