

Analysis Of The Health Level Of Banks In Indonesia

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ABSTRACT

This research aims to analyze the comparative level of health of HIMBARA bank and regional development bank BPD in Indonesia, to prove the analysis of the current and future level of bank health of HIMBARA bank and regional development bank BPD in Indonesia. Qualitative research method where this research studies the natural condition of objects, comparative analysis based on a risk approach (risk based bank rating) with the RBBR method with four forming components, namely risk profile, governance, performance and capital. based on a composite rating for assessing the level of bank health based on POJK NOMOR.4/POJK.03/2016. Results of comparative research on the health level of HIMBARA banks for the 2018-2022 period. MDR Bank has a composite of 1 "very healthy" bank, BBRI for the periods 2018, 2019, 2021 and 2022 has a composite of 1 "very healthy" bank. BBNI for the periods 2018, 2019, 2021 and 2022 had a composite rating of 1 "very healthy" bank and BBTN bank in 2018 had a composite rating of 1 bank "very healthy", in 2019 and 2020 it had a composite of 3 "fairly healthy" banks and in 2021, 2022 it had a composite rating. 2 "healthy" banks. 14 "very healthy" BPD banks have a composite of 1 "very healthy" bank and 12 combined BPD banks have a "combination" predicate, namely composite 1, 2 and 3 with the predicate "very healthy" bank, "healthy" bank and "fairly healthy" bank. Three BPDs with sharia principles each have a composite rating of 1 "very healthy" bank. 13 BPD UUS which have sharia business units with a composite rating of 1 bank "very healthy" and a composite rating of 2 banks "healthy". The absence of a downgrade in the ratings during the 2 reporting periods for HIMBARA and BPD banks proves that the portrait of the bank's current performance is a portrait of the bank in the future. The decrease in the composite level is influenced by the risk profile of credit risk, where there is an increase in NPL which affects the performance profile due to a decrease in interest income, a decrease in NIM due to many restructurings, an increase in the cost of credit COC (CKPN and loan fees) which ultimately decreases ROA or bank income. known as NPBT (net performing branch total). In BPD banks, the decline in the composite level also occurred in the governance profile, this occurred because the recruitment of regional bank managers was still weak, the recruitment pattern seemed forced by shareholders so that management performance decreased which ultimately affected the composite level.

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1. Introduction

Banking institutions are important pillars that play a strategic role in achieving national economic development goals. Bank health is absolutely necessary in economic activities, banking institutions are required to always function healthily and be able to face competition and challenges. According to the Indonesian Minister of Finance. Sri Mulyani, at the opening of the financial profession exhibition on Monday, October 10, 2022 "The country can only progress if its financial sector is strong, the financial sector is the foundation and heart of the economy so that it can progress sustainably." Indonesia needs a strong, healthy and professional financial sector. Banking institutions have become a necessity for society so that healthy banking is needed so that they can play a role in increasing national income and community income. The level of bank health as a measure of general activity is a contribution to current and future planning. Assessment of the level of bank health to obtain an overview of the health of the bank concerned, which will be used as input in preparing strategies, business plans and correcting weaknesses that can affect the health of the bank concerned. For OJK and Bank Indonesia regulators, the level of bank health is input for formulating policies and strategies. (Sigit Triandaru and Totok Budisantoso, 2006:51). The development of the banking industry, especially increasingly complex and diversified products and services, can increase the risk position and risk profile of banks. For this reason, banks in Indonesia are required to follow the international risk-based monitoring evaluation method. Risk exposure, risk profile and implementing the risk-based monitoring approach then affect the assessment of the health level of banking institutions. Health monitoring is more demanded in the State-Owned Bank Association or HIMBARA banks consisting of four state-owned banks BRI, Mandiri, BNI and BTN and 26 regional development banks BPD because these banks are entrusted to accommodate state and regional finances.

