

## ANALYSIS OF BANK HEALTH LEVELS USING THE RGEC METHOD AT PT BANK PERMATA TBK

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**Abstract:** This research aims to find out the health level of Bank Permata. The type of research used is descriptive research with a quantitative approach. The variables used are Risk Profile which is measured by the NPL and LDR ratio, Good Corporate Governance (GCG) which is measured through self-assessment results, Earnings which is measured through the ROA ratio, and Capital which is measured through the CAR ratio. PT Bank Permata was included in composite rating category 1, which reflects the bank's very healthy condition, so it is considered very capable of facing significant negative influences from changes in business conditions and other external factors. Calculations based on the risk profile using the NPL and LDR ratios show a healthy category. The Good Corporate Governance (GCG) assessment is included in the very healthy category. Earnings assessment using the ROA ratio is stated in the quite healthy category. And for the assessment based on Capital using the CAR ratio, it is stated in the very healthy category.

**Keywords:** risk profile, GCG, profitability, capital, bank health

## INTRODUCTION

Banking plays an important role in people's lives. Banks are considered to be the driving force of a country's economy. The main function of banking is as a (Financial Intermediary), namely as an institution that can collect funds and channel public funds effectively and efficiently.

Banks are an industry whose business activities rely on public trust. Banks are considered a place of trust for customers in managing and allocating their funds. In maintaining customer trust, one way is to maintain the health level of the bank itself. With this bank health assessment, it is hoped that banks can always evaluate themselves and improve their performance to avoid bankruptcy.

A healthy bank is a bank that is able to carry out its functions well, in other words a healthy bank is a bank that can maintain and maintain public trust, can carry out an intermediation function, can help smooth payment traffic and can be used by the government in implementing its various policies, especially monetary policy (Permana, 2012:2). The health of a bank can be seen from the bank's financial performance. When a bank is declared to be in an unhealthy or even unhealthy condition, it not only has an impact on the bank itself but also has an impact on the parties involved.

In principle, the level of health, bank management and continuity of bank business are the full responsibility of bank management. Therefore, banks are obliged to maintain and improve their health levels periodically and take corrective steps effectively. Bank Indonesia as the central bank has an important role in bank restructuring. For this reason, Bank Indonesia stipulates a provision that must be fulfilled and implemented by banking institutions, namely based on the decision letter of the directors of Bank Indonesia number 30/12/KEP/DIR and Bank Indonesia circular letter no. 30/3/UPPB dated 30 April 1997, namely concerning Procedures for Assessing the Soundness Level of Bank Indonesia. The assessment is carried out by qualifying several components of each factor, namely the Capital component, Assets, Management,

Earnings, Liquidity, referred to as CAMEL, which is then added using measurement of the Sensitivity to Market Risk aspect so that it becomes CAMELS.

The rapid development of banking in Indonesia has made the Indonesian government change the method of assessing bank health levels, which was changed based on Bank Indonesia Circular Letter No. 13/24/DNP dated 25 October 2011, which in principle is that the level of soundness, bank management and continuity of bank business are the full responsibility of bank management. Banks are required to assess the Risk Profile, Good Corporate Governance (GCG), Earnings (Profitability), Capital (Capital) factors or what is abbreviated as the RGEC method.

The RGEC method which consists of a risk profile is an assessment of the inherent risks and quality of the implementation of risk management in bank operational activities. The second factor is good corporate governance, which is a system that regulates relationships between stakeholders in order to achieve company goals. The next factor is profitability (earnings), which is the company's ability to generate profits from the capital invested in total assets. Lastly, the capital factor shows the minimum amount of capital required to cover the risk of losses that may arise from investing in risky assets and financing all fixed assets and bank inventory.

Based on the background description that has been presented, the author tries to analyze the health level assessment using the RGEC method which consists of Risk Profile, Good Corporate Governance, Earning, and Capital with the title "BANK HEALTH ANALYSIS USING THE RGEC METHOD AT PT BANK PERMATA TBK".

