

THE RESULTS OF THE BANK'S HEALTH ASSESSMENT ARE BASED ON A RISK PROFILE, GOOD CORPORATE GOVERNANCE, EARNINGS, AND CAPITAL (RGEN) AT PT. BANK BANTEN TBK

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ABSTRACT

Banks are systematic institutions, meaning that the fall of one system in a bank will affect the stability of the financial system and public confidence in banking. The purpose of this study was to determine how the level of bank soundness at PT. Bank Banten, Tbk using the RGEN method for the 2017-2021 period. The research method used is qualitative, namely information data from verbal sentences or secondary data. Data obtained from PT. Bank Banten, Tbk was tested through financial ratios and bank health analysis. The results of the research on the bank's soundness level at PT. Bank Banten, Tbk for the period 2017-2021 experienced a significant situation and experienced an increase and decrease. When viewed from the Risk Profile factor component using financial ratios Non Performing Loan (NPL) is categorized as relatively healthy. The Loan Deposit Ratio (LDR) is categorized as relatively healthy, judging from the component of the Good Corporate Governance (GCG) factor, as quite healthy, seen from the Earning factor component using the Return On Assets (ROA) financial ratio as very healthy, judging from the Net Interest Margin (NIM) factor component is categorized as relatively healthy, viewed from the Capital factor component using the Capital Adequacy Ratio (CAR) financial ratio, as healthy. Based on the results of research done at the banking company PT. Bank Banten, Tbk stated that the soundness level of the banking company received the predicate of very healthy financial condition, and not healthy. Overall 2017, 2018, 2019, 2021, is at PK-3 (reasonably healthy) and in 2020 it is at PK-4 (unhealthy).

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1. INTRODUCTION

The Century Bank *boilout* case is one of the news that has attracted the most attention from Indonesia. Bank Century's case began with the maturity of Century Bank's securities worth US\$ 56 million and eventually defaulted. From this event caused Century Bank to experience liquidity difficulties. The liquidity difficulties continued in clearing failure or inability to pay customer request funds by Bank Century which resulted from failed refunds (prefunds) and massive customer withdrawals (*rush*). Bank Indonesia as the central bank has designated Bank Century as a failed bank that is systematic and requires further handling.

The experience of the case prompted the need for regulation in banking. Innovations in banking products, services, and activities that are not balanced with implementing adequate risk management can cause fundamental problems for banks. In order to achieve a robust, healthy and efficient banking system, Bank Indonesia has carried out a consolidation process for the Indonesian banking system. Bank Indonesia has further accelerated the banking consolidation process to improve banking resilience and health in the long term, creating financial system stability and Encouraging sustainable national economic growth, as well as to increase protection for the public considering the role of banks as one of the institutions of trust. In the process of accelerating the consolidation, Bank Indonesia stated about the bank's minimum capital obligations, which stipulates that the *Capital Adequacy Ratio* (CAR) stipulates that the bank is obliged to maintain availability of capital due to any increase in bank activities, especially those resulting in consideration of activities, must be balanced with an increase in capital income of 100:8.

Banking activities start from money collection services, then operational activities develop again from where money is stored to increase with money lending activities. The uang deposited by the community by the bank is lent back to the people who need it and other bank services follow according

to the times and needs an increasingly diverse society. As a result of the increasing and diverse public need for financial services, the role of the banking world is increasingly needed by all levels of society, both in the country and developed as well as developing countries.

The Bank has the characteristics of being an institution that is trusted by the public and has a strategic position to support the development of a country, therefore the health of a bank must be closely monitored, where the authority in the supervision and regulation of banking institutions is carried out by the OJK (Financial Services Authority) and the Central Bank. Good banking performance will attract investors to invest in the banking sector, investors see that the healthier a bank is, the more the bank's management will be good and gives a high return.

