























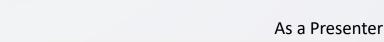


No: 607/P3M/STIE IBS/Sert/X/2023

## Certificate

This certificate is presented to

## Will Andilla Darniaty, Taufiq Hidayat, Deni Wardani, Zahra Kharani, Fahrurozi



Bank Profitability in Indonesia During and Before The Covid-19 Pandemic

At The International Conference on Banking and Finance October 27th 2023

Dr. Ir. Hayu S. Prabowo, M.Hum

**Event Chairman** of The International Conference on Banking and Finance

