

**ANALYSIS OF BANK HEALTH LEVEL USING RISK PROFILE,
CORPORATE GOVERNANCE, EARNINGS
AND CAPITAL EVALUATION METHODS
AT PT BANK ACEH SYARIAH IN FOR THE 2017-2023 PERIOD**

**ANALISIS KESEHATAN BANK DENGAN METODE PENILAIAN
RISK PROFILE, GOOD CORPORATE GOVERNANCE, EARNING
AND CAPITAL PADA PT BANK ACEH SYARIAH
PERIODE 2017-2023**

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This study aims to analyze the health level of a bank using the RGEC method (risk profile, good corporate governance, earnings, capital). The data used in this research is secondary data in the form of financial reports and governance reports of PT. Bank Aceh for the years 2017-2023. The results of the study indicate that the health level of Bank Aceh using the risk profile with the non-performing financing ratio and financing to deposit ratio shows that Bank Aceh achieved an excellent Category. Furthermore, the health level of Bank Aceh using good corporate governance indicates that Bank Aceh falls into the good Category. The health level of Bank Aceh using earnings with the return on asset ratio shows that Bank Aceh is in the very good Category, and the health level of Bank Aceh using capital with the capital adequacy ratio shows that Bank Aceh is in the very good Category. Overall, from 2017-2023, Bank Aceh was ranked composite one with a very healthy predicate and composite total scores of 86% and 100%, respectively.

Keywords: *Non Performing Financing, Financing Debt To Equity Ratio, Good Corporate Governance, Return On Asset, Capital Adequacy Ratio.*

Penelitian ini bertujuan untuk menganalisis tingkat kesehatan bank dengan menggunakan metode RGEC (risk profile, good corporate governance, earnings, capital). Data yang digunakan dalam penelitian ini adalah data sekunder dalam bentuk laporan keuangan dan laporan tata kelola PT. Bank Aceh tahun 2017-2023. Hasil penelitian menunjukkan bahwa tingkat kesehatan Bank Aceh menggunakan risk profil dengan rasio non performing financing dan financing to deposit ratio menunjukkan bahwa bank Aceh memperoleh predikat Very Good, kemudian, tingkat kesehatan Bank Aceh menggunakan good corporate governance menunjukkan bahwa Bank Aceh dalam kategori baik. Tingkat kesehatan Bank Aceh menggunakan earning dengan rasio return on asset menunjukkan bahwa Bank Aceh dalam kategori Very Good dan tingkat kesehatan Bank Aceh menggunakan capital dengan rasio capital adequacy ratio menunjukkan bahwa Bank Aceh dalam kategori Very Good. Pada tahun 2017-2023 Bank Aceh secara keseluruhan berada pada peringkat komposit satu dengan predikat sangat sehat serta masing-masing total nilai komposit sebesar 86% dan 100%.

Kata Kunci: *Non Performing Financing, Financing Debt to equity Ratio, Good Corporate Governance, Return On Asset, Capital Adequacy Ratio.*

1. Introduction

Banking is one of the financial industries that plays a role in supporting the country's economic development. Banking itself acts as a financial intermediary, namely an institution that collects excess funds and distributes them to those in need. Islamic banking in Indonesia is experiencing increasingly rapid growth. The rapid growth of Islamic banking that continues to grow should be accompanied by increased performance, both financially and non-financially.

In the increasingly improving banking industry, banks are required to conduct bank health level assessments which previously used the assessment system regulated in Bank Indonesia Regulation Number 6/10/PBI/2004 known as the CAMELS method, which consists of Capital, Asset quality, Management, Earnings, Liquidity and Sensitivity to Market Risk.

For this reason, on October 25, 2011, Bank Indonesia issued a new regulation on assessing the level of health using a risk approach (Risk-Based Bank Category) which includes four measurement factors, namely Risk Profile, Good Corporate Governance (GCG), Earnings, and Capital, hereinafter abbreviated as RGEC. RGEC is a method for assessing bank health. The RGEC method is a bank assessment procedure that replaces the previous bank assessment procedure, namely CAMEL.

The change in the general bank health assessment system from the CAMELS method to the RGEC method was caused by the global financial crisis which was not balanced by the implementation of adequate Risk Management which could cause

various fundamental problems for banks and for the financial system as a whole.

In addition, the occurrence of strategic failures and fraudulent practices carried out by top management and taking place undetected has led to the importance of implementing good corporate governance (GCG). The assessment of risk profile factors is an assessment of the internal and quality of risk management implementation in bank operational activities. Mandatory risks consist of credit risk, market risk, operational risk, liquidity risk, legal risk, strategic risk, compliance risk, and reputation risk.

