

**PEMERIKSAAN STATUS KESEHATAN BANK UMUMINDONESIA
DENGAN METODE RBBR**

**EXAMINING INDONESIA'S ISLAMIC COMMERCIAL BANKS HEALTH
STATUS USING THE RBBR METHOD**

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Abstract

The scientific importance of Indonesia's Islamic banks' state is the focus of this study using a strategy based on the Risk-based Bank Rating technique. This quantitative descriptive research analyzes the health of Indonesia's Islamic commercial banks, namely Bank Syariah Indonesia and Bank Muamalat Indonesia, for the years 2019 to 2022, focusing on the degree of bank health as measured by the RBBR approach. The study's data analysis leads to the conclusion that Bank Syariah Indonesia's overall condition is represented by a Composite Rank 2 (PK-2) of 85% in 2019, meaning that it is deemed "Healthy" and capable of withstanding significant negative influences from changes in business conditions and other external factors. However Bank Muamalat Indonesia's overall composite rating (PK3), or "Healthy Enough," corresponds to the bank's evaluation of its health level from 2019 to 2022 using the Risk-based Bank Rating method, which includes indicators of Risk Profile, Good Corporate Governance, Earnings (Rentability), and Capital as a whole.

Keywords : Level of bank health, Financial performance, RBBR approach

Abstrak

Pentingnya kondisi bank syariah di Indonesia secara ilmiah menjadi fokus penelitian ini dengan menggunakan teknik Risk-based Bank Rating. Penelitian deskriptif kuantitatif ini menganalisis kesehatan bank umum syariah Indonesia, yaitu Bank Syariah Indonesia dan Bank Muamalat Indonesia, untuk tahun 2019 hingga 2022, dengan fokus pada tingkat kesehatan bank yang diukur dengan pendekatan RBBR. Hasil analisis data kajian tersebut menghasilkan kesimpulan bahwa kondisi Bank Syariah Indonesia secara keseluruhan diwakili oleh Peringkat Komposit 2 (PK-2) sebesar 85% pada tahun 2019, yang berarti bahwa Bank Syariah Indonesia berada pada kondisi "Sehat" dan mampu bertahan dari pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya. Namun demikian, Peringkat Komposit 3 (PK3) atau "Cukup Sehat" yang dimiliki Bank Muamalat Indonesia merupakan hasil penilaian tingkat kesehatan bank dari tahun 2019 sampai dengan tahun 2022 dengan menggunakan metode Penilaian Tingkat Kesehatan Bank berdasarkan Risiko (Risk-based Bank Rating) yang mencakup

indikator Profil Risiko, Tata Kelola, Kualitas Aktiva Produktif, Rentabilitas dan Permodalan secara keseluruhan.

Kata kunci : *Tingkat kesehatan bank, kinerja keuangan, pendekatan RBBR*

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A. Introduction

An essential tool for accelerating a country's growth is the Financial Institution System, often known as the regulations governing the financial components of its financial mechanism system (Sunardi, 2019). The banking industry is one of the key instruments that helps to facilitate growth. The Law Number 7 of 1992 regulating Banking, as revised by Law Number 10 of 1998, stipulates that banks must keep themselves in good health (Hakim Hasibuan et al., 2023). The supervisory authority's tool is the bank's health, which is a reflection of its performance and condition. Furthermore, everyone who has a stake in a bank, including shareholders, managers, and customers, wants to see the institution in good health.

A crucial piece of information that stakeholders need to be aware of is the state of the bank. Future risk management and the application of robust corporate governance may be aided by a bank's health review, which is based on Bank Indonesia Regulation No. 13/1/PBI/2011 (Aziz, 2017). The evaluation of the bank's state of health will serve as a guide when it comes to investing decisions, particularly for stakeholders. The stock market value of the bank's shares will increase in direct proportion to its level of health. Examining the bank's financial accounts allows for the evaluation of its overall health. Financial statements are a tool that gives interested parties access to financial data for decision-making (Zuraidah & Khairul Wahid S, 2022).