The relationship between the health level of banks and development planning lies in the human resources that run bank operations because they are entrusted to manage personal, corporate, private and state finances, the shadow of economic collapse if this banking institution sector is not managed properly based on legislation. Banks are absolutely healthy as a guarantee of public trust, an indicator of a healthy bank is a bank that meets the provisions and requirements of a healthy bank based on laws and regulations. Bank health is in the interests of all parties involved, owners, management, the community using bank services and the government, customer trust and loyalty can help and support bank management in developing a healthy business strategy. Herwan Darmawi (2011). Bank health assessment Risk base bank rating RBBR HR risk profile is assessed separately from the GCG good corporate governance profile. Based on POJK NO.4 / POJK.03 / 2016, <https://ejournal.unib.ac.id/conjuncture>

the assessment of the bank's health level is assessed based on the risk-based bank rating (RBBR) risk approach. The assessment includes 4 risk profile factors with eight risk indicators, namely credit risk, market risk, liquidity risk, legal risk, reputation risk, strategic risk, operational risk. In the GCG good corporate governance profile, it is assessed based on eleven indicators of the implementation of the duties and responsibilities of the board of commissioners, the implementation of the duties and responsibilities of the board of directors, the completeness and implementation of the committee's duties, handling conflicts of interest independence, the implementation of the compliance function responsibility, the implementation of the internal audit function accountability, the implementation of the external audit function, the implementation of risk management including the internal control system, Transparency of the bank's financial and non-financial conditions, reports on the implementation of good corporate governance and internal reporting, provision of funds to related parties and provision of large exposures, Bank strategic plan. According to POJKO. 29 / POJK.05 / 2020. The next risk profile assessment based on earning performance aspects assessed are the achievement of return on assets (ROA) comparison of profit before tax compared to total assets, comparison of operating costs with operating income (BOPO) and Net Interest Margin NIM comparison of net interest income with average productive assets. The last RBBR assessment is capital (capital) Capital Adequacy Ratio CAR which has been set by Bank Indonesia The CAR ratio comparison is the ratio of capital to (ATMR) Risk Weighted Assets, which is 8-12 percent of total assets (Kasmir, 2012). Based on the OJK press release on Tuesday, September 4, 2022. The banking conditions are reflected as follows Working capital credit grew by 12.19% YoY, a positive signal for the business sector. Monetary and interest rates are stable. Liquidity is at a sufficient level with a liquidity metric of 118.01%, far above the minimum threshold of 50%. The risk profile decreased by 0.79%. NPL is healthy at 2.88% from the unhealthy threshold of 5%. Covid-19 restructuring fell by 34.56% from 57.90% from its peak. Capital (CAR) rose to 25.21%. It can be concluded that the condition of banking institutions is generally good. The banking conditions as described by the OJK which are fine, if observed, there are several problems such as the number of banks in Indonesia has decreased from year to year.

Data from 2017-2021 The highest decline in conventional BPRs was 151 banks, Sharia BPRs decreased by 3 banks, national private banks decreased by 6 banks, foreign branch offices decreased by 1 bank and national Islamic private banks 2 banks. This decrease in number was due to their operational licenses being revoked by regulators, liquidation and mergers. In contrast, BPD banks and Himbara banks did not experience a decline because these banks are owned by the government, both central and regional governments. Another problem is the issuance of POJK <https://ejournal.unib.ac.id/conjuncture>

No.12/POJK.03/2020. Where every commercial bank is required to have a core capital of 3 T by the end of 2022 while BPDs are required to be met by the end of 2024. According to Dian Ediana Rae, there are 76 banks having difficulty meeting their core capital. Fulfillment of core capital can be done in several ways, increasing paid-in capital to controlling shareholders in the form of new assets, initial public offerings (IPOs), offerings of new preferred shares (issuance) and issuance of bonds (subordinated debt) to form joint business groups (KUB). The purpose of this additional core capital is to make the banking sector a strong institution to strengthen the Indonesian economy. Data from LPS as many as 19,101 accounts cannot be claimed because 76.52% of deposits have interest rates above the guarantee rate, 9.56% of the nominal value has no inflow (fake transactions) then 13.92% of banks are unhealthy. Of course this is detrimental overall, if we look further this claim failure is due to poor governance. Another problem is the rush money incident in 1997 and 1998 at BCA Bank due to reputation and liquidity risks. Globally we can see the collapse of Silicon Valley Bank (SVB) in 2022 which is the second strongest bank in America. These problems should be a concern to anticipate because they will have an impact on the global economy and a warning for banking in Indonesia. The various reviews that have been submitted are the basis for conducting research that examines the risk profile of banks in Indonesia based on the risk-based bank rating (RBBR) analysis will produce a composite level at HIMBARA banks and regional development banks (BPD) in Indonesia. The research was conducted at HIMBARA Bank and BPD because in these banks Indonesia's finances are stored and managed for the sustainability of the country.

