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ANALYSIS OF RISK PROFILE, GOOD CORPORATE GOVERNANCE, EARNINGS, CAPITAL: HEALTH CALCULATION METHOD AT BANK PERKREDITAN RAKYAT (Study on PT. BPR Bank Bapas 69 Perseroda Magelang Regency and its Industrial Average in 2018-2020)

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Abstract

This study aims to determine the level of bank soundness at PT. BPR Bank Bapas 69 (Perseroda) Magelang in 2018-2020 using the RGEC method. Risk Profile containing Net Performing Loan (NPL) and Loan to Deposit Ratio (LDR), Good Corporate Governance, Earnings containing Return On Equity (ROE), Return On Assets (ROA), Net Interest Margin (NIM), and Operating Expenses to Operating Revenue (BOPO), and Capital Adequacy Ratio (CAR) are the RGEC method's used factors. The research methodology is descriptive and employs quantitative techniques. This study utilizes secondary data gathered from PT. BPR Bank Bapas 69 (Perseroda) Magelang's 2018-2020 annual report. The results indicated that PT BPR Bank Fathers 69 (Perseroda) Magelang in 2018 and 2019 had the same percentage value of the composite rating of 95% and the percentage value of the composite rating in 2020 was 92.5%, indicating that PT. BPR Bank Bapas 69 (Perseroda) is in the very healthy category according to the method RGEC.

Keywords: *Bank Health Level, Good Corporate Governance, Risk Profile, RGEC Method*

1. INTRODUCTION

Banking sector was a contributor to a nation's economic growth. Banks has contributed in the growth of a nation's economy since they had the capacity to manage and influence the amount of money in circulation in order to establish stability and preserve macroeconomic equilibrium (Simatupang, 2019). This is because it is the bank's obligation to collect money from the public and redistribute it in the form of credit and other services to the public. Law Number 10 of 1998 pertaining to Banking defines a bank as a corporation that accepts deposits from the public and lends out those funds in various forms, including credit, with the goal of raising people's living standards.

The phenomenon that occurred during the Bank Century crisis in 2008 and the monetary crisis in 1998 in its capacity as a regulator, the government ensured that banks operated safely by enforcing the annual reporting requirements for bank health. The important role in banking requires banks to maintain the health of the bank so that the public fully trusts the bank in managing funds from the public (Putera, 2020). In order to keep the public's faith in banks, the Financial Services Authority Regulation No. 4/POJK.03/2016 on the Assessment of Bank Soundness Level must be followed in order to ensure that the health of banks is either preserved or enforced. The management of the bank is responsible for ensuring that the institution is in good health (Very, 2022). This ensures that the public can continue to have faith in the bank, that the institution can fulfill its role as an intermediary, that payment traffic is not disrupted, and that the institution is able to carry out a variety of government programs, most notably monetary policy. Researchers are interested in evaluating the 2018-2020 bank stability of PT. BPR Bank Bapas 69 (Perseroda) in the Magelang Regency using a risk-based technique.

According to Bank Indonesia Regulation No. 6/10/PBI/2004 on the Rating System for Banks, the CAMELS approach is utilized by banks. Banks must uphold corporate ethical standards in accordance with their dedication to the principle of prudence, capital requirements, asset and managerial quality standards, liquidity, profitability, solvency, and other business-related issues. This is the primary way for evaluating the soundness of a bank, although the CAMELS method is not currently successful for gauging bank performance because it lacks the resolve to communicate contradictory outcomes.

To maximize the outcomes of bank health evaluations, the government replaced it with Bank Indonesia Regulation No. 13/1/PBI/2011 Concerning Assessment of the Soundness Level of Commercial Banks, which includes a risk and performance assessment of banks. The RGEC technique (Risk Profile, Good Corporate Governance, Earnings, and Capital) is a risk-based evaluation method that banks must use to assess their own financial health (Maramis, 2022). Earnings are determined utilizing the ratios of ROA, ROE, NIM, and BOPO. Capital is measured utilizing the CAR ratio. Risk Profile is measured by credit risk (NPL) and liquidity risk (LDR). Good Corporate Governance is measured utilizing the self-assessment approach.