## METHODOLOGY

### Analysis Techniques

The analysis technique used is financial report analysis techniques using the approach of Bank Indonesia Regulation Number 13/PBI/2011 concerning the assessment of the Health Level of Commercial Banks. Bank Indonesia has established a risk-based Bank Health Level assessment system to replace the CAMELS assessment. The assessment of RGEC factors consists of:

#### Risk Profile (Risk Profile)

Risk profile factor assessment is an assessment of the inherent risks and quality of risk management implementation in bank operational activities. The risks that must be assessed consist of 8 (eight) types of risk, namely credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk and reputation risk. In this research, measuring factors *risk profile* using two indicators, namely the credit risk factor using the NPL formula and liquidity risk using the LDR formula.

##### a. Credit Risk

Table 1. Criteria Matrix for Determining Credit Risk Component (NPL) Ratings

Rank	Information	Criteria
1	Very healthy	< 2%
2	Healthy	2% ≤ NPL < 5%
3	Pretty healthy	5% ≤ NPL < 8%
4	Unwell	8% ≤ NPL < 12%
5	Not healthy	NPL ≥ 12%

Source: Bank Indonesia Circular Letter Number 13/24/DPNP

##### b. Liquidity Risk

Table 2. Criteria Matrix for Determining Liquidity Risk Component (LDR) Ratings

Rank	Information	Criteria
1	Very healthy	50% < LDR ≤ 75%
2	Healthy	75% < LDR ≤ 85%
3	Pretty Healthy	85% < LDR ≤ 100%
4	Unwell	100 % < LDR ≤ 120%
5	Not healthy	LDR > 120%

Source: Bank Indonesia Circular Letter Number 13/24/DPNP

### Good Corporate Governance (GCG)

Determination of the GCG factor ranking is carried out based on a comprehensive and structured analysis of the results of the assessment of the implementation of bank GCG principles and other information related to bank GCG which is based on relevant data and information to support analysis of the structure, processes and results of governance and their interrelationships. between each other.

This assessment includes evaluation of eleven parameters/indicators, which will then be given appropriate weights *self assessment* and determined *rating* GCG. The following are the assessment parameters/indicators and their weights:

Table 3. GCG Assessment Parameters

No	Information	Weight
1	Implementation of the duties and responsibilities of the Board of Commissioners	10%
2	Implementation of the duties and responsibilities of the Board of Directors	20%
3	Completeness and implementation of the duties of the Board of Commissioners committees	10%
4	Handling conflicts of interest	10%
5	Implementation of bank compliance functions	5%
6	Implementation of the internal audit function	5%
7	Implementation of the external audit function	5%
8	Implementation of risk management functions including internal control	7,50%
9	Providing funds to related parties and large debtors	7,50%
10	Transparency of bank financial and non-financial conditions, governance implementation reports and internal reporting	15%
11	The strategic plan	5%
Composite Value		100%

Source: Risk-based Bank Health Management

Table 4. Composite Rating Classification

Rank	Information	Composite Value (NK)
1	Very good	$NK < 1.5$
2	Good	$1.5 < NK < 2.5$
3	Pretty good	$2.5 < NK < 3.5$
4	Not good	$3.5 < NK < 4.5$
5	Not good	$4.5 < NK < 5$

Source: Risk-based Bank Health Management

#### 1. Earnings

Table 5. Criteria Matrix for Determining Profitability Component Ratings (ROA)

Rank	Information	Criteria
1	Very healthy	$LENGTH > 1,5\%$
2	Healthy	$1,25\% < LONG \leq 1,5\%$
3	Pretty healthy	$0,5\% < ROA \leq 1,25\%$
4	Unwell	$0\% < ROA \leq 0,5\%$
5	Not healthy	$LENGTH \leq 0\%$