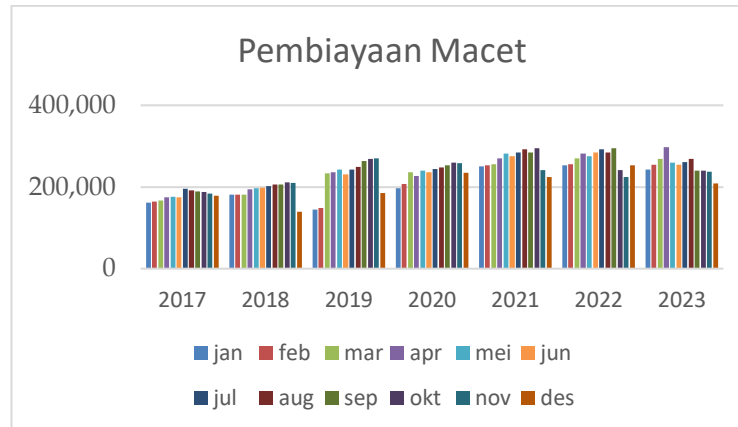
Good corporate governance (GCG) for Islamic commercial banks is an assessment of the quality of bank management in implementing the five principles of good corporate governance, namely transparency, accountability, responsibility, professionalism and fairness.

On the other hand, the earning assessment is an assessment of the condition and ability of the bank and UUS to generate profits in order to support operational and capital activities. By using the RGEC method, it is expected that the bank will be able to identify problems earlier, carry out appropriate and faster follow-up improvements and implement Good Corporate Governance (GCG) and better risk management so that the bank is more resilient in facing crises.

This study focuses on looking at the health of PT. Bank Aceh Syariah, where PT. Bank Aceh Syariah is one of the sharia banks owned by the Aceh province which is currently growing in the Aceh Province. Based on data obtained directly from PT. Bank Aceh Syariah, it shows that in general the portfolio owned by PT. Bank Aceh Syariah is still within the limits of the risks that can be anticipated.

Risk Profile in this study is seen based on credit risk at PT. Bank Aceh Syariah. The higher the distribution of financing, the higher the funds distributed to customers and the greater the profitability generated by the bank. The occurrence of the Covid-19 case has an impact on Islamic banking in the distribution of financing and the level of financing returns from customers during Covid-19.

The impact of Covid-19 can be seen from the non-performing financing (NPF) ratio of Islamic commercial banks (BUS) of 3.04% in October 2021. The figure fell 4.74% values compared to the previous month which reached 3.19% (dataindonesia.id, 2022). Along with the impact of the Covid-19 pandemic, PT. Bank Aceh Syariah has adjusted its financing expansion. The development of bad financing data at PT. Bank Aceh Syariah is as follows:



Source : www.ojk.go.id (2024)

Based on the graphic above, it shows that from 2017-2023, every month, bad financing fluctuates. Of the 7 years of this study, the increase in bad financing occurred the most in 2019, which was 10 months, only 2 months in 2019 there was a decrease in bad financing. Then in 2018, 2020, 2021 and 2022, the increase in bad financing occurred by 8, only 4 months there was a decrease. Furthermore, in 2017 and 2023, the increase in non-performing financing occurred in months, only 6 months saw a decrease in non-performing financing. PT. Aceh Syariah, as a bank that prioritizes sharia principles, has its own challenges in maintaining a balance between profitability and compliance with sharia regulations.

This study aims to understand how PT. Bank Aceh Syariah manages risks, maintains good governance, and maintains healthy financial performance in the face of increasingly tight banking industry competition.

2. Review Literature

Bank Health Level

Bank health is the ability of a bank to carry out normal banking operations and to fulfill all obligations properly in a manner that complies with applicable banking regulations. For banking, the final results of the bank health assessment can be used as a means of determining business strategies in the future, while for Bank Indonesia, bank health is used as a means of determining regulations which in turn have an impact on the overall condition of the bank.

However, over time and after the issuance of Bank Indonesia Regulation Number. 13/1/PBI/2011, the current bank health assessment standard must be based on a risk approach (Risk-Based Bank Category). This is emphasized by the issuance of the Financial Services Authority Circular Letter No.10/SEOJK..03/2014, concerning the Assessment of the Health Level of General Banks, the factors for assessing the health level of banks using the Risk Based Bank Category or better known as RGEC which consists of Risk Profile, Good Corporate Governance (GCG), Earnings (Rentability), Capital (Capital).