For the level of public trust in the banking industry to remain sound, an assessment of the bank's health is needed. The Bank's health must be maintained and improved so that public trust in the Bank can be maintained. In addition, the Bank's Health Level is used to evaluate the conditions and problems faced by the Bank and determine follow-ups to overcome weaknesses. Alternatively, bank problems, this research was conducted at Bank Banten, a metamorphosis of Bank Pundi, and obtained a decree from the Financial Services Authority (OJK) No. 12 / KDK.03 / 2016 concerning the determination of the use of business licenses on behalf of PT. Banten Regional Development Bank, Tbk. So that PT. Bank Pundi Indonesia, Tbk officially changed its name to PT. Regional Development Bank of Banten, Tbk (BPD Banten) started in early August 2016. Bank Pembangunan Daerah Banten, Tbk supports development programs for economic growth and prosperity of the people of Banten. It is providing services that are always customer-oriented. PT. Bank Pembangunan Daerah Banten, Tbk or Bank Banten is one of the pioneers in the MSME (Micro, Small and Medium Enterprises) sector. Bank Banten has a vision to become the best bank and a trusted partner. Meanwhile, its mission is to (1) support development programs for economic growth and prosperity of the people of Banten, (2) provide the best banking services that are always oriented towards customer satisfaction, and increase the value of benefits in a sustainable manner for all stakeholders.

Table 1. PT. BANK BANTEN Tbk

	2017	2018	2019	2020	2021
NPL	4,67	4,92	4,01	4,51	4,27
LDR	91,95	82,86	95,59	146,77	66,47
GCG	3	3	3	4	3
ROA	(1,43)	(1,57)	(2,09)	(3,8)	(2,94)
NIM	3,07	1,96	1,14	0,56	1,28
CAR	10,22	10,04	9,01	34,75	41,68

Source: Data processed by researchers (www.bankbanten.co.id)

Bank health is the ability of a bank to usually carry out banking operations and fulfill all its obligations properly in ways that are by applicable banking regulations. The level of health of the bank can be judged from several indicators. One of the primary sources of indicators on which the assessment is based is the financial statements of the bank in question. A financial statement is a report that shows the company's current financial condition or in a certain period. Financial statements provide an overview of periodic progress made by the management concerned. In other words, financial statements aim to provide information regarding the financial position, performance and changes in the financial position of banks that benefit many of their players in decision making. The financial statements will show how the actual condition of the bank includes its weaknesses and strengths. Based on the financial statements, several ratios will be calculated commonly used as the basis for assessing the level of health of the bank. Referring to the regulation issued by the Central Bank (BI) No.13/PBI/2011 which came into effect on January 1, 2012 concerning the health level assessment system of commercial banks, previously the assessment of bank health levels regulated by CAMELS was replaced by the RGEC method. RGEC is based on *Risk Profile, Good Corporate Governance, Earnings and Capital*.

2. METHOD

This research describes the problem qualitatively complemented by a description of the research data and research results used in the form of case studies, narratives, and content analysis. This unit of analysis is financial data published in 2017-2021 related to the Bank Health Level Assessment which includes 4 (four) assessment factors, namely Risk Profile, Good Corporate Governance, Earnings, and Capital. The assessment of the bank's health level refers to Bank Indonesia Circular Letter Number 13/24/DPNP using the RGEC method.

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A data collection method was carried out to obtain secondary data in this study. The techniques used in the research are documentation techniques and literature studies where the data collection techniques are used to study the work process, symptoms on the object under study, the tools used in the technique include: literature books used as references or references, notebooks, and cellphones.

The research procedure to be carried out is in the form of financial statement analysis based on Bank Indonesia Regulation No. 13/1/PBI/2011 and SE No. 13/24/DPNP dated October 25, 2011 concerning the Health Level Assessment System of Commercial Banks.

This study's data validity test can be seen from the triangulation credibility test. Triangulation in this study is defined as checking data from various sources in various ways and at various times. Triangulation of sources to test the credibility of data is carried out by checking the data obtained through several sources. This study uses sources triangulation examples carried out by collecting data from various books, sites, journals and data from the research results go directly to the Indonesia Stock Exchange (IDX).

3. RESULT AND DISCUSSION

The level of health of the bank is the importance of all relevant parties, namely the owners and managers of banks, the community of bank service users, and bank Indonesia as the supervisor and supervisor of banks in Indonesia. Bank health is the ability to carry out banking operations usually and fulfill obligations correctly and in a manner by applicable banking regulations. The bank's health is measured through a particular method so that it will be known the actual condition of the bank, whether it is in a healthy state, healthy enough, unwell, or even unhealthy. If the bank condition is in good health, it is necessary to maintain its health. However, if the condition is unsanitary, it is necessary to take action.