In light of the information presented above, the purpose of this research is to apply the RGEC method in order to conduct an analysis of the Soundness Level of the Bank at PT. BPR Bank Bapas 69 (Perseroda) Magelang Regency over the period of 2018-2020.

2. LITERATURE REVIEW

2.1. Signaling Theory (Signal Theory)

According to Gustian (2017), a signal is an action taken by management to provide guidance to investors regarding the assessment of the company's future prospects. Signal theory is used to provide accurate or inaccurate information to investors regarding financial statement information (Rokhlinasari, 2016). Investors should pay attention to this information because it can provide details about the condition of the company in the past, present and future periods, and how it will affect the company's profits.

2.2. Definition of Banks

Banks are defined as business entities whose wealth is mainly in the form of financial assets and has a profit and social motive, so it is not just looking for profit (Yunitasari & Prijanto, 2021). Law Number 10 of 1998 amended Law Number 7 of 1992 pertaining to banking to define a bank as a business that accepts deposits from the public in exchange for interest and makes loans to the public for the purpose of raising everyone's standard of living. Fahrial (2018) states that the bank's primary role is to "collect and distribute public funds and support the implementation of national development in order to increase the distribution of development and its results, economic growth, and national stability in order to raise the standard of living for the general population."

According to this law, banks are classified into two categories based on their nature: commercial and rural. Bank Perkreditan Rakyat (BPR) are conventional or shariacompliant banks that do not offer payment traffic services as part of their business operations (Widayati & Efriani, 2019). In general, the activities carried out by *Bank Perkreditan Rakyat* (BPR) are the same as those at commercial banks, it's just that the number of bank services performed by BPRs is much narrower than that of commercial banks. *Bank Perkreditan Rakyat* only carry out activities to collect funds in the form of savings deposits and time deposits (Supeno, 2017). In addition, BPRs also channel their funds in the form of investment loans, working capital loans, and trade credits.

2.3. Bank Health Level

A qualitative review of numerous aspects affecting a bank's health or performance, such as capital factors, asset quality, earnings management, liquidity, and market risk sensitivity, commonly known as the CAMELS technique, determines a bank's soundness (Paputungan, 2016). Soundness refers to a bank's ability to conduct normal banking operations and meet all of its obligations in accordance with current banking regulations (Lasta et al., 2014).

Individually and consolidated self-assessments utilizing a risk-based bank rating methodology are mandated by Bank Indonesia Regulation No. 13 of 2011 concerning Bank Rating.

2.4. RGEC method

In accordance with Regulation No. 4/POJK.03/2016 issued by the Financial Services Authority, the RGEC methodology is comprised of a number of different components. These components include Risk Profile, Good Corporate Governance, Earnings, and Capital.

2.4.1. Risk Profile (Bank Risk)

Risk profiles are an evaluation of a bank's inherent risk and the efficacy of its risk management implementation, as mandated by Bank Indonesia Regulation No. 13 of 2011. The risk profile includes eight risks: credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk, and brand risk. This analysis will make use of credit risk and liquidity risk.

1) Credit Risk

Credit risk is determined by the ratio of Non-Performing Loans (NPL) to Non-Performing Loans (NPL). The NPL value can be determined by comparing total non-performing loans to total loans, then multiplying by 100 percent. The proportion of nonperforming loans at a bank is proportional to the value of nonperforming loans, and vice versa. Less value generated equals a smaller proportion of nonperforming loans at the bank.

2) Liquidity Risk

Liquidity ratios are used to evaluate a company's ability to meet its financial obligations and respond to financial crises and other urgent matters. The Loan to Deposit Ratio (LDR) is one of the ratios used to calculate liquidity (Octaviani & Andriyani, 2018). The LDR value can be calculated from a comparison of the total loan with the total deposit plus equity. The smaller the LDR value, the better the assessment of the bank.