The health, financial position, and non-financial status of the bank reflect the interests of all related parties, including owners, bank management, government banks through Bank Indonesia, and clients of the bank's services (Monique & Prawitasari, 2018). These parties can assess how well a bank is performing in terms of following the prudential principle, adhering to relevant rules, and managing risk by learning about its state (Makmun, 2016). The banking sector is growing, and with it comes a greater variety and complexity of goods and services, which will raise the bank's exposure to risk. confronted by the bank. the use of risk profile management and variations in risk exposure, both of which eventually impact the overall health of the bank (Pramana & Yunita, 2017).

In order to apply prudential banking principles and foster trust in the banking industry, Bank Indonesia must develop regulations pertaining to bank health. In accordance with bank health regulations, banking should always be

in good health to protect those who work in the industry (Lutfiana et al., 2015). Only genuinely healthy banks are expected to function and interact with the public. Bank Indonesia's bank health regulations address a number of areas related to bank operations, from capital raising to the allocation and utilization of capital. utilization and allocation of financial resources (Niandari, Nanik; Grediani; Yustrianthe, 2019).

The objective of this study is to determine the scientific relevance of Bank Syariah Indonesia's and Bank Muamalat Indonesia's financial stability. Employing a strategy based on the Financial Services Authority's recently released risk-based bank rating standards. A bank's capacity to carry out regular banking activities and meet all of its responsibilities correctly and in compliance with applicable rules is referred to as its "bank health." Financial institutions are mandated to do an annual self-evaluation of their visibility and implement effective remedial actions through risk assessment, sometimes referred to as Risk Based Bank Rating (RBBR) (Hakim Hasibuan et al., 2023).

In line with Bank Indonesia Regulation (PBI) No.13/1/PBI/2011, issued January 5, 2011, which incorporates the Health Level Assessment of Commercial Banks, Bank Indonesia has established laws pertaining to the health status of banks (Jannah & Azib, 2020). October 25, 2011, Circular Letter No. 13/24/DPNP from Bank Indonesia, provides guidance on the calculation of the risk-based bank rating (RBBR), which is a requirement for banks to conduct both individually and consolidated self-assessments of their health levels (Eriyanti & Rokhlinasari, 2017). The scope of the evaluation include risk management, profitability, good corporate governance (GCG), and risk profile. A Composite Rating that is based on Governance (GCG), Profitability (earnings), and Capital is used to indicate the Health Level of the Bank.

B. Theoretical Framework Health Level of the Bank

A bank's capital, profits, risk profile, and sound corporate governance are just a few of the many variables that are qualitatively assessed when determining a bank's health, based on the 2011 Bank Indonesia Circular Letter Number 13/24 /DPNP (Rizal & Humaidi, 2021). These elements are evaluated using both quantitative and qualitative approaches, with the element of judgment based on the materiality and relevance of the evaluation factors and the effect of other factors like the status of the banking sector and the national economy (Wijayanti & Tatania, 2021).

Risk-based Bank Rating (RBBR)

A bank's self-assessment of its health level using a risk-based Bank Rating (RBBR) approach is required by Bank Indonesia Regulation No.13/1/PBI/2011 on the Assessment of the Health Level of Commercial Banks (Sari, 2019). To generate a Composite Bank Health Rating, this evaluation—which needs to be

completed both individually and collectively—must address the following factors: risk profile, good corporate governance (GCG), profitability (earnings), and capital (capital) (Mohammad, Wily, Ryca Maulidiyah, 2022).