In connection with the enactment of Bank Indonesia Regulation Number 13/1/PBI/2011 concerning Bank Health Assessment, Bank Indonesia Regulation Number 11/25/PBI/2009 and PBI No. 8/6/PBI/2006 concerning the application of Risk Management, among others, it is regulated that banks are required to conduct self-assessment of bank health levels using a risk approach (Risk Based Bank Rating / RBBR) both individually and on a consolidated basis, by covering research covering the following factors: *Risk Profile*, *Good Corporate Governance* (GCG), *Rentability (Earnings)*, and *Capital* to produce a Composite Rating of the Bank's Health Level.

Financial statements for a company, especially in this case, are banks are a tool to measure company performance, or rather therefore financial statements as a basis for being able to determine or assess the company's financial position in making a decision. Financial statements are the most critical medium for assessing a company's achievements and economic conditions. Financial statements can also describe the company's financial position, the company's results of business, and the company's cash flow in a certain period.

Assessment of Health Level Using RGEC Method

The bank's health assessment is an assessment of the bank's ability to carry out everyday banking operations and the bank's ability to fulfill its obligations. Bank health assessments are critical to maintaining the public's trust and only truly healthy banks can serve the community. The health assessment of bank includes the following factors:

1. Risk Profile

The financial ratios used in assessing the level of bank health in terms of risk aspects are discussed in the calculation as follows:

1) Credit Risk

In this study to determine credit risk calculated using the NPL (*Non Performing Loan*) ratio. This financial ratio explains that NPLs (*Non Performing Loans*) are obtained from non-performing loans, namely loans to non-bank third parties classified as non-current, doubtful and bad divided by total credit to non-bank third parties. Thus, the calculation of the *Non Performing Loan* ratio is as follows:

Table 2 Matrix of Criteria for Assigning Credit Risk Components

Rank	Information	Criterion
1	Very Healthy	< 2%
2	Healthy	2% - 3,5%
3	Healthy Enough	3,5%-5%
4	Unhealthy	5%-8%

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5 Unhealthy > 8%
 Source : Codification of Bank Indonesia regulation in 2012

Table 3 Composite Rating Weights of NPL (*Non Performing Loan*) Components

Era	NPL (%)	Rank	Information
2017	4.67%	3	Healthy Enough
2018	4.92%	3	Healthy Enough
2019	4.01%	3	Healthy enough
2020	4.51%	3	Healthy Enough
2021	4.27%	3	Healthy enough

2) Liquidity Risk

In this study, liquidity risk was calculated using LDR ratio. This financial ratio explains that the LDR is used to assess a bank's liquidity by comparing the amount of credit provided by the bank and third-party funds, including loans received, excluding subordinate loans. The credit provided does not include credit to other banks. Third-party funds are current accounts, savings, periodic deposits and certificates of deposit. Thus, the calculation of the LDR ratio is as follows:

Table 4. Matrix of Criteria for Rating Components of Liquidity Risk

Rank	Information	Criterion
1	Very Healthy	$LDR \leq 75\%$
2	Healthy	$75\% < LDR \leq 85\%$
3	Healthy Enough	$85\% < LDR \leq 100\%$
4	Unhealthy	$100\% < LDR \leq 120\%$
5	Unhealthy	$> 120\%$

Source : Codification of Bank Indonesia regulation in 2012

Table 5 Composite Rating Weight of LDR Component (*Loan to Deposit Ratio*)

Era	LDR (%)	Rank	Information
2017	91.95%	3	Pretty Healthy
2018	82.86%	2	Healthy
2019	95.59%	3	Pretty Healthy
2020	146.77%	5	Unhealthy
2021	66.472%	1	Very Healthy

2. Good Corporate Governance (GCG)

GCG factor assessment is an assessment of the quality of bank management for implementing GCG principles. Research focus on the implementation of GCG for commercial banks by paying attention to the characteristics and complexity of the bank's business. The assessment is carried out by doing so. *Slef assessment* of the banking company mentioned. With aspects of governance outcome, governance process, and governance outcome. The composite value of GCG helps researchers see each bank's state of GCG. The following is a table of mixed assessment rating results on the GCG ratio of PT. Bank Banten Tbk for the period of 2017-2021.