Table1. Determination of NPL and LDR Composite Ratings

Rating	Weight (%)	Weight (%)	Information
1	NPLs <2	LDR ≤ 75	Very good
2	2 ≤ NPL < 5	75 < LDR ≤ 85	Good
3	5 ≤ NPL < 8	85 < LDR ≤ 100	Good enough
4	8 ≤ NPL < 12	100 < LDR ≤ 120	Not good
5	NPLs ≥ 12	LDR > 120	Poor

Source: PJOK No. 4/PJOK.3/2016

2.4.2. Good Corporate Governance

Bank management's adherence to GCG principles in line with Bank Indonesia Regulation No. 13 of 2011 is what the Good Corporate Governance assessment is all about. Good Corporate Governance (GCG) is being implemented by PT. BPR Bank Bapas 69 (Perseroda) in accordance with the GCG principles of openness, accountability, impartiality, and independence. When it comes to GCG Assessment at PT. BPR Bank Bapas 69 (Perseroda) Magelang, the company relies solely on self-evaluation.

Table 2. Determination of GCG Composite Rating

Rating	Composite Value (NK)	Information
1	NK < 1,5	Very good
2	1,5 ≤ NK < 2,5	Good
3	2,5 ≤ NK < 3,5	Good enough
4	3,5 ≤ NK < 4,5	Not good
5	4,5 ≤ NK ≤ 5	Poor

Source: PJOK No. 4/PJOK.3/2016

2.4.3. Earnings

Based on Bank Indonesia Regulation Number 13 of 2011, earnings include an assessment of profitability, sources of profitability, and the bank's sustainable income.

1) Return On Assets (ROA)

The Return On Assets (ROA) ratio is one of the ratios used to compute earnings by evaluating a company's capacity to generate profits from its assets (Panjaitan, 2018). Profit before taxes can be compared with total assets to determine ROA. The bigger the ROA, the greater the company's profit margin. The inverse is true as well: the lower the ROA, the lower the company's profit.

2) Return On Equity (ROE)

The Return On Equity (ROE) ratio is a calculation ratio in determining the amount of profit to be obtained based on the capital obtained (Kurniasari, 2017). ROE value can be calculated by comparing net profit after tax with equity. The greater the ROE value, the better paid-up capital will be in generating profits. Conversely, if the smaller the ROE value, the smaller the capital in generating profits.

Table 3. Determination of ROA and ROE Composite Ratings

Rating	Weight (%)	Weight (%)	Information
1	ROA > 1.5	ROE ≥ 20	Very healthy
2	1.25 < ROA ≤ 1.5	12.5 ≤ ROE < 20	Healthy
3	0.5 <ROA ≤ 1.25	5 ≤ ROE < 12.5	Healthy enough
4	0 <ROA ≤ 0.5	0 ≤ ROE < 5	Less healthy
5	ROA ≤ 0	ROE < 0	Unhealthy

Source: PJOK No. 4/PJOK.3/2016

3) Net Interest Margins (NIM)

Net Interest Margin (NIM) is a measure used to compare the amount of interest earned by the bank with the amount of interest paid to the main creditor (Setiawan et al., 2019). Judging from the comparison of net interest income with productive assets, it will produce a NIM value. The higher the NIM value will provide a very healthy criterion for the bank. It's another case, if the lower the NIM value, it will give unhealthy criteria to the bank.

4) Operating Costs to Operating Income (BOPO)

BOPO, which stands for "operating costs to operating income," is a common ratio that financial institutions use to determine the relationship between operational costs and operating income (Harun, 2016). The BOPO value can examine the connection between operational expenses and operating income. The greater the bank's overall health, the lower the BOPO value.

Table 4. Composite Rating of NIM and BOPO

Rating	Weight (%)	Weight (%)	Information
1	NIMS > 3	BOPO ≤ 94	Very healthy
2	2 < NIM ≤ 3	94 < BOPO ≤ 95	Healthy
3	1.5 < NIM ≤ 2	95 < BOPO ≤ 96	Healthy enough
4	1 < NIM ≤ 1.5	96 < BOPO ≤ 97	Less healthy
5	NIM ≤ 1	BOPO > 97	Unhealthy

Source: PJOK No. 4/PJOK.3/2016

2.5. Capital

According to Bank Indonesia Regulation No. 13 of 2011, capital is an evaluation of capital sufficiency and capital management.