Good Corporate Governance

Good corporate governance is a system that regulates and controls a company that can provide added value to all stakeholders. Good corporate governance is closely related to trust in both the companies implementing it and the business climate of a country.

According to the Decree of the Minister of State-Owned Enterprises Number KEP117/M-MBU/2002, Corporate Governance is a process of structure used by BUMN organs to improve business success and corporate accountability in order to realize long-term shareholder value while still paying attention to the interests of other stakeholders, based on laws and regulations and ethics.

3. Methodology

This research is a quantitative research. The data in this study were obtained from the financial statements and governance reports of PT. Bank Aceh obtained from www.bankaceh.co.id. The operational variables used in this study are the first Risk Profile using the NPF formula. Second, Good Corporate Governance (GCG) regarding the Health of General Bank GCG. Third, Earnings (Rentability) by conducting two ratio assessments, namely Return On Assets (ROA) and Net Interest Margin (NIM). Fourth, Capital (Capital) assessment of capital factors using the Capital Adequacy Ratio (CAR). Fifth, assessment of the composite Category of the bank's health level.

4. Result and Discussion

The NPF ratio can show the bank's ability to manage problematic financing from the total financing provided by the bank. The following are the results of the calculation of the NPF ratio of PT Bank Aceh in year 2017-2023 period.

Table 1 Non Performing Financing PT Bank Aceh For The 2017-2023 Period

Name of Bank	Year	NPF	Composite Category	Category
Bank Aceh	2018	0.13	1	Very Good
	2019	0.23	1	Very Good
	2020	0.08	1	Very Good
	2021	0.05	1	Very Good
	2022	0.07	1	Very Good
	2023	0.15	1	Very Good

Based on Table 1 above, it shows that the health level of Bank Aceh as seen from the product risk assessment using non-performing financing is between 2% and 5%. This shows that the distribution of financing channeled by Bank Aceh is running very well so that it does not cause excessive financing problems.

In 2017, the non-performing financing ratio at Bank Aceh was 0.20%, which placed it in the "very good" Category. This shows that in that year, the financing performance was very good, with a very low level of bad debts. Furthermore, in 2018, the percentage of the non-performing financing ratio fell to 0.13%, but was still in the "very good" Category.

This shows consistency in good performance from the previous year, despite a slight increase in the level of non-performing loans. However, in 2019, the percentage of non-performing financing ratio increased to 0.23%, crossing the 2% limit and entering the "good" Category. This indicates that despite the increase in the level of non-performing loans, the performance is still considered good overall. In 2020, there was a drastic decrease in the percentage of non-performing financing ratio to 0.08%, which put it back in the "Very Good" Category. This significant decrease shows efficiency in risk management and credit recovery.

In 2021, the percentage of non-performing financing ratio decreased again to 0.05%, which returned to the "Very Good" Category. This shows the continuation of the positive trend in credit risk management and overall performance improvement. In 2022, the percentage of non-performing financing ratio increased slightly to 0.07%, but remained in the "Very Good" Category. Finally, in 2023, the percentage of non-performing financing ratio increased slightly to 0.15%, in the "Very Good" Category. Despite the increase, performance is still considered Very Good and shows stability in the company's management.

Based on the data above, it shows that the Non-Performing Financing (NPF) ratio data of Bank Aceh from 2017 to 2023 shows a fluctuating but generally decreasing trend, reflecting the bank's efforts to manage credit risk and maintain the quality of its assets.

In 2017, the NPF ratio was recorded at 0.20%, indicating that 20% of total financing was considered problematic. This was due to less stable economic conditions or less than optimal credit assessments, as well as less effective collection processes. In 2018, the NPF ratio dropped significantly to 0.13%. However, in 2019, the NPF ratio increased slightly to 0.23%. This increase could be caused by several factors, including worsening economic conditions, increased risk in the credit portfolio, or even natural disasters that affect the debtor's ability to pay. Nevertheless, the bank was still able to maintain the NPF ratio within the criteria considered good. In 2020, the NPF ratio dropped drastically to 0.08%. This significant decline occurred amid the COVID-19 pandemic, which significantly affected the global and local economy.

The success of Bank Aceh' in reducing the NPF ratio during this period demonstrates strong adaptability, including the implementation of effective credit restructuring policies, strengthening risk management, and possibly also support from the government in the form of economic stimulus.