Table 6. Assessment of Good Corporate Governance (GCG) at PT. Bank Banten Tbk

Year	GCG	Categories Health
2017	3	Healthy Enough
2018	3	Healthy Enough
2019	3	Healthy Enough
2020	4	Unhealthy
2021	3	Healthy Enough

3. Earning

The rentability factor consists of 4 assessment components, namely the Return On Asset (ROA) ratio, the Return On Equity (ROE) ratio, the Net Interest Margin (NIM) ratio, and the Operating Expenses to Operating Income (BOPO) ratio. However, this study only calculated for the ratio of ROA and NIM. This

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is because the *Return On Asset* (ROA) and *Net Interest Margin* (NIM) ratio are pretty representative of the assessment of rentability, where these two ratios are more precise and clear to measure success management in making a profit. In addition, if the results obtained from these two ratios are more significant, it means that bank management can manage assets to increase revenue and reduce costs.

a) *Return On Asset* (ROA)

The financial information used to calculate this ratio is profit before tax and the average of total assets.

Table 7 Composite Ranking Criteria Matrix ROA (*Return On Asset*) component

Rank	Information	Criterion
1	Very Healthy	$ROA > 1.5\%$
2	Healthy	$1.25\% < ROA < 1.5\%$
3	Healthy Enough	$0.5\% < ROA \leq 1.25\%$
4	Unhealthy	$0\% < ROA \leq 0.5\%$
5	Unhealthy	$ROA \leq 0\%$

Source: Codification of Bank Indonesia regulation in 2012

Table 8. ROA (Return On Assets) Component Composite Rating Weights

Era	ROA (%)	Rank	Information
2017	-1.43%	5	Not SHealthy
2018	-1.57%	5	Not SHealthy
2019	-2.09%	5	Not SHealthy
2020	-3.80%	5	Unhealthy
2021	-2.94%	5	Not SHealthy

Source: Processed Financial Statements

b) *Net Interest Margin* (NIM)

The financial information needed to calculate this ratio is net interest income and the average total productive assets. Net interest income is interest income after deducting interest expense.

Meanwhile, productive assets are productive assets that produce *interest* (*interest bearing assets*), namely productive assets that are classified as current and in particular attention.

Table 9 Composite Ranking Criteria Matrix NIM (*Net Inters Margin*) Component

Rank	Information	Criterion
1	Very Healthy	$NIM > 3\%$
2	Healthy	$2\% < NIM \leq 3\%$
3	Healthy Enough	$1.5\% < NIM \leq 2\%$
4	Unhealthy	$1\% < NIM \leq 1.5\%$
5	Unhealthy	$NIM \leq 1\%$

Source : Codification of Bank Indonesia regulation in 2012

Table 10 Weight of COPOSIT Rating of NIM Component (*Net Interest Margin*)

Era	NIM (%)	Rank	Information
2017	3.07%	1	Very healthy
2018	1.96%	3	Healthy enough
2019	1.14%	3	Unhealthy
2020	0.56%	5	Unhealthy
2021	1.28%	3	Unhealthy

Source: Secondary Data processed by researchers

1. Capital

Assessment of capital factors (*Capital*) includes assessing capital adequacy and management level. The constellation to assess this capital is the *Capital Adequacy Ratio* (CAR).

Table 11 Composite Ranking Criteria Matrix Components of CAR (*Capital Adequacy Ratio*)

Rank	Information	Criterion
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1	Very Healthy	KPMM > 12%
2	Healthy	9% < KPMM ≤ 12%
3	Healthy Enough	8% < KPMM ≤ 9%
4	Unhealthy	6% ≤ KPMM < 8%
5	Unhealthy	KPMM ≤ 6%

Source : Codification of Bank Indonesia regulation in 2012

Table 12 Pweight is increased by Komponent Component CAR (*Capital Adequacy Ratio*)

Era	CAR (%)	Rank	Information
2017	10.22%	2	Health
2018	10.04%	2	Health
2019	9.01%	2	Healthy
2020	34.75%	1	Very Healthy
2021	41.68%	1	VeryHealthy

Source: Secondary Data processed by researchers

Recapitulation of the Percentage of Bank Banten's Risk Profile Assessment Results for 2017-2021

1. Risiko Kredit

Table 13 Composite Rating Weights of NPL (*Non Performing Loan*) Components

Era	NPL (%)	Rank	Information
2017	4.67%	3	Healthy enough
2018	4.92%	3	Healthy enough
2019	4.01%	3	Healthy enough
2020	4.51%	3	Healthy enough
2021	4.21%	3	Healthy enough

Source: processed financial statements

Credit risk calculated using the NPL ratio at Bank Banten in 2017-2021 is relatively healthy, halthis shows that Bank Banten is quite capable of facing credit risks due to the failure of debtors and other parties in fulfilling obligations to the bank.