1) Capital Adequacy Ratio (CAR)

The Capital Adequacy Ratio (CAR) is the ratio of a company's capital adequacy in managing capital to prevent credit failure. This ratio is obtained by comparing the total core capital and supplementary capital with risk-weighted assets. The higher the ratio, the more adequately a company is managing its capital to prevent credit failure (RWA) (Alipah, 2014). The higher the CAR value, the healthier the bank is in terms of its capital.

Table 5. Determination of CAR Composite Rating

Rating	Weight (%)	Information
1	CAR ≥ 12	Very healthy
2	9 ≤ CAR < 12	Healthy
3	8 ≤ CAR < 9	Healthy enough
4	6 ≤ CAR < 8	Less healthy
5	CAR ≤ 6	Unhealthy

Source: PJOK No. 4/PJOK.3/2016

2.5. Bank Soundness Composite Rating

According to the Financial Services Authority Regulation No. 4/POJK.03/2016 on Assessment of Bank Soundness Level, a composite rating with a detailed and organized examination of each factor's rating is applied. The composite rating reflects the evaluation of the bank's capacity to withstand a significant adverse impact from changes in the business climate and other external variables. To determine the composite rating, the overall composite score is compared to itself. The composite rating is based on the following five factors:

1) Composite Rating 1 (CR-1), denotes a very healthy bank condition with a score between 86 and 100.
2) Composite rating 2 (CR-2), denotes a healthy bank condition if the score reaches 71 to 85.
3) Composite rating 3 (CR-3), states the condition of the bank is quite healthy if the score reaches 61 to 70
4) Composite rating 4 (CR-4), denotes the condition of the bank is not healthy with a weighted score of 41 to 60.
5) Composite rating of 5 (CR-5), denotes an unhealthy bank condition with a score of less than 40.

3. RESEARCH METHODS

This research utilizes quantitative methodologies. The quantitative approach is a technique for describing, explaining, or summarizing diverse conditions, situations, occurrences, or research variables based on events that can be photographed, interviewed, seen, and communicated through documentary materials (Ramdhan, 2021). This type of research uses descriptive analysis, which is a method for analyzing existing data truthfully, then processing and analyzing it to find out the description of the problem (Febriyanti et al., 2020).

This research uses secondary data for its data. Secondary data derives from parties or institutions that have used or publicized the information. The information is presented in the form of a 2018-2020 Annual Report retrieved from the Bank Bapas 69 website (www.bankbapas69.co.id). This study's variables are independent variables, which are not related to or compared with other factors (Sugiyono, 2017). Meanwhile, Risk Profile (credit risk and liquidity risk), Good Corporate Governance (self-assessment), Earnings

(ROA, ROE, NIM, and BOPO ratios), and Capital (CAR ratio) are the factors in this study.

4. RESULTS AND DISCUSSION

4.1. Research Results

Table 6. RGEC Method Calculation

RGEC FACTOR	2018		2019		2020	
	Score (%)	Composite Rating	Score (%)	Composite Rating	Score (%)	Composite Rating
RISK PROFILE						
NPL	0,80	CR1	0,65	CR1	1,11	CR1
LDR	76,31	CR2	77,54	CR2	78,58	CR2
GOOD CORPORATE GOVERNANCE						
GCG	2,00	CR2	1,96	CR2	1,90	CR2
EARNINGS						
ROA	4,06	CR1	4,32	CR1	2,94	CR1
ROE	20,52	CR1	22,15	CR1	17,13	CR2
NIM	8,98	CR1	8,21	CR1	7,89	CR1
BOPO	68,61	CR1	66,81	CR1	76,21	CR1
CAPITAL						
CAR	25,23	CR1	27,99	CR1	27,88	CR1
Total		95%		95%		92,5%
Results		Very Healthy		Very Healthy		Very Healthy

From table 6 above, it shows that the factors that affect the health of the bank each year have decreased to increase or are often called fluctuations. The increases and decreases that occur each year do not have a major impact on the soundness of the bank. In 2018 and 2019 the soundness value of the bank reached 95% and in 2020 the soundness value of the bank decreased to 92,5%. With this decrease, the health condition of the bank remains in the very healthy category.