Source: Bank Indonesia Circular Letter Number 13/24/DPNP

2. Capital

The bank assessment method is based on the capital owned by the bank using ratios *Capital Adequacy Ratio* (CAR)

Table 6. Factor Ranking Criteria Matrix *Capital* (CAR)

Rank	Information	Criteria
1	Very healthy	$CAR \geq 12\%$
2	Healthy	$9\% \leq CAR \leq 12\%$
3	Pretty healthy	$8\% \leq CAR \leq 9\%$
4	Unwell	$6\% \leq CAR \leq 8\%$
5	Not healthy	$CAR \leq 6\%$

Source: Bank Indonesia Circular Letter Number 13/24/DPNP

The following explains how to determine a composite rating for assessing bank health levels:

- a. Rank 1 = every time the checklist is multiplied by 5
- b. Rank 2 = every time the checklist is multiplied by 4
- c. Rank 3 = every time the checklist is multiplied by 3
- d. Rank 4 = every time the checklist is multiplied by 2
- e. Rank 5 = every time the checklist is multiplied by 1

The composite value that has been obtained from multiplying each checklist is then weighted by presenting it. The weights/percentages for determining the overall composite ranking of components are as follows:

Table 7. Composite Ranking Weights

Weight %	Composite Level	Information
86-100	PK1	Very healthy
71-85	PK2	Healthy
61-70	PK3	Pretty Healthy
41-60	PK4	Unwell
<40	PK5	Not healthy

Source: Bank Indonesia Circular Letter Number 13/24/DPNP

Composite rating in Bank Indonesia Circular Letter No. 13/ 24/ DPNP is categorized as follows:

- a) Composite Rating 1 (PK-1), reflects the generally very healthy condition of the bank so that it is considered very capable of facing significant negative influences from business conditions and other external factors.
- b) Composite Rating 2 (PK-2), reflects the generally healthy condition of the bank so that it is considered very capable of facing significant negative impacts from changes in business conditions and other external factors.
- c) Composite Rating 3 (PK-3), reflects the condition of the bank which is generally quite healthy so that it is considered very capable of facing significant negative impacts from changes in business conditions and other external factors.
- d) Composite Rating 4 (PK-4), reflects the bank's generally unhealthy condition and is therefore considered very capable of facing significant negative impacts from changes in business conditions and other external factors.
- e) Composite Rating 5 (PK-5), reflects the bank's condition which is generally unhealthy so that it is considered very unable to face significant negative impacts from changes in business conditions and other internal factors.

**RESULT AND DISCUSSION**

**Research Results Data**

The following is financial data from the financial report in general, depicted in the table below, while the detailed financial report of Bank Permata is attached.

Table 8. Table List of Elements Used

No	Information	Year		
		First	Second	Third
1	Credit			
	Less Smooth	278.184	467.832	763.346
	Doubtful	146.258	253.520	879.277
	Congested	799.929	1.597.358	1.939.820
	Total Credit	119.442.824	133.087.789	129.156.234
2	Third-party funds			
	Tour	25.300.186	26.679.229	29.594.863
	Savings	21.455.030	24.316.606	25.524.180
	Time deposit	86.319.710	97.009.725	90.341.596
	Credit Given	118.368.843	131.388.463	125.867.973
	3	Profit before tax	2.301.503	2.046.223
Average Total Assets		148.816.258,50	175.591.891,50	184.019.606
4	Modal			
	Modal You	11.773.874	13.286.569	15.606.337
	Complementary Capital	6.713.553	6.545.667	6.108.702
	RWA			
	RWA for Credit Risk	116.390.717	131.190.336	128.466.717
	RWA for Market Risk	887.475	942.113	1.232.475
	RWA for Operational Risk	10.122.608	11.719.119	13.069.784