2. Method, Data, and Analysis

The research method used is a qualitative research method where this study studies the state of natural objects, Comparative analysis based on the risk approach (risk based bank rating) with the RBBR method with four components forming the composite level, namely risk profile, governance, performance and capital. Based on POJK NO.4 / POJK.03 / 2016. From the composite level, descriptive conclusions are made. The research data is in the form of publications of annual financial reports of all HIMBARA banks as many as four banks and Regional Development Banks BPD throughout Indonesia as many as 26 banks so that the total banks to be studied are 30 banks. The data source is in the form of annual financial reports published by HIMBARA banks and Regional Development Banks BPD in Indonesia which are published in BPS, Bank Indonesia, OJK, Ministry of Finance and on the relevant bank's website. The method used is the census method, namely the technique of determining the population when all are there, then all members of the population are used. Sugiyono (2008: 122). The study was conducted on all HIMBARA banks totaling four banks and <https://ejournal.unib.ac.id/conjuncture>

Regional Development Banks (BPD) throughout Indonesia totaling 26 banks, so that the total number of banks to be studied was 30 banks.

This study uses a qualitative method by analyzing the annual financial reports of HIMBARA banks and regional development banks (BPD) in Indonesia for the period 2018–2022. Comparative analysis based on the risk approach (risk based bank rating) with the RBBR method with four components forming namely risk profile, governance, performance and capital. based on the composite rating for assessing the level of bank health based on POJK NO..4/POJK.03/2016.

3. Result and Discussion

Based on the analysis conducted which resulted in a composite rating on the HIMBARA bank, namely rating 1 "Very Healthy" Rating 2 "Healthy" and Rating 3 "Quite Healthy". For more details, the findings of the HIMBARA bank analysis are reflected as follows. Composite rating of Bank MDR in 2018, 2019, 2020, 2021, 2022 has a composite rating of 1 with the predicate "very healthy". Bank BBRI in 2018, 2019, 2021, 2022 with a composite rating of 1 with the predicate "very healthy" while in 2020 it has a composite rating of 2 with the rating "healthy". Bank BBNI in 2018, 2019, 2022 with a composite rating of 1 with the predicate "very healthy" while in 2020 and 2021 it has a composite rating of 2 with the rating "healthy". Bank BBTN In 2018 1 was rated "very healthy" while in 2019 and 2020 it was rated composite 3 with a "fairly healthy" predicate. This is reflected in the year of the decline in the risk profile to composite 3 and performance to 4 in 2019. Based on the analysis conducted which resulted in a composite rating on 26 regional development banks BPD with a variable composite rating, namely rank 1 "Very Healthy" Rank 2 "Healthy", and Rank 3 "Fairly Healthy". For more details, the findings of the BPD bank analysis are reflected as follows. Bank BPD Ac In 2018, 2019, 2020, 2021, 2022 had a composite rating of 1 with a "very healthy" predicate. Bank BPD BL in 2018, 2019, 2021, 2022 with a composite rating of 1 with a predicate of "very healthy" while in 2020 it was ranked composite 2 with a "healthy" rating. Bank BPD Bkl in 2018, 2019, 2021, 2022 with a composite rating of 1 with a predicate of "very healthy" while in 2020 it was ranked composite 2 with a "healthy" rating. Bank DKI in 2018, 2019, 2020, 2021, 2022 had a composite rating of 1 with a predicate of "very healthy". Bank BPD Jmb in 2018, 2019, 2020 had a composite rating of 2 with a "healthy" rating. In 2021 it was ranked composite 1 "very healthy". In 2022, the composite rating is 1 "very healthy". Bank BPD BJB in 2018, 2019, 2020, 2021 and 2022 has a composite rating of 1 with a predicate of "very healthy". There has been no decrease in the composite predicate for 5 consecutive years. Bank BPD Jtng in 2018, 2019, 2020, 2021 and 2022 had a composite rating of 1 with a predicate of "very healthy". There was no decrease in the composite

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predicate for 5 consecutive years. Bank BPD Jtm in 2018, 2019, 2020, 2021 and 2022 had a composite rating of 1 with a predicate of "very healthy".