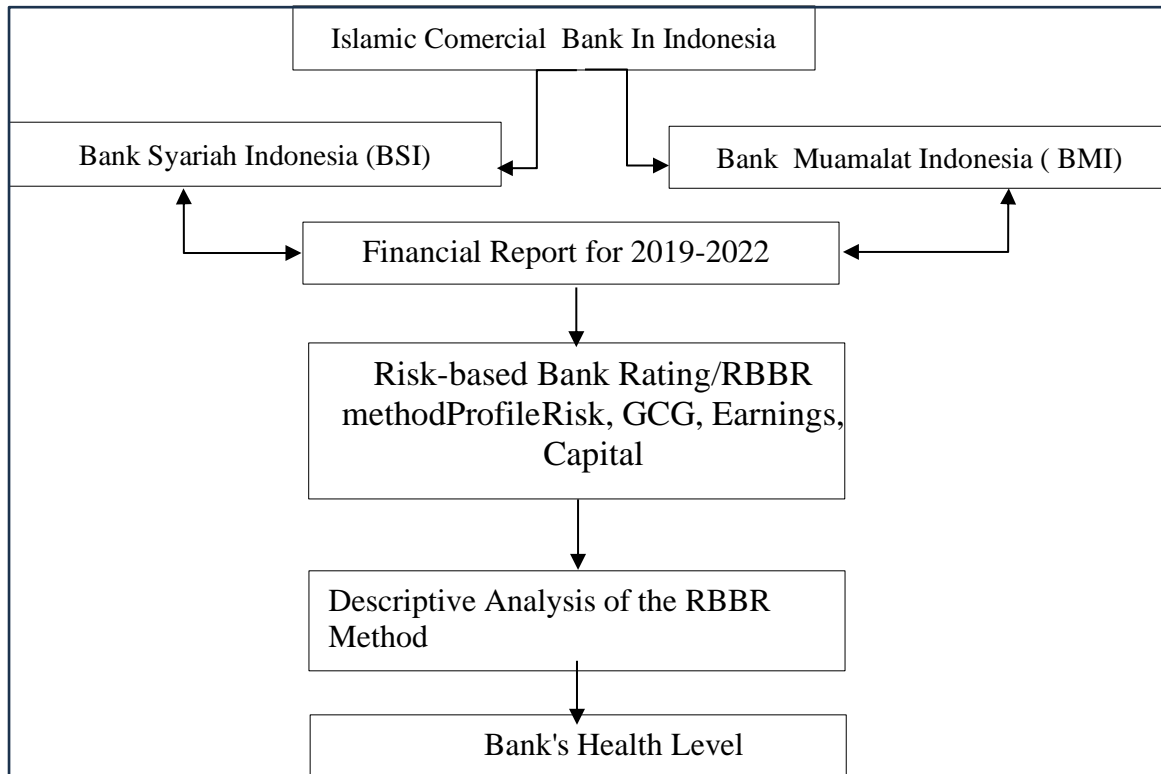
The risk profile factor assessment evaluates the degree of risk management implementation quality and inherent risk in the Bank's operational activities (Nindiani et al., 2023). There are eight (eight) different categories of risks that need to be evaluated: credit, market, operational, liquidity, legal, strategic, compliance, and reputational risks. Specifically for Islamic banks, there are 10 types of risks, namely the 8 risks above plus yield risk and investment risk. investment risk (Eriyanti & Rokhlinasari, 2017).

The management of Islamic Commercial Banks is evaluated for their application of the Good Corporate Governance Principles using the Good Corporate Governance factor (Rizal & Humaidi, 2021). When using GCG in the banking industry, the five (five) core values of independence, justice, accountability, and openness must always be the cornerstone (Habsyah et al., 2023).

The ability of the bank to raise profits is gauged by the profitability element, or earnings (Gultom & Siregar, 2022). This skill is completed in a time frame. This feature is helpful in determining the degree of profitability and business efficiency attained by the relevant bank. If a bank's profitability keeps rising beyond predefined benchmarks, it might be considered healthy. The examination of the profitability factors includes assessments of profitability performance, profitability sources, sustainability of profitability, and profitability management (Elsa, 2023).

The minimum capital requirement of the bank determines the amount of capital that the bank possesses. Based on the Capital Adequacy Ratio (CAR) established by BI, the evaluation is made. The capital to risk-weighted asset ratio (CAR ratio comparison) is calculated (Andani et al., 2023).