Source: Financial Report of PT Bank Permata Tbk

## Discussion

### Risk Profile

#### 1. Credit Risk

To determine credit risk, it is calculated using the NPL ratio (*Non Performing Loan*). The NPL ratio is calculated by dividing non-performing loans by total loans. Problematic credit is credit to non-bank third parties that is classified as substandard, doubtful and non-performing. Meanwhile, total credit is credit to third parties, not banks. Thus, the ratio calculation *Non Performing Loan* are as follows:

Table 9. NPL (*Non Performing Loan*)

Period	NPL	Rank	Information
First	1,03%	1	Very healthy
Second	1,74%	1	Very healthy
Third	2,77%	2	Healthy

Information :

In first, NPL was obtained (*Net Performing Loan*) Bank Permata is 1.03, which means that there are 1.03% of funds included in substandard, doubtful and bad credit from the total credit provided by the bank. The lower the NPL percentage, the lower the possibility of the bank experiencing losses due to uncollectible receivables and automatically profits will increase. Having an NPL percentage of 1.03% is included in the title of very healthy or in composite level 1 because it does not exceed the maximum limit of 2%.

In second, NPL was obtained (*Net Performing Loan*) Bank Permata is 1.74%, which means that there are 1.74% of funds included in non-performing loans from the total credit provided. In second the bank experienced an increase in the NPL percentage from first of 0.71%. This

happened because of an increase in the amount of credit given to third parties. In first the total credit provided reached IDR 119,442,824. Meanwhile, in second, there was an increase to IDR 133,087,789. In general, the greater the credit provided, the greater the risk of bad debts or problem credit. Despite experiencing an increase in the NPL percentage to 1.74%, Bank Permata is still included in the category of very healthy or in composite level 1 because it does not exceed the maximum limit of 2%.

In third, NPL was obtained (*Net Performing Loan*) Bank Permata is 2.77%, which means that there are 2.77% of funds included in non-performing loans from the total credit provided. In third the bank experienced an increase in the NPL percentage from second of 1.03%. In fact, if we look at the financial position report, the amount of credit given has decreased. In second the credit provided was IDR 133,087,789. Meanwhile, in third the credit provided reached IDR 129,156,234. This is because the total non-performing loans in third increased by IDR 1,263,733. Even though the NPL percentage has increased to 2.77%, Bank Permata is still included in the healthy predicate or in composite level 2 because it does not exceed the maximum limit of 5%.

## 2. Liquidity Risk

This financial ratio explains that LDR (*Loan Deposit Ratio*) is used to assess the liquidity of a bank by comparing the amount of credit provided by the bank with third party funds, consisting of current accounts, savings, time deposits and periodic savings. Thus, the calculation of the LDR ratio is as follows:

Table 10. LDR (*Loan to Deposit Ratio*)

Period	LDR	Rank	Information
First	88,94%	3	Pretty Healthy
Second	88,77%	3	Pretty Healthy
Third	86,53%	3	Pretty Healthy

Information :

In first, LDR was obtained (*Loan Deposit Ratio*) Bank Permata amounting to 88.94% means that every fund collected by the bank can support loans provided amounting to 88.94% of the total credit provided, in this case the bank can manage deposits in the form of credit up to 88.94%. The LDR ratio obtained by Bank Permata in first was quite high, this gives an indication of the lower liquidity capacity of Bank Permata because the amount of funds required to finance credit is becoming larger and credit placements are also financed from third party funds which can be withdrawn at any time. . Having an LDR ratio of 88.94% is included in the title of quite healthy or composite level 3 because it does not exceed the maximum limit of 100%.

In second, LDR was obtained (*Loan Deposit Ratio*) Bank Permata amounting to 88.77% means that every fund collected by the bank can support loans provided amounting to 88.7% of the total credit provided, in this case the bank can manage deposits in the form of credit up to 88.77%. There was a decrease of 0.17% from the previous year. Having an LDR ratio of 88.77% is included in the title of quite healthy or composite level 3 because it does not exceed the maximum limit of 100%.