There was no decrease in the composite predicate for 5 consecutive years. Bank BPD Klrm in 2018 had a composite rating of 1 with a predicate of a "very healthy" bank. In 2019, it was ranked 1 "very healthy" bank stationary with 2018, making BPD Klrm have a composite rating of 1 with a predicate of a "very healthy" bank. In 2020, it was ranked composite 2 "healthy". In 2021, the composite rating is 1 with the predicate of a "very healthy" bank, in 2022, the composite rating is 1 with the predicate of a "very healthy" bank. Bank BPD Kalteng In 2018, 2019, 2020, 2021 and 2022, the composite rating is 1 with the predicate of "very healthy". Bank BPD Klbr In 2018, the composite rating is 1 bank "very healthy". In 2019, it is stationary with the previous year, in 2018, the composite rating is 1 bank "very healthy". In 2020, the composite rating is 2 banks "healthy". In 2021 and 2022, the composite rating is 1 with the predicate of a "very healthy" bank. Bank BPD Kalsel In 2018, 2019, 2020, 2021 and 2022, the composite rating is 1 with the predicate of "very healthy". Bank BPD Lmpng In 2018, the composite rating of 2 banks was "healthy" because the risk profile was with a composite of 3 "fairly healthy". In 2019, the composite rating of 2 banks was "healthy". In 2020, BPD Lampung dropped to a composite rating of 3 banks "fairly healthy". In 2021, the composite rating of 2 "healthy". In 2022, the composite rating of 2 "healthy". Bank BPD Mlk In 2018, the composite rating of 2 banks was "healthy". In 2019, the composite rating of 2 banks was "healthy". In 2020, the composite rating of 3 banks was "fairly healthy". In 2021, the composite rating of 2 "healthy". In 2022, the composite rating of 2 "healthy". Bank NTB In 2018, 2019, 2020, 2021, 2022 composite rating 1 with a predicate of "very healthy". Bank BPD NTT In 2018 composite rating 1 NK 95% bank "very healthy".

In 2019 composite rating 1 with a composite value of 95% with a predicate of "very healthy" bank. In 2020 composite rating 2 bank "healthy". In 2021 composite 2 bank "healthy". In 2022 composite rating 1 with a predicate of "very healthy". Bank Ppa In 2018, 2019, 2020, 2021, 2022 composite rating 1 with a predicate of "very healthy". Bank BPD Riukpr In 2018, 2019, 2020, 2021, 2022 composite rating 1 with a predicate of "very healthy". Bank Sltng In 2018, 2019, 2020, 2021, 2022 composite rating 1 with a predicate of "very healthy". Bank BPD Slsbr In 2018 composite rating 1 with a predicate of a "very healthy" bank. In 2019 the governance profile was composite 2 banks "healthy". In 2020 composite rating 1 with a predicate of "healthy". In 2020, 2021 and 2022 BPD Sulselbar composite 1 bank "very healthy". Bank Sltng in 2018, 2019, 2020, 2021, 2022 has a composite rating of 1 with a predicate of "very healthy". Bank Slt In 2018, it was ranked as composite 1 with the predicate "very healthy". In 2019, it was ranked as composite 2 banks "healthy". In 2020, it <https://ejournal.unib.ac.id/conjuncture>

was ranked as composite 2 banks "healthy". In 2021 and 2022, it was ranked as composite 1 bank "very healthy". Bank BPD Smbn In 2018, 2019, 2020, 2021, 2022, it was ranked as composite 1 with the predicate "very healthy". Bank BPD Smlbbn In 2018, it was ranked as composite 2 banks "healthy". In 2019, it was ranked as composite 2 banks "healthy". In 2020, it was ranked as composite 2 banks "healthy". In 2021, it was ranked as composite 2 banks "healthy". In 2022, it was ranked as composite 1 "very healthy". Bank BPD Smt Year 2018, 2019, 2021, 2022 with composite rating 1 with predicate "very healthy" while in 2020 composite rating 2 with "healthy" rating. Bank BPD Jgk Year 2018, 2019, 2020, 2021, 2022 composite rating 1 with predicate "very healthy".