Figure 1.
Outline of the Research Thinking Model



Source : Information analyzed by researchers (2023)

Indonesia Circular Letter No. 13/24 / DPNP regarding Health Level of Commercial Banks, includes an evaluation of capital sufficiency and capital management adequacy (Hakim Hasibuan et al., 2023). When assessing capital, one must refer to Bank Indonesia's standards controlling the Minimum Capital Adequacy for Commercial Banks. Commercial banks' minimum capital adequacy. Furthermore, while evaluating capital sufficiency, banks need to take the bank's risk profile into account. The capital that must be set aside to cover the risk increases with the bank's level of risk (Wahasumiah & Watie, 2019).

A thorough and systematic examination of the ratings of each component of risk profile, good corporate governance (GCG), profits, and capital—while considering the relevance and materiality of each component—determines the composite rating of a bank's soundness level (Hakim et al., 2022). The assessment of the composite rating is divided into five categories, ranging from 1 to 5, with a description describing very healthy to unhealthy, in compliance with Bank Indonesia Regulation No.13/1/PBI/2011 about the Evaluation of Commercial Banks' Health Level (Zuraidah & Khairul Wahid S, 2022).

C. Research Methodology

This quantitative descriptive research analyzes the health of Indonesia's Islamic commercial banks, namely Bank Syariah Indonesia and Bank Muamalat Indonesia, for the years 2019 to 2022, focusing on the degree of bank health as measured by the RBBR approach. The 1997–1998 financial crisis serves as evidence of the Islamic banks' durability. Indonesian Islamic banks have continuously demonstrated their growth over the years, and they continue to be a pillar of stability for the country's financial system. Bank Muamalat Indonesia (BMI) was the first Islamic bank to be founded. With a net profit of Rp 4.26 trillion, Bank Syariah Indonesia, or BSI, had year-over-year growth of 40.68 percent (*yoy*). At Rp 306 trillion, BSI's total assets increased by 15%. BSI is now Indonesia's sixth-largest bank as a result. The annual financial statements of Islamic Commercial Banks for the years 2019 through 2022, which are accessible on each Islamic Commercial Bank's official website, serve as the study's secondary data source. The descriptive quantitative research data analysis technique was used to analyze and contrast the theory with the practice of bank health assessment. To be precise, the RBBR theory was utilized to compute each financial ratio according to its composite rating. Based on the preset bank health calculation standards, rank each analysis (NPF, FDR, GCG, ROA, ROE, NIM, BOPO, and CAR), then calculate the composite rating of each component from 2019 to 2022 and draw conclusions about the state of bank health. Meets Bank Indonesia's requirements for calculating bank health, which are established by means of a ratio analysis computation. In order to gauge the state of Indonesia's Islamic Commercial Banks, the computation's findings are then utilized as a baseline.

D. Research Results and Discussion

An overview of Indonesia's Bank Syariah

In February 2021, specifically on 19 Jumadil Akhir 1442 AH, the banking industry in Indonesia achieved a historic milestone with the founding of PT Bank Syariah Indonesia Tbk (BSI). To form BSI, a bank, PT Bank BRI Syariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah combined. The three Islamic bank businesses were given legal approval by the Financial Services Authority (OJK) on January 27, 2021, to merge through a letter with the number SR-3/PB.1/2021. This merger provides more extensive services, expanded reach, and enhanced financial capacity by fusing the strengths of the three Islamic banks.

Supported by the government through the Ministry of SOEs and the partnership with the company, BSI is encouraged to compete globally (BSI,

2022).

Financial Ratio Analysis of Bank Syariah Indonesia Risk Profile

Table 1.
Bank Syariah Indonesia's Risk Profile Score for 2019–2022

Risk Profile	Bank Syariah Indonesia (BSI)			
	2019	2020	2021	2022
NPF	1.58%	1.12%	0.87%	0.57%
Rating	1	1	1	1
Description	Very healthy	Very healthy	Very healthy	Very healthy
FDR	76.15%	74.52%	73.39%	79.37%
Rating	2	1	1	2
Description	Healthy	Very healthy	Very healthy	Healthy

Source : Information analyzed by researchers from the financial accounts of Bank Syariah Indonesia (2023)

As per the risk profile explanation table, Bank Syariah Indonesia's non-performing financing ratio (NPF Nett) in composite position 1 may be deemed to be in excellent condition for the period of 2019 to 2022. Bank Syariah Indonesia, on the other hand, may be regarded as having very healthy FDR ratio values in composite positions 1 and 2. This level of risk profile health indicates that Islamic banks have done a good job of managing risk, with the factors that may be anticipated or suppressed that lead to risk emergence for Islamic banks as a whole. The results of the examination, especially in the area of financing and credit, show that banks handle financing and credit with good credit quality.