2. Risiko Likuiditas

Table 14 Composite Rating Weight of LDR Component (*Loan to Deposit Ratio*)

Era	LDR (%)	Rank	Information
2017	91.95%	3	Healthy enough
2018	82.86%	2	Healthy
2019	95.59%	3	Healthy enough
2020	146.77%	5	Unhealthy
2021	66.47%	1	Very Healthy

Liquidity risk calculated using the LDR ratio at Bank Banten shows that each period experiences changes this reflects that Bank Banten can meet maturing obligations from high-quality sources of cash flow funding and liquid assets that can be collateralized, without disrupting the bank's activities and financial condition.

Good Corporate Governance (GCG)

Table 15 Good Corporate Governance (GCG)

Year	GCG	Categories Health
2017	3	Healthy Enough
2018	3	Healthy Enough
2019	3	Healthy Enough
2020	4	Unhealthy
2021	3	Healthy Enough

The assessment of the GCG faculty is an assessment of the quality of the Bank's management of the implementation of GCG principles and the fok us assessment of the implementation of GCG principles

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guided by Bank Indonesia regulations regarding the implementation of GCG for Commercial Banks and pays attention to the characteristics and complexity of the bank's business.

Based on the results of GCG, it can be seen that the ratio of Good Corporate Governance to PT. Bank Banten Tbk, from 2017 to 2021 received a composite value of 3 so that it can be concluded into the predicate of *being* exceptionally good or *relatively healthy* because it is in the position of $NK \ 2.5 \leq NK < 3.5$ according to the calculation of the RGEC method only in 2020 GCG in less healthy

Recapitulation of the Percentage of Bank Banten's Earnings Assessment Results for 2017-2021

1. Return On Asset (ROA)

Table 16 ROA (Return On Assets) Component Composite Rating Weights

Era	ROA (%)	Rank	Information
2017	-1.43%	5	Not SHealthy
2018	-1.57 %	5	Not SHealthy
2019	-2.09%	5	Not SHealthy
2020	-3.80%	5	Not SHealthy
2021	-2.94%	5	Not SHealthy

Earning risk calculated using the ROA ratio at Bank Banten in 2017 - 2021 is at an unhealthy predicate, which indicates that the rate of return and management efficiency of the assets owned by the bank is unhealthy.

2. Net Interest Margin (NIM)

Table 17 Weight of COPOSIT Rating of NIM Component (Net Interest Margin)

Era	NIM (%)	Rank	Information
2017	3.07%	1	Very healthy
2018	1.96%	3	Healthy enough
2019	1.14%	3	Unhealthy
2020	0.56%	5	Unhealthy
2021	1.28%	3	Unhealthy

Earning risk calculated using the NIM ratio at Bank Banten in 2017 - 2021 is an increase and decrease in NIM, hal it shows an increase and fall in the percentage of NIM in a wrong direction. The increase in the percentage of NIM illustrates the management's ability to manage its productive assets in generating net interest income. Conversely, the decrease in NIM illustrates the lack of management ability in managing productive assets to generate net income.

Recapitulation of the Percentage of Capital Bank Banten Assessment Results for 2017-2021

Table 18 Weight PK Component CAR (Capital Adequacy Ratio)

Era	CAR (%)	Rank	Information
2017	10.22%	2	Health
2018	10.04%	2	Healthy
2019	9.01%	2	Healthy
2020	34.75%	1	Very Healthy
2021	41.68%	1	Veryhealthy

Capital risk calculated using the CAR ratio at Bank Banten in 2017-2019 is a healthy predicate with CAR values of 10.22%, 10.04%, and 9.01%, respectively, but in 2020-2021 the CAR value is at a very healthy predicate with values of 34.75% and 41.68%, respectively, which indicates that the bank is capable of finance operational activities and make a sufficient contribution to profitability.