In third, LDR was obtained (*Loan Deposit Ratio*) Bank Permata amounting to 86.53% means that every fund collected by the bank can support loans provided amounting to 86.53% of the total credit provided, in this case the bank can manage deposits in the form of credit up to 86.53%. There was a decrease of 2.24% from the previous year, this was because the total credit provided decreased from the previous year. Having an LDR ratio of 86.53% is included in the title of quite healthy or composite level 3 because it does not exceed the maximum limit of 100%

## Good Corporate Governance (GCG)

Determination of the GCG factor ranking is carried out based on a comprehensive and structured analysis of the results of the assessment of the implementation of bank GCG principles and other information related to bank GCG which is based on relevant data and information to support analysis of the structure, processes and results of governance and their interrelationships. between each other.

This assessment includes evaluation of parameters/indicators which at least consist of:

1. Implementation of the duties and responsibilities of the Board of Commissioners;
2. Implementation of the duties and responsibilities of the Board of Directors;

3. Completeness and implementation of the duties of Committees and work units that carry out the bank's internal control function;
4. Handling conflicts of interest;
5. Implementation of compliance functions;
6. Implementation of the internal audit function;
7. Implementation of external audit function;
8. Implementation of risk management including internal control systems;
9. Provision of funds to related parties(*related party*) and
10. Provision of large funds(*large exposures*)
11. Transparency of the bank's financial and non-financial conditions as well as the bank's strategic plans.

The following is the ranking of the results of the GCG implementation assessment at PT Bank Permata Tbk as follows:

Table 11. GCG calculations

No	GCG aspects	Bobot (A)		
			Rank (B)	Mark
1	Implementation of the duties and responsibilities of the Board of Commissioners	10%	1	0,1
2	Implementation of the duties and responsibilities of the Board of Directors	20%	2	0,4
3	Completeness and implementation of the duties of the Board of Commissioners Committee	10%	1	0,1
4	Handling conflicts of interest	10%	1	0,1
5	Implementation of the Bank's compliance function	5%	2	0,1
6	Implementation of the internal audit function	5%	2	0,1
7	Application of external functions	5%	1	0,05
8	Implementation of risk management functions including internal control	7,50%	2	0,15
9	Providing funds to related parties and large debtors	7,50%	1	0,075
10	Transparency of the Bank's financial and non-financial conditions, governance implementation reports and internal reporting	15%	1	0,15
11	The strategic plan	5%	1	0,05
Composite Value				1,38

Table 12. GCG calculations

No	GCG aspects	Bobot (A)		
			Rank (B)	Mark
1	Implementation of the duties and responsibilities of the Board of Commissioners	10%	1	0,1
2	Implementation of the duties and responsibilities of the Board of Directors	20%	2	0,4

3	Completeness and implementation of the duties of the Board of Commissioners Committee	10%	1	0,1
4	Handling conflicts of interest	10%	1	0,1
5	Implementation of the Bank's compliance function	5%	2	0,1
6	Implementation of the internal audit function	5%	2	0,1
7	Application of external functions	5%	1	0,05
8	Implementation of risk management functions including internal control	7,50%	2	0,15
9	Providing funds to related parties and large debtors	7,50%	2	0,15
10	Transparency of the Bank's financial and non-financial conditions, governance implementation reports and internal reporting	15%	1	0,15
11	The strategic plan	5%	2	0,1
<b>Composite Value</b>				<b>1,5</b>

Table 13. GCG calculations

No	GCG aspects	Bobot (A)		
			Rank (B)	Mark
1	Implementation of the duties and responsibilities of the Board of Commissioners	10%	1	0,1
2	Implementation of the duties and responsibilities of the Board of Directors	20%	2	0,4
3	Completeness and implementation of the duties of the Board of Commissioners Committee	10%	1	0,1
4	Handling conflicts of interest	10%	1	0,1
5	Implementation of the Bank's compliance function	5%	2	0,1
6	Implementation of the internal audit function	5%	2	0,1
7	Application of external functions	5%	1	0,05
8	Implementation of risk management functions including internal control	7,50%	2	0,15
9	Providing funds to related parties and large debtors	7,50%	2	0,15
10	Transparency of the Bank's financial and non-financial conditions, governance implementation reports and internal reporting	15%	1	0,15
11	The strategic plan	5%	2	0,15
<b>Composite Value</b>				<b>1,5</b>