In addition to non-performing financing in analyzing the risk profile also uses the liquidity ratio. Where liquidity risk is the risk due to the bank's inability to meet maturing obligations from cash flow funding sources and or from high-quality liquid assets that can be pledged, without disrupting the activities of the bank's financial condition. liquidity risk is also called funding liquidity risk (Funding Liquidity Risk) and market liquidity risk (Market Liqudty Risk).

The health level of Bank Aceh when viewed from the liquidity is reluctant to use the financing to deposit ratio, namely as follows:

Table 2 Financing To Deposit Ratio Bank Aceh For The 2017-2023 Period

Name of Bank	Year	FDR	Composite Category	Category
Bank Aceh	2017	83.52	2	Healthy
	2018	70.49	1	Very Healthy
	2019	67.34	1	Very Healthy
	2020	73.77	1	Sangat Sehat
	2021	71.95	1	Very Healthy
	2022	70.48	1	Very Healthy
	2023	77.65	2	Healthy

Source: data processed (2024)

Based on the table above, it shows that the health level of Bank Aceh when viewed from its liquidity level which is proxied through the financing to deposit ratio shows healthy and very healthy criteria during the period 2017 to 2023. In 2017, the FDR deposit was at 83.52%, which put it in the "healthy" Category according to the composite Category 2. However, there was a significant decline in 2018, where the financial to deposit ratio fell to 70.49%, which dropped it into the "very healthy" Category according to the composite Category 1.

This downward trend continued into 2019, with the financial to deposit ratio reaching 67.34%, which is still in the "very healthy" Category. In 2020, there was a slight increase with the financial to deposit ratio reaching 73.77%, but still in the "very healthy" Category. However, 2021 and 2022 showed a decline again, with the financial to deposit ratio being 71.95% and 70.48% respectively, which remained in the "very healthy" Category. However, in 2023 it increased again to 77.67% which is in the "healthy" Category.

Financial to deposit ratio (FDR) data from 2017 to 2023 shows a fluctuating trend with several increases and decreases. In 2017, the FDR was recorded at 83.52%, which then decreased significantly to 70.49% in 2018, indicating an increase in the health of the bank's liquidity. This downward trend continued in 2019 with the FDR reaching 67.34%, indicating increasingly better fund management.

However, in 2020, FDR increased to 73.77% amid the COVID-19 pandemic, although it remained in the "very healthy" Category. In 2021, FDR slightly decreased again to 71.95%, and continued to decrease to 70.48% in 2022 and increased to 77.67% in 2023. The decline in 2021 and 2022 confirms the bank's success in maintaining high liquidity and adjusting its risk management strategy to the improving economic

conditions after the pandemic.

In general, despite fluctuations in the financial to deposit ratio value of deposits from year to year, the financial condition of the entity remains in the good Category, namely "very healthy" or "healthy" in accordance with the provisions provided. Then Good Corporate Governance (GCG) The provision of GCG criteria is carried out by the bank through self-assessment but remains under the supervision of Bank Indonesia. Self-assessment is a self-assessment of each bank with the approval of the board of directors by referring to the composite Category on the Indonesian suk. The following are the results of the self-assessment conducted by Bank Aceh Syariah for the 2017-2023 period.

Table 3 Good Corporate Governance Bank Aceh For 2017-2023 Period

Name of Bank	Year	Composite Category	Category
Bank Aceh	2017	3	Adequate
	2018	3	Adequate
	2019	2	Good
	2020	2	Good
	2021	2	Good
	2022	2	Good
	2023	3	Adequate

Source: data processed (2024)

Based on the table above, it shows that the health level of Bank Aceh for the period 2017 to 2023 is between the fairly good and good categories. The provisions given regarding good corporate governance (GCG) provide guidance for improving the quality of corporate governance based on the established value scale. In this case, the values given for each year are indicators of GCG performance, with lower values indicating better governance quality.

In 2017 and 2018, the entity achieved a score of 3, which is below the threshold set for the "fair" Category according to the composite Category of 3. This indicates that the quality of corporate governance in those years was assessed as fair, although there is still room for improvement. However, from 2019 to 2022, the entity's governance quality score remained consistent at 2, which is in the "good" Category. However, in 2023 the entity returned to a score of 3, which is below the threshold set for the "fair" Category according to the composite Category of 3.

Consistency in the same value over several years, namely 2019-2020, indicates that the entity may be experiencing challenges in improving the quality of corporate governance. Bank Aceh had a stable GCG score from 2017 to 2018, indicating a strong commitment to good corporate governance practices. However, there was a decline in 2019-2022 with the score dropping to 2. To maintain a high GCG score, Bank Aceh needs to increase transparency in providing information to stakeholders, strengthen the Board of Commissioners' supervision of bank management, develop a culture of compliance, and conduct regular evaluations of management systems and practices.