Good Corporate Governance

Table 2.
Bank Syariah Indonesia's GCG Score for 2019–2022

GCG	Bank Syariah Indonesia (BSI)			
	2019	2020	2021	2022
Rating	2	2	2	2
Description	Healthy	Healthy	Healthy	Healthy

Source : Information analyzed by researchers from the financial accounts of Bank Syariah Indonesia (2023)

The GCG explanation table for Bank Syariah Indonesia indicates that the bank's GCG ratio in composite position 2 may be deemed healthy from 2019 to 2022. Under the criteria set out by Bank Indonesia, Islamic banking management has dutifully adhered to the rules for Islamic banking company management. As represented by the Board of Directors and the Board of Commissioners, management has accomplished its responsibilities in this case. Due in large part to its contribution to the overall evaluation of Islamic banks' health, GCG has helped to enhance the condition of health. The GCG assessment of the Islamic banking sector as a whole represents the commitment made by the Islamic banking management to manage the business.

Earnings

Table 3
Bank Syariah Indonesia's Earnings Score for 2019–2022

Earnings	Bank Syariah Indonesia (BSI)			
	2019	2020	2021	2022
ROA	1.44%	1.38%	1.61%	1.98%
Rating	2	2	2	2
Description	Healthy	Healthy	Healthy	Healthy
ROE	11.28%	11.18%	13.71%	16.84%
Rating	3	3	2	2
Description	Fairly Healthy	Fairly Healthy	Healthy	Healthy
NIM	3.97%	6.04%	6.04%	6.31%
Rating	2	2	2	2
Description	Healthy	Healthy	Healthy	Healthy
BOPO	85.27%	84.61%	80.46%	78.88%
Rating	1	1	1	1
Description	Very healthy	Very healthy	Very healthy	Very healthy

Source : Information analyzed by researchers from the financial accounts of Bank Syariah Indonesia (2023)

Assessing Islamic banking's capacity to make money via the management of its stock and assets. The ROA (return on asset), ROE (return on equity), NIM (net income margin), and BOPO (comparison of operating expenses with operating income) or efficiency are used to evaluate the earning or rentability ratio. The Bank Syariah Indonesia's earnings evaluation, or its capacity to turn a profit, received a composite score of 3 to 1, indicating that it is both fairly healthy and extremely healthy from 2019 to 2022. The Bank Syariah Indonesia Earnings Explanation Table for the 2019–2022 period shows that the BOPO ratio, which measures operational costs to operating revenue, is in position 1 and is regarded as exceptionally healthy. Thus, it can be said that the ROA (Return on Assets) and NIM (Net Income Margin) ratios of the composite position 2 are both in good shape. However, the ROE (Return on Equity) ratio in composite position 3 for 2019–2020, which also witnessed an increase in 2021–2022, and in

composite 2, which is likewise regarded as robust, are both fairly good.

Capital

Table 4.

Bank Syariah Indonesia's Capital Score for 2019–2022

Capital	Bank Syariah Indonesia (BSI)			
	2019	2020	2021	2022
CAR	18.71%	18.24%	22.09%	20.29%
Rating	1	1	1	1
Description	Very healthy	Very healthy	Very healthy	Very healthy

Source : Information analyzed by researchers from the financial accounts of Bank Syariah Indonesia (2023)

After being assessed from 2019 to 2022, Bank Syariah Indonesia's bank capital was given a composite grade of 1, indicating that it is in good shape. The CAR approach yielded a very outstanding health composite level for Bank Syariah Indonesia's capital condition throughout the 2019–2022 period. A composite score of 100% was achieved by the great majority of Islamic banks in terms of capital quality throughout the evaluation period. This suggests that a certain amount of banking capital is ideal—it shouldn't be either too high or too low. Throughout the assessment period, the CAR review of Islamic banking has been able to support the banks' exceptionally high health ratings and has made a substantial contribution. This illustrates how professionally the management has arranged and handled the funds from Islamic banks.