Table 14. Bank Permata GCG Report

GCG results	Rank	Information
1,38	1	Very good



GCG results	Rank	Information
1,5	2	Good
1,5	2	Good

Information :

In first, the composite score achieved by Bank Permata at the end of the year was 1.38, thus included in the very good predicate or composite level 1 because it did not exceed the maximum limit of 1.5.

In second, the composite score achieved by Bank Permata at the end of the year was 1.5, thus included in the good predicate or composite level 2 because it did not exceed the maximum limit, namely 2.5.

In third, the composite score achieved by Bank Permata at the end of the year was 1.5, thus included in the good predicate or composite level 2 because it did not exceed the maximum limit, namely 2.5.

### Earnings

This profitability research is measured using ratios *Return On Asset* (ROA). Where this ratio is used to measure the ability of bank management to obtain profits (profit before tax) resulting from the total assets of the bank concerned.

The following is a table of ROA calculations at PT Bank Permata Tbk as follows:

Tabel 15. LENGTH (*Return on Asset*)

ROA Results	Rank	Information
1,55%	1	Very healthy
1,17%	3	Pretty Healthy
0,16%	4	Unwell

Information :

In first obtained ROA (*Return Of Asset*) Bank Permata is 1.55%, which means that the level of asset productivity from the average total assets used is capable of generating a profit of 1.55%. The higher the percentage, the higher the level of productivity. Having an ROA of 1.55% is included in the healthy predicate or in composite level 1 because it exceeds the 1.5% limit.

In second ROA was obtained (*Return Of Asset*) Bank Permata was 1.17%, which means that the level of asset productivity from the average total assets used was able to generate a profit of 1.17%. There was a decrease in the ROA percentage from first of 0.38% due to a decrease in profit before tax. ROA of 1.17% is included in the predicate as quite healthy or in composite level 3 because it exceeds the minimum limit of 0.5%.

In third ROA was obtained (*Return Of Asset*) Bank Permata is 0.16%, which means that the level of asset productivity from the average total assets used is capable of generating a profit of 0.16%. There was a decrease in the ROA percentage from first of 1.01% due to a decrease in profit before tax. ROA of 0.16% is included in the unhealthy predicate or in composite level 4 because it exceeds the minimum limit, namely 0%.

### Capital

This research capital is measured using *Capital Adequacy Ratio* (CAR) which functions to measure capital adequacy to support assets that contain risk. CAR is a ratio between Capital and Risk Weighted Assets (RWA). There are 3 risks referred to here, namely Credit Risk, Market Risk and Operational Risk. Capital and RWA calculations are guided by Bank Indonesia regulations regarding Commercial Bank Minimum Capital Requirements (KPMR).

The amount of value *Capital Adequacy Ratio* (CAR) of a bank can be calculated using the following formula:

Table 16. CAR (*Capital Adequacy Ratio*)

CAR	Rank	Information
14,51%	1	Very healthy

13,79%	1	Very healthy
15,21%	1	Very healthy

Information:

In first, CAR was obtained (*Capital Adequacy Ratio*) Bank Permata is 14.51%, meaning that all capital owned by the bank can anticipate credit risk of 14.51%. The greater the CAR percentage indicates the capital's ability to cover possible credit failures. So the greater the CAR percentage, the better the ability of capital to cover credit. Having a CAR of 14.51% is included in the predicate of being very healthy or composite level 1 because it exceeds the minimum limit of 12%.