The decline in Bank Aceh's GCG score from 2019 to 2022 is associated with the impact of the COVID-19 pandemic. The pandemic has created significant economic uncertainty, with declining economic growth, rising unemployment rates, and pressure on corporate liquidity. In dealing with these conditions, Bank Aceh has experienced difficulties in maintaining consistency and compliance with GCG principles.

A decline in value or inability to improve GCG value from year to year may indicate that the entity may be facing obstacles in implementing good governance practices. Factors such as lack of transparency, low integrity, or lack of stakeholder participation may be the cause of poor governance quality.

In evaluating the quality of corporate governance, it is important to consider the factors that may affect GCG performance and the efforts required to improve the quality. By understanding the challenges faced and implementing the necessary steps, entities can improve the quality of corporate governance and achieve higher standards in GCG practices.

Previous research results that support and strengthen the results of this study were conducted by Marta and Antoni who stated that the health of the bank reviewed by the risk, profile, good corporate governance, earning, capital methods was in a healthy condition. Furthermore, research conducted by Budianto and Sofyan and Hasibuan et al showed that the Bank during the research period was a healthy bank.

ROA is obtained from profit before tax divided by average total assets. This ratio is calculated to measure the success of management in generating profits. The smaller this ratio means that bank management is less able to manage assets to increase revenue and reduce costs. The following are the results of the calculation of Return on Assets at Bank Aceh for the 2017-2023 period.

Table 4 Return On Asset Bank Aceh For 2017-2023 Period

Name of Bank	Year	ROA	Composite Category	Category
Bank Aceh	2017	3.40	1	Very Good
	2018	2.50	2	Good
	2019	1.71	3	Adequate
	2020	1.58	2	Good
	2021	2.32	1	Very Good
	2022	2.39	1	Very Good
	2023	1.22	2	Good

Source: data processed (2024)

Based on the table above, it shows that the health level of Bank Aceh seen from earnings through the return on assets ratio shows that the bank has quite good criteria. ROA is a measure of a company's efficiency in using its assets to generate profits. In 2017, the company's return on assets was 3.40%, which indicates Very Good performance in accordance with the composite rating criteria 1.

In 2018, the company's return on assets fell to 2.50%, but was still in the good category according to the composite rating criteria 2. However, the company's performance began to decline in 2019, with a return on assets of 1.17%. Although still in the fairly good category according to the composite rating criteria 3, the significant decline from the previous year indicates potential problems in the company's asset management.

In 2020, the company's performance improved again with a return on assets of 1.58%, which is in the good category according to the composite rating criteria 2. Although it has not reached the performance level of 2017, this increase shows the company's efforts to overcome the obstacles faced in the previous year, in 2021 and 2022, the company's return on assets were 2.32% and 2.39% respectively, both of which are in the Very Good category according to the composite rating criteria 1. Finally, in 2023 the company's return on assets increased again.

Based on the data above, it shows that Bank Aceh's ROA reached 3.40%, indicating a high level of profitability. This increase is likely due to an effective strategy in asset allocation and risk management, as well as good performance in generating income from core banking operations, such as interest and commission.

A large CAR indicates that the bank is able to bear operational losses if they occur and is able to support large amounts of credit distribution. A large CAR can also increase

public trust in channeling their funds to BUMD general banks. The following is the CAR calculation for the period 2017 to 2023.

Table 5 Capital Adequacy Ratio Bank Aceh For The 2017-2023 Period

Name of Bank	Year	CAR	Composite Category	Category
Bank Aceh	2017	22.59	1	Very Good
	2018	21.71	1	Very Good
	2019	20.74	1	Very Good
	2020	19.16	1	Very Good
	2021	19.77	1	Very Good
	2022	19.49	1	Very Good
	2023	24.65	1	Very Good

Source: data processed (2024)

Based on the table above, it shows that there is a fluctuation between the provision of capital at Bank Aceh for the period 2017 to 2022. During the third period 2017 to 2019 Bank Aceh was very healthy in terms of capital ratio where the CAR value was >12%. In 2017 CAR was 22.59% then decreased in 2018 to 21.71% and in 2019 it decreased again to 20.74%.

The larger this ratio indicates the greater the bank's ability to provide a certain amount of capital, which can later be used as financing to be distributed to third parties in order to carry out the bank's function as a fund distributor.