4.2. Discussion

Based on the results of the calculation table above, the assessment using the RGEC method on the Risk Profile factor results that the 2018 Non-Performing Loan (NPL) shows a value of 0,80%, 2019 has a value of 0,65%, and in 2020 the value of Non-Performing Loans (NPL) of 1.11%. With these results, it shows that Non-Performing Loans (NPL) in 2018-2019 experienced fluctuations, there was an increase in 2020 of 0,46%. Meanwhile, the Loan to Deposit Ratio (LDR) in 2018 showed a value of 76,31%, the value in 2019 was 77,54%, and in 2020 it showed a value of 78,58%. With these results, it shows that there has been an increase in the Loan to Deposit Ratio (LDR) from 2018 to 2020.

On the Good Corporate Governance (GCG) factor in PT. BPR Bank Bapas 69 (Perseroda) uses the self-assessment method. With this method, the assessment in 2018 was 2,00, the 2019 value was 1,96, and the 2020 value was 1,90. These results show a decline from 2018 to 2020, but the decline is still in good condition.

The Earning factor (profitability) shows the value of Return On Assets (ROA) in 2018 was 4,06%, the value in 2019 was 4,32%, and in 2020 it was 2,94%. These results indicate that ROA has fluctuated, there has been a decrease of 1,38% from 2019 to 2020. Furthermore, the results of the 2018 Return On Equity (ROE) calculation show a value of 20,52%, 2019 of 22,15%, and the 2020 value of 17,13%. These results indicate that ROE has fluctuated, there has been a significant decline in value of 5,02% from 2019 to 2020. Then the value of the Net Interest Margin (NIM) in 2018 was 8,98%, in 2019 it was 8,21%, and in 2020 it shows a value of 7,89%. From these results, it shows that there is a decrease in the value of Net Interest Margin (NIM) from 2018 to 2020. While the value of Operational Revenue Operating Expenses (BOPO) in 2018 shows a value of 68,61%, in 2019 it is 66,81%, and the value in 2020 of 76,21%.

On the Capital factor, the results of the 2018 Capital Adequacy Ratio (CAR) calculation show a value of 25,23%, 2019 shows a value of 27,99%, and 2020 shows a value of 27,88%. These results show fluctuations, an increase of 2,76% in 2019 and a decrease in 2020 of 0,11%.

Based on the results of calculations using the RGEC method (Risk Profile, Good Corporate Governance, Earning, and Capital) for the period 2018 to 2020, for determining the soundness level of a bank or composite rating of PT BPR Bank Bapas 69 (Perseroda) as a whole it produces a percentage of composite ratings at PT. BPR Bank Baps 69 Magelang in 2018 and 2019 has a value of 95% and in 2020 has a value of 92,5%. From these results, there was a decrease in 2020 of 2,5%. However, these results still reflect a very healthy bank condition and are ranked on 1st composite (CR-1).

5. CONCLUSION

This study aims to examine the level of bank health in PT. BPR Bank Bapas 69 (Perseroda) Magelang Regency with RGEC Method. After calculating the bank's health level using the RGEC (Risk Profile, Good Corporate Governance, Earnings, Capital) method, the calculation results showed that the Risk Profile using NPL and LDR during 2018-2020 was consecutively very healthy and healthy condition. The results of Good Corporate Governance (GCG) in 2018-2020 are in a healthy condition, which means PT. BPR Bank Bapas 69 (Perseroda) has implemented GCG principles well. Earning results using ROA, NIM, and BOPO during 2018-2020 are in very healthy condition, while ROE in 2018-2019 is in very healthy condition and 2020 is in healthy condition. Likewise, Capital's results during 2018-2020 also in very healthy condition. In conclusion, PT. BPR Bank Bapas 69 (Perseroda) with a composite rating percentage value for 2018-2019 of 95%, and in 2020 the composite rating percentage value of 92.5% is in very healthy condition. In this situation, banks are in a position to recognize the negative impact of changing business conditions as well as other external factors associated with improving assessment factors such as risk profile, implementation governance, rentability, and generally favorable capital.

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