In second, CAR was obtained (*Capital Adequacy Ratio*) Bank Permata is 13.79%, meaning that all capital owned by the bank can anticipate credit risk of 13.79%. In second, the CAR percentage decreased by 0.72% from first due to an increase in capital and RWA which increased from the previous year. Despite experiencing a decrease in the CAR percentage to 13.79%, Bank Permata is still included in the category of very healthy or in composite level 1 because it exceeds the minimum limit of 12%.

In third, CAR was obtained (*Capital Adequacy Ratio*) Bank Permata is 15.21%, meaning that all capital owned by the bank can anticipate credit risk of 15.21%. In third, the CAR percentage increased by 1.42% from second due to an increase in capital, but there was a decrease in RWA from the previous year. With the increase in the CAR percentage to 15.2%, Bank Permata is still included in the category of very healthy or in composite level 1 because it exceeds the minimum limit of 12%.

### Summary of Research Results

The following is a table of Bank Permata's composite health rankings :

Table 17. Permata Bank Health Composite Rating

Component	Year			Information
	First	Second	Third	
NPL	1,03%	1,74%	2,77%	Healthy
LDR	88,94%	88,77%	86,53%	
GCG	1,38%	1,50%	1,50%	Very healthy
LONG	1,55%	1,17%	0,16%	Pretty Healthy
CAR	14,51%	13,79%	15,21%	Very healthy
<b>Rank composite</b>	<b>Very Healthy</b>	<b>Healthy</b>	<b>Healthy</b>	<b>Very Healthy</b>

Information:

*Risk Profile* was included in the healthy category, where this result was obtained from calculating the credit ratio to NPL and the liquidity ratio to LDR. The NPL results were included in the very healthy category because the results were in accordance with the criteria for ranking 1, namely no more than 2%. And in it was declared in the healthy category because the results met the criteria for ranking 2, namely more than equal to 2% and less than 5%. Meanwhile, the LDR was declared in the quite healthy category, because the results were in accordance with ranking criteria 3, namely more than 85% and not more than equal to 100%.

*Good Corporate Governance* (GCG) was included in the very healthy category, where the results for first were included in the very healthy category because the results were in accordance with the composite value limit, namely not exceeding the 1.5% limit. Meanwhile, included in the healthy category because the results obtained are in accordance with the composite value limit for rank 2, namely 1.5%.

*Earnings* with calculations using the ROA ratio was declared in the quite healthy category, where in it was included in the very healthy category because the results were in accordance with ranking criteria 1, namely more than 1.5%. And for second it is included in the quite healthy category because the results are in accordance with ranking criteria 3, namely more than 0.5% and not more than equal to 1.25%. Meanwhile, was included in the unhealthy category because the results were in accordance with the criteria for ranking 4, namely more than 0% and not more than equal to 0.5%.

*Capital* with calculations using the CAR formula in it was declared in the very healthy category, where in the results obtained were in accordance with the criteria for ranking 1, namely greater than 12%.

So from all the calculations of the ratios above, the results of the composite health rating at PT Bank Permata in show that the bank's health predicate is in accordance with the standards set by Bank Indonesia with the conclusion of a composite rating of 1, which reflects the condition of the bank as a whole. In general, it is very healthy, so it is considered very capable of facing significant negative influences from changes in business conditions and other external factors.

## CONCLUSION

Based on the results of research and discussion regarding assessing the level of bank health using the RGEC (Risk, Good Corporate Governance, Earning, and Capital) method, it can be concluded that Risk Profile was included in the healthy category, where this result was obtained from calculating the credit ratio to NPL and the liquidity ratio to LDR. Good Corporate Governance (GCG) is included in the very healthy category. Earnings calculated using the ROA ratio are stated in the quite healthy category. And Capital, calculated using the CAR formula was declared in the very healthy category. So from all the calculations of the ratios above, the composite health rating results obtained for PT Bank Permata are included in the composite rating category 1, which reflects the condition of the bank which is generally very healthy, so it is considered very capable of facing significant negative influences. from changes in business conditions and other external factors.

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