HIMBARA Comparison

Based on the analysis of the RBBR risk base bank rating, for HIMBARA Bank Mandiri, the best predicate is reflected in the achievement of the predicate for the 2018-2022 period with a composite 1 bank "very healthy" there was a decline in the performance profile in 2020 due to the pandemic did not reduce the final predicate for Bank Mandiri. There was no decrease in this predicate because Bank Mandiri was able to maintain the risk profile in composites 2 and 1. This reflects Bank Mandiri being able to maintain the risk that most affects the risk profile, namely credit risk in the health of NPL and LDR. Bank Mandiri was able to mitigate the deterioration of NPL and LDR so that the performance profile with ROA, BOPO and NIM indicators was maintained in accordance with the previously agreed RBB bank business plan. Meanwhile, in terms of capital profile, because this bank is owned by the government, it will always be maintained at composite 1 with the predicate "very healthy". In second place is BRI bank, this is reflected in the final composite predicate BRI bank only experienced one period of decline in 2020 where in that year there was a pandemic that affected the micro business sector which is generally BRI bank's market share, defaulting debtors increased BRI bank's NPL and the high restructuring rate caused ROA, BOPO and NIM performance in that year to decline. Meanwhile, in the capital profile because this bank is owned by the government, it will always be maintained at composite 1 predicate "very healthy".

In third place is BNI bank, this is reflected in the health level of the 2018-2022 period, BNI bank experienced a decline in ranking to composite 2 "healthy" banks, namely the 2020 and 2021 periods, this decline occurred because in addition to the pandemic causing defaulting debtors, the high percentage of restructuring affected the performance profile, in other words, NPL and restructuring affected ROA, BOPO and NIM on the performance profile. This is also influenced by the debtor profile and BNI bank segment, namely corporations and overseas expansion, which during the pandemic, this segment was hit the hardest due to restrictions or PPKM. Meanwhile, in terms of capital profile, <https://ejournal.unib.ac.id/conjuncture>

because this bank is owned by the government, it will always be maintained at composite 1 with the predicate "very healthy". The fourth ranking in HIMBARA bank is BTN bank, which is reflected in the composite predicate which in 2019 and 2020 was a composite of 3 "fairly healthy" banks, this is a high composite risk profile composite 3 "fairly healthy" banks that have the most influence, namely credit risk which is marked by high NPL which affects the performance of ROA, BOPO and NIM, also governance at BTN bank is reflected in a composite of 2 "healthy" banks and a composite of 3 "fairly healthy" banks. BTN bank's achievements are also inseparable from BTN bank's segment, namely consumer and housing financing, which of course during the global economic downturn and pandemic, this sector was the hardest hit and experienced a decline. Meanwhile, in terms of capital profile, because this bank is owned by the government, it will always be maintained at composite 1 with the predicate "very healthy". The decrease in the composite level is influenced by the risk profile on credit risk where there is an increase in NPL which affects the performance profile due to decreased interest income, decreased NIM due to the large number of restructurings, increased cost of credit COC (CKPN and menten costs) which ultimately decreases ROA or Income which in banks is known as NPBT (net performant branch total).

Comparison of BPD Banks

A comparative analysis of the health level of BPD banks with the RBBR risk base bank rating analysis tool by analyzing the annual financial reports of each published BPD bank, with the predicate "combination" in question is at composite ratings 1, 2 and 3 with the predicates "very healthy", "healthy" and "fairly healthy". There are 12 BPD banks with a combination rating which can be explained as follows. The first rank is BPD Smt bank, a bank based in Medan in 2018, 2019, 2021, 2022 with a composite rating of 1 with a predicate of "very healthy" while in 2020 it was ranked composite 2 with a "healthy" rating.

The downgrade in 2020 was due to a deterioration in the composite risk profile of 2 "healthy" banks, in the composite governance profile of 2 "healthy" banks and in the performance of earnings to composite 2 which caused the composite value to drop to 85% with a composite rating of 2 making the composite predicate "healthy". The downgrade in 2020 in the risk profile was due to the pandemic where credit risk increased due to debtors defaulting and the restructuring of debtors affected by the pandemic caused performance or profits to also decline. The second rank is BPD Klbr bank in 2018 with a composite rating of 1 "very healthy" bank. In 2019, it was stationary with the previous year in 2018 with a composite rating of 1 bank "very healthy". In 2020, the decline in the composite predicate was influenced by a decline in the composite performance of 3 banks "quite <https://ejournal.unib.ac.id/conjuncture>