Determination of PT Bank Syariah Indonesia's Bank Health Level Composite Rating using the RBBR Method

Bank Syariah Indonesia's overall condition is represented by a Composite Rank 2 (PK-2) of 85% in 2019, meaning that it is deemed "Healthy" and capable of withstanding significant negative influences from changes in business conditions and other external factors. This ranking and weighting of each Risk Based Bank Rating indicator is based on the riskiness of the bank. The next year showed improvements that led to a rise in the composite rating to Composite Rank 1 (PK-1), or Very Healthy, with a composite score between 87.5% and 90% in 2022. This firm is therefore thought to be extremely resilient to significant negative effects from shifts in the market environment and other external factors.

An overview of Muamalat Indonesian Bank

PT Bank Muamalat Indonesia Tbk (BMI) is the first bank in Indonesia to implement the concept of Sharia banking. The founders of BMI were the Indonesian Ulema Council (MUI), the Indonesian Muslim Scholars Association (ICMI), and Muslim businesses who later received support from the Indonesian government. The date of the company's founding, May 1, 1992/27 Shawwal 1412 H, was also chosen as the company's birthday. To strengthen its reputation as an Islamic, contemporary, and professional Sharia bank, BMI redesigned the Bank's logo. Both domestically and globally, the Bank continues to realize a variety of successes and acknowledged accomplishments.

Financial Ratio Analysis of Bank Muamalat Indonesia Risk Profile

Table 5.
Bank Muamalat Indonesia's Risk Profile Score for 2019–2022

Risk Profile	Bank Muamalat Indonesia (BMI)			
	2019	2020	2021	2022
NPF	4.30%	3.95%	0.08%	0.86%
Rating	2	2	1	1
Description	Healthy	Healthy	Very healthy	Very healthy
FDR	73.51%	69.84%	38.33%	40.63%
Rating	1	1	1	1
Description	Very healthy	Very healthy	Very healthy	Very healthy

Source : Information analyzed by researchers from the financial accounts of Bank Muamalat Indonesia (2023)

It was decided that, after four years, Bank Muamalat Indonesia's average NPF ratio fell into the "healthy" category based on the findings of calculating the NPF ratio ranking above. This indicates that banks emphasize the prudential principle when channeling funding, demonstrating the effective implementation of credit risk management and improving their capacity to handle the resolution of problematic financing. As credit risk is the largest risk that banks face, improper management of it will negatively affect the bank's overall health. However, the FDR ratio score of Bank Muamalat Indonesia indicates that the bank is liquid and able to cover its maturing liabilities, with the FDR for the four years from 2019 to 2022 falling into the "Very healthy" category.

Good Corporate Governance

Table. 6
Bank Muamalat Indonesia's GCG Score for 2019–2022

GCG	Bank Muamalat Indonesia (BSI)			
	2019	2020	2021	2022
Rating	2	2	2	2
Description	Healthy	Healthy	Healthy	Healthy

Source : Information analyzed by researchers from the financial accounts of Bank Muamalat Indonesia (2023)

The bank's GCG ratio in composite position 2 may be considered healthy from 2019 to 2022, according to Bank Muamalat Indonesia's GCG explanation table. The management of Islamic banks has correctly followed the guidelines for managing Islamic banking companies, as per the standards established by Bank Indonesia. The management has fulfilled its obligations in this situation, as represented by the Board of Directors and the Board of Commissioners. The general health status of Islamic banks has improved, mostly because of GCG's input to the assessment of their overall care. The Muslim banking industry's overall GCG rating reflects the industry's management team's dedication to running the company.