Bank's Health Level Composite Rating Assessment

Based on the results of the assessment of the health level of the banking company, based on the RGEC method during 2017-2021, it shows that the bank's performance is in the following ratings :

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Table 19 Bank Banten Health Level Assessment Period 2017-2021

Component Factors	YEAR				
	2017	2018	2019	2020	2021
<i>Risk Profile</i>					
NPL	4.67% (PK 3)	4.92% (PK 3)	4.01% (PK 3)	4,51% (PK 3)	4.27% (PK 3)
LDR	91.95% (PK 3)	82.86% (PK 2)	95.59% (PK 3)	146.77% (PK 5)	66.77% (PK 3)
<i>Good Corporation</i>					
Governance	70% (PK 3)	70% (PK 3)	70% (PK 3)	60% (PK 4)	70% (PK 3)
<i>Earning</i>					
ROA	-1.43% (PK 5)	-1.57% (PK 5)	-2.09% (PK 5)	-3.80% (PK 5)	-2.94% (PK 5)
NIM	3,07% (PK 3)	1.96% (PK 3)	1.14% (PK 3)	0.56% (PK 5)	1.28% (PK 1)
<i>Capital</i>					
CAR	10.22% (PK 2)	10.04% (PK 2)	9.01% (PK 2)	34.75% (PK 1)	41.68% (PK 1)
RANK	(2)	(2)	(5)	(5)	(5)
COMPOSITE	(2)	(2)	(5)	(5)	(5)
CRITERION	HEALTHY	HEALTHY	UNHEALTHY	UNHEALTHY	UNHEALTHY

4. CONCLUSION

Based on the results of research and data analysis that has been carried out, the following conclusions can be drawn: Bank Health Level in terms of *Risk Profile*. Based on the *Risk Profile* factor whose assessment consists of a credit risk assessment using the NPL ratio describing the management of Bank Banten's credit risk from 2017-2021 is considered relatively healthy with an average NPL percentage above 3%, this reflects that Bank Banten is quite capable of facing credit risk due to the failure of debtors and other parties in fulfilling obligations to the bank. The Liquidity assessment calculated using the LDR ratio shows that Bank Banten is included in all categories of sound assessment, this reflects that Bank Banten can stabilize maturing liabilities from high-quality sources of cash flow funding and liquid assets that can be collateralized, without disturbing the bank's activities and financial condition.

Bank Health Level in terms of Good Corporate Governance (GCG). Based on the Good Corporate Governance (GCG) factor, Bank Banten in 2017-2021 already has and implements corporate governance very well, Bank Banten has established and applied aspects of assessment of GCG factors well in every activity of the company. In other words, if the implementation of Good Corporate Governance is improved, the company's image will automatically be better by the established procedures. So, implementing Good Corporate Governance as a tool of accountability at Bank Banten can be realized very well.

Bank Health Level in terms of Earnings (Rentability). Based on the Earnings or rentability factor whose assessment consists of calculating the ratio of Return On Asset (ROA) and Net Interest Margin (NIM) at Bank Banten from 2017-2021 experienced unstable, where from the calculation of ROA the average percentage is below 0% indicating that Bank Banten suffered a loss. However, judging from the calculation of the NIM ratio at Bank Banten in 2017-2021 in all categories, it is enough to show an increase in the percentage of NIM in a better direction. The increase in the percentage of NIM illustrates the management's ability to manage its productive assets in generating net interest income.

Bank Health Level in terms of Capital. Based on the Capital or Capital Factor whose assessment uses the Capital Adequacy Ratio (CAR) ratio, Bank Banten from 2017-2021 has a CAR ratio above Bank Indonesia's provisions. This shows that Bank Banten can manage capital properly by the company's business's characteristics, business scale and complexity. This indicates that the bank can finance operational activities and contribute sufficiently to profitability.

Bank Banten's Health Level in 2017-2021 reviewed from the RGEC Method (Risk Profile, Good Corporate Governance, Earnings, Capital) The health level of Bank Banten in 2017-2021 measured by the RGEC approach as a whole, it can be said that Bank Banten is a HEALTHY BANK, the implementation of factors in the assessment of the health of commercial banks has been carried out correctly by Bank Indonesia regulations. reflects the Bank's generally healthy condition so that it is considered capable of facing significant negative influences from changes in business conditions and other external factors

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