healthy" while in the stationary governance profile with 2019 a composite of 2 banks "healthy". In 2021 and 2022, there was an improvement in the governance profile of 1 bank "very healthy" while the performance was stationary with 2020 composite 3 "quite healthy" until BPD Kalbar had a composite rating of 1 with a predicate of a "very healthy" bank. The decline occurred in the performance profile. The third ranking is BPD Bkl Bank in 2018, 2019, 2021, 2022 with a composite rating of 1 with a predicate of "very healthy" while in 2020 it had a composite rating 2 with a "healthy" rating. The downgrade in 2020 was due to a deterioration in the performance profile of earnings to composite 3 which caused the composite value to drop to 85% with a composite rating of 2 making the composite predicate "healthy". The downgrade in 2020 in the risk profile was due to the pandemic where credit risk increased due to debtors defaulting and the restructuring of debtors affected by the pandemic caused performance or profits to also decline. The fourth rank is BPD BI Bank in 2018, 2019, 2021, 2022 with a composite rating of 1 with a predicate of "very healthy" while in 2020 it was ranked composite 2 with a rating of "healthy".

The downgrade in 2020 was due to a deterioration in the risk profile to 3 and a decline in the performance of earnings to composite 2 which caused the composite value to drop to 75% with a composite rating of 2 making the composite predicate "healthy". The downgrade in 2020 in the risk profile due to the pandemic where credit risk increased due to debtors defaulting and the restructuring of debtors affected by the pandemic caused performance or profits to also decline. Sumselbabel In 2018, the composite predicate of 2 banks was "healthy". This is reflected in the composite risk profile of 3 banks "fairly healthy", the composite governance profile of 2 banks was "healthy" so that the composite value was 85% of the composite ranking of 2 banks "healthy". In 2019, the composite predicate of 2 banks was "healthy". This is reflected in the composite risk profile of 3 banks "fairly healthy", the composite governance profile of 2 banks was "healthy" so that the composite value was 85% of the composite ranking of 2 banks "healthy". In 2020, the composite predicate of 2 banks was "healthy". This is reflected in the composite risk profile of 3 banks "fairly healthy", the composite governance profile of 2 banks was "healthy" and the composite performance profile of 2 banks was "healthy" so that the composite value was 80% of the composite ranking of 2 banks "healthy". In 2021, the composite predicate of 2 banks was "healthy". This is reflected in the composite risk profile of 2 "healthy" banks, the composite governance profile of 2 "healthy" banks and the composite performance profile of 2 "healthy" banks so that the composite value of 85% is the composite rating of 2 "healthy" banks, with a composite rating of 2 with a predicate of "healthy". In 2022, the composite rating of 1 "very healthy" was because there was an improvement in the composite performance profile of 1 "very healthy" so that at the end the <https://ejournal.unib.ac.id/conjuncture>

predicate of BPD Sumselbabel was predicated as “very healthy”. The eleventh ranking is BPD Lampung Bank in 2018, the composite rating of 2 “healthy” banks because the risk profile with a composite of 3 “fairly healthy” in the composite governance profile of 3 “fairly healthy” banks resulted in a composite NK value of 75% based on the composite weighting table of 2 “healthy”. In 2019, BPD Lampung was stationary with 2018, BPD Lampung was ranked as a composite of 2 “healthy” banks because the risk profile with composite 3 was “fairly healthy”, the governance profile was ranked as 3 “fairly healthy” banks, in the composite performance profile of 2 “healthy” banks to produce a composite NK value of 75% based on the composite weight table of 2 “healthy” banks. In 2020, BPD Lampung dropped the composite rating of 3 “fairly healthy” banks, the risk profile was stationary with 2019, the composite rating of 3 “fairly healthy” in the composite governance profile of 3 “fairly healthy” banks, there was a decline in the performance of the composite of 3 “fairly healthy” banks to a decrease in the composite NK value of 70% based on the composite weight table of 3 “fairly healthy”. In 2021, it rose to a composite rating of 2 “healthy” banks from a stationary risk profile with a composite of 3 “fairly healthy” banks while the stationary governance in 2020 was a composite of 3 “fairly healthy” banks. The increase in the performance profile rating to a composite of 2 “healthy” banks forms a composite NK value of 75% of “healthy” banks. In 2022, BPD Lampung was ranked composite 2 “healthy” from the improvement of the stationary risk profile profile composite 3 “fairly healthy” banks while the governance profile improved composite 2 “healthy” banks while the stationary performance profile with 2021 composite 2 “healthy” banks formed a composite NK value of 80% of “healthy” banks. The twelfth rank is BPD Maluku Bank in 2018 composite rank 2 “healthy” banks because the risk profile with composite 3 “fairly healthy” in the composite governance profile of 2 “healthy” banks in the composite performance profile 2 to produce a composite NK value of 80% of “healthy” banks based on the composite weighting table 2 “healthy”. In 2019, BPD Lampung was stationary with 2018, BPD Lampung was ranked as a composite of 2 “healthy” banks because the risk profile was composite 3 “fairly healthy”, the governance profile was ranked as 3 “fairly healthy” banks, on the composite performance profile of 2 “healthy” banks to produce a composite NK value of 80% based on the composite weight table of 2 “healthy” banks. In 2020, BPD Maluku dropped to a composite rating of 3 “fairly healthy” banks, the risk profile dropped from 2019, a composite rating of 4 “less healthy” on the composite governance profile of 3 “fairly healthy” banks on the composite performance of 3 “fairly healthy” banks to a decrease in the composite NK value of 65% based on the composite weight table of 3 “fairly healthy”. In 2021, it rose to a composite rating of 2 “healthy” from a risk profile that rose to a composite of 3 “fairly healthy” banks while governance rose from 2020 to a <https://ejournal.unib.ac.id/conjuncture>