Earnings

Table. 7

Bank Muamalat Indonesia's Earnings Score for 2019–2022

Earnings	Bank Muamalat Indonesia (BMI)			
	2019	2020	2021	2022
ROA	0.05%	0.03%	0.02%	0.09%
Rating	4	4	4	3
Description	Less healthy	Less healthy	Less healthy	Fairly healthy
ROE	0.45%	0.29%	0.20%	0.53%
Rating	4	4	4	4
Description	Less healthy	Less healthy	Less healthy	Less healthy
NIM	0.83%	1.94%	1.59%	0.66%
Rating	4	3	3	4
Description	Less healthy	Fairly healthy	Fairly healthy	Less healthy
BOPO	99.50%	99.45%	99.29%	96.62%
Rating	4	4	4	3
Description	Less healthy	Less healthy	Less healthy	Fairly healthy

Source : Information analyzed by researchers from the financial accounts of Bank Muamalat Indonesia (2023)

Muamalat Indonesia has really been in the "fairly healthy to unhealthy" category for the last four years, according to the findings of establishing the Bank's profits assessment. This indicates that the bank is not managing its assets as productively as it may be, which keeps the bank's earnings below target. Additionally, it shows that the bank is not operating at its best, as evidenced by inefficient use of assets that lowers the BOPO ratio and affects the bank's profitability level, and that the quality of the capital the bank owns is not managed optimally, which has an impact on the profit the bank obtains not reaching the target.

Capital

Table 8.

Bank Muamalat Indonesia's Capital Score for 2019–2022

Capital	Bank Muamalat Indonesia (BMI)			
	2019	2020	2021	2022
CAR	12.42%	15.21%	23.76%	32.70%
Rating	1	1	1	1
Description	Very healthy	Very healthy	Very healthy	Very healthy

Source : Information analyzed by researchers from the financial accounts of Bank Muamalat Indonesia (2023)

The CAR ratio for banks Muamalat Indonesia has remained in the "very healthy" range for the past four years, according to the findings of the ranking process. But for the company to grow, funding conditions in the extremely healthy category are insufficient. Many potential investors have indicated interest in learning more about Bank Muamalat Indonesia. Actually, in order for the bank management to remain competitive with other sharia banks that are becoming more and more inventive, the OJK keeps requesting that they continue to implement corrective measures, boost efficiency, and practice good governance.

Determination of PT Bank Muamalat Indonesia's Bank Health Level Composite Rating using the RBBR Method

Following the rating and weighting of each Risk-based Bank Rating indicator, Bank Muamalat Indonesia's health status is at Composite Rank 3 (PK-3), which represents the overall state of the bank, based on the composite score of 65% in 2019. "Pretty Healthy." From the next year until 2021, it maintains its composite rating of 3, which is Fairly Healthy, with composite scores of 67.5% and 70%. As a result, it is thought to be quite resilient to major negative effects from shifting market circumstances and other outside variables. With a composite score of 72.5% in 2022, there will be an increase. The health rating of Bank Muamalat Indonesia is Composite Rank 2 (PK-2) which indicates that the bank is normally in a "healthy" state and can withstand major negative effects from changes in variables and business circumstances different exterior.

E. Conclusion

The study's data analysis leads to the conclusion that Bank Syariah Indonesia's overall condition is represented by a Composite Rank 2 (PK-2) of 85% in 2019, meaning that it is deemed "Healthy" and capable of withstanding significant negative influences from changes in business conditions and other external factors. This ranking and weighting of each Risk Based Bank Rating indicator is based on the riskiness of the bank. The next year showed improvements that led to a rise in the composite rating to Composite Rank 1 (PK-1), or Very Healthy, with a composite score between 87.5% and 90% in 2022. However Bank Muamalat Indonesia's overall composite rating (PK3), or "Healthy Enough," corresponds to the bank's evaluation of its health level from 2019 to 2022 using the Risk-based Bank Rating method, which includes indicators of Risk Profile, Good Corporate Governance, Earnings (Rentability), and Capital as a whole. This is a reflection of the bank's generally worse health, which makes it less able to withstand major negative effects from changes in the business environment and other external factors. If the bank does have weaknesses, they are typically fairly serious and, if not adequately addressed by management, can upset business continuity.

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