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## DAFTAR SINGKATAN



ADB	: Asia Development Bank
APEC	: Asia Pacific Economic Cooperation
ASEAN	: Association of Southeast Asian Nations
ATM	: Automatic Teller Maschine
BEI	: Bursa Efek Indonesia
CAR:	: Capital Adequacy Ratio
CEE	: Central and Eastern Europe
CEM	: Common Effect Model
COVID_19	: Coronavirus Disease 2019
DAR	: Debt to Assets Ratio
DEP	: Deposito
DPK	: Dana Pihak Ketiga
EAIT	: Earning After Interest and Tax
FEM	: Fixed Effect Model
GCC	: GNU Compiler Collection
HNX	: Hanoi Stock Exchange
HOSE	: Hochiminh Stock Exchange
INTR	: Interest Rate
LEV	: Leverage
ln	: logaritma natural
LNAS	: Ukuran Aset
LNEXCH	: Nilai tukar
NIM	: Net Interest Margin
NPL	: Non-Performing Loan
OJK	: Otoritas Jasa Keuangan
PDB	: Produk Domestik Bruto
POS	: Point of Sale
PV	: present value
REM	: Random Effect Model
ROA	: Return On Assets

ROE	: Return On Equity
SARS	: Severe Acute Respiratory Syndrome
UE	: Uni Eropa
WHO	: World Health Organization
yoy	: year over year



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