composite of 2 "healthy" banks. The rating on the stationary performance profile from 2020 to a composite of 2 "healthy" banks forms a composite NK value of 80% of the composite 2 "healthy" banks. In 2022, BPD Lampung is stationary with a composite rating of 2 "healthy" from the improvement of the composite risk profile of 2 "healthy" banks while the stationary governance profile is a composite of 2 "healthy" banks while the stationary performance profile with 2021 a composite of 2 "healthy" banks forms a composite NK value of 85% of "healthy" banks. Comparative analysis of the health level of BPD banks with the RBBR risk base bank rating analysis tool by analyzing the published annual financial reports of each BPD bank, with the predicate "very healthy" which means having a composite rating of 1 with the predicate "very healthy". There are 14 BPD banks.

Comparison of Sharia-Based BPDs

The first rank is Bank BPD Sumbar in 2018, 2019, 2020, 2021, 2022 with a composite rank of 1 with a predicate of "very healthy". There was no decrease in the composite predicate for 5 consecutive years, but at Bank BPD Sumbar, the governance profile for 5 consecutive years was also ranked as a composite 2 "healthy" bank. In the 2020 performance profile, it was ranked as a "healthy" bank. although the final result of the composite predicate remained stationary at rank 1 or a "very healthy" bank. The second rank is Bank BPD NTB in 2018, 2019, 2020, 2021, 2022 with a composite rank of 1 with a predicate of "very healthy".

There was no decline in the composite predicate for 5 consecutive years, but at Bank BPD NTB in 2020 the governance and performance profile with a composite predicate of 2 reflects a decline even though the final result of the composite predicate remains stationary with a rating of 1 or very healthy. The third ranking is Bank Aceh in 2018, 2019, 2020, 2021, 2022 with a composite rating of 1 with a "very healthy" predicate. There was no decline in the composite predicate for 5 consecutive years, but at Bank BPD Aceh the governance profile for 5 consecutive years with composite predicates 2 and 3 indicates that governance at BPD Aceh is not very good even though the other profiles are stationary with a rating of 1 or very good. The three BPDs with Sharia principles with composite 1 with the predicate "very healthy" are reflected in the four profiles only in the governance profile for the 2018-2022 period which is in composite 2 and 3 or has the predicate "healthy" and "fairly healthy".

Comparison of BPDs with UUS

The first rank is BPD BJB Bank in 2018, 2019, 2020, 2021 and 2022 with a composite rank of 1 with the predicate "very healthy". There was no decline in the composite predicate for 5 consecutive years, but in BPD BJB Bank in 2020 the governance and performance profile with the composite predicate 2 reflects a decline even though the final result of the composite predicate remains stationary with a rank of 1 or a "very healthy" bank. The second rank is Bank DKI in 2018, 2019, 2020, 2021, 2022 with a composite rating of 1 with a predicate of "very healthy". There was no decrease in the composite rating for 5 consecutive years, but in Bank BPD DKI in 2020 the governance and performance profile with a composite rating of 2 reflects a decrease even though the final result of the composite rating remains stationary with a rating of 1 or very healthy. The third rank is Bank BPD Jateng in 2018, 2019, 2020, 2021 and 2022 with a composite rating of 1 with a predicate of "very healthy". There was no decrease in the composite rating for 5 consecutive years, but in Bank BPD Jateng in 2020 the governance and performance profile with a composite rating of 2 reflects a decrease even though the final result of the composite rating remains stationary with a rating of 1 or a "very healthy" bank.

Proof of Health Level Analysis

Proof of analysis of the current bank health level provides a picture of the bank's health in the future by ranking HIMBARA banks in Indonesia in an analysis based on the RBBR risk-based bank rating. The analysis is carried out on the composite predicate (PK) "very healthy", "healthy", "fairly healthy", "unhealthy" and "unhealthy". with the following categories, if there is an increase in the bank's health rating during the previous period or year, then the current bank health level is a portrait of the bank's strength in the future. "proven". If there is a similarity in ranking with the previous year, which is said to be "stationary", then the current bank health level is a portrait of the bank's strength that is "proven".

If there is a decline for two consecutive periods, the current bank health level will be a portrait of the bank's health in the future to "not proven". This proof can be explained as follows In HIMBARA banks there is no downgrade, a one-period decline and stationary so that the proof of the current bank health level analysis is a portrait of the bank's health level in the future that is proven. In 26 regional development banks in Indonesia, there was no increase in rating, decrease in one period and stationary so that the analysis of the current level of bank health is a portrait of the level of bank health in the future, as proven.

4. Conclusion and Suggestion

HIMBARA Bank for the period 2018-2022. Bank Mandiri has a composite of 1 "very healthy" bank, BRI for the period 2018, 2019, 2021 and 2022 has a composite of 1 "very healthy" bank. BNI for the period 2018, 2019, 2021 and 2022 has a composite of 1 "very healthy" bank and BTN bank in 2018 has a composite rating of 1 "very healthy" bank, in 2019 and 2020 has a composite of 3 "fairly healthy" banks and in 2021, 2022 has a composite of 2 "healthy" banks. 14 "very healthy" BPD banks (BJB, DKI, Central Java, East Java, Central Kalimantan, Aceh, Papua, NTB, South Kalimantan, Riau Kepri, West Sumatra, Jogja, Central Sulawesi, Central Sulawesi) per composite 1 "very healthy" bank and 12 combination BPD banks (North Sumatra, West Kalimantan, Bengkulu, Bali, East Kalimantan, South Sulawesi and West Sulawesi, North Sulawesi, NTT, Jambi, South Sumatra, Lampung and Maluku) with the predicate "combination" namely composite 1, 2 and 3 with the predicate of "very healthy" bank, "healthy" bank and "fairly healthy" bank. Three BPDs with sharia principles namely BPD Aceh, BPD West Sumatra and BPD NTB each have a composite rating of 1 "very healthy" bank. 13 BPD UUS (BJB, DKI, Central Java, East Java, Jogja, Central Sulawesi, Riau Kepri, North Sumatra, South Sulawesi and West Sulawesi, West Kalimantan, East Kalimantan, Jambi, South Sumatra) which have sharia business units with a composite rating of 1 bank "very healthy" and a composite rating of 2 banks "healthy". The absence of a downgrade during the 2 reporting periods at HIMBARA and BPD banks proves that the current portrait of the bank's performance is a portrait of the bank in the future. The decline in the composite level is influenced by the risk profile on credit risk where there is an increase in NPL which affects the performance profile due to decreased interest income, decreased NIM due to the large number of restructurings, increased cost of credit COC (CKPN and menten costs) which ultimately decreased ROA or Income which in banks is known as NPBT (net performing branch total).

At BPD banks, the decline in the composite level also occurred in the governance profile, this occurred because the recruitment of regional bank managers was still weak, the recruitment pattern seemed forced by shareholders so that management performance decreased which ultimately affected the composite level.

Because of the importance of the health level of banks for the Indonesian economy, which is a portrait of Indonesia today and in the future, bank health must be improved. Always maintain credit risk so as not to reduce the overall performance profile. To the OJK and BI regulators, consider that the human resources running bank operations are competent, experienced and tested people, involving stakeholders and universities. This is to ensure that the governance profile can run well.

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