However, a bigger decline occurred in 2020, with CAR dropping to 19.16%, indicating a significant deterioration in financial health. However, in 2021, there was a slight increase in CAR, reaching 19.77%. While still below 2019 figures, the improvement provides some hope that the institution may be working to improve its financial condition. However, in 2022, CAR decreased again to 19.49%, indicating that challenges in maintaining financial health still exist.

Based on the data provided, the Capital Adequacy Ratio (CAR) of PT Bank Aceh from 2017 to 2022 shows a downward trend that tends to be stable. In 2017, CAR reached 22.59%, indicating a high level of capital adequacy to cover the risks faced by the bank. Thus, CAR experienced a gradual decline, dropping to 21.71% in 2018, 20.74% in 2019, 19.16% in 2020, 19.77% in 2021, and 19.49% in 2022, but in 2023 CAR increased again to 24.65%.

The decline reflects faster asset growth compared to capital growth, increased risks faced by the bank, or other factors such as capital restructuring or declining profits. Even though the CAR is still above the minimum level set by the regulator, reducing the CAR requires appropriate attention and action on the part of Bank Aceh to ensure adequate capital to face existing risks. Thus, it can be concluded that during the last six-year period, the institution has faced challenges in maintaining a stable CAR level.

Then the results of the bank health level research based on the results of research that has been conducted on the assessment of the health level of Bank Aceh using the RGEC method (risk profile, good corporate governance, earnings, and capital) then the results of the bank health level assessment are as follows:

Table 6 Health Level of Aceh Bank in 2017

Year	Component of RGEC		Category				
			1	2	3	4	5
2017	<i>Risk Profile</i>	NPF	✓				
		FDR		✓			
	GCG	Self Assessment			✓		
	Earning	ROA	✓				
	Capital	CAR	✓				
Composite Value RGEC			22				

Source: data processed (2024)

$$\text{Composite Value} = \frac{\text{Accrual Composite Value}}{\text{Ideal Composite Value}} \times 100\% = \frac{22}{25} \times 100\% = 88\%$$

Based on the data in the table above, the total ideal composite value of 25 (twenty five) is obtained from the total number of assessment components, which is 5 (five) components, multiplied by the number of existing ratings, which is 5 (five). After providing a checklist on the ranking that corresponds to the calculation results of each component, the total of the actual composite value for 2017 can be obtained, namely $15 + 4 + 3 = 22$.

The composite weight or value can be obtained from the result of dividing the total actual composite value by the total ideal composite value and multiplied by 100%. The calculation results in the composite value of Bank Aceh's health level in 2017 being 0.88 or 88%.

Table 7 Health Level of Aceh Bank in 2018

Year	Component of RGEC		Category				
			1	2	3	4	5
2018	<i>Risk Profile</i>	NPF	✓				
		FDR	✓				
	GCG	Self Assesment			✓		
	Earning	ROA		✓			
	Capital	CAR	✓				
Composite Value RGEC			22				

Source: data processed (2024)

Based on the data in the table above, the total actual composite value for 2018 can be obtained as $15 + 4 + 3 = 22$ and the composite value in 2017 is 0.88 or 88%.

Table 8 Health Level of Aceh Bank in 2019

Year	Component of RGEC		Category				
			1	2	3	4	5
2019	<i>Risk Profile</i>	NPF	✓				
		FDR	✓				
	GCG	Self Assesment			✓		
	Earning	ROA		✓			
	Capital	CAR	✓				
Composite Value RGEC			22				

Source: data processed (2024)

Based on the data in the table above, the total actual composite value for 2019 can be obtained, namely $15 + 4 + 3 = 22$ and the composite value in 2019 is 0.88 or 88%.

Table 9 Health Level of Aceh Bank in 2020

Year	Component of RGEC		Category				
			1	2	3	4	5
2020	<i>Risk Profile</i>	NPF	✓				
		FDR	✓				
	GCG	Self Assesment		✓			
	Earning	ROA		✓			
	Capital	CAR	✓				
Composite Value RGEC			23				

Source: data processed (2024)

Based on the data in the table above, the total actual composite value for 2020 can be obtained, namely $15 + 4 + 4 = 23$ and the composite value in 2020 is 0.92 or 92%.

Table 10 Health Level of Aceh Bank in 2021

Year	Component of RGEC		Category				
			1	2	3	4	5
2021	<i>Risk Profile</i>	NPF	✓				
		FDR	✓				
	GCG	Self Assesment		✓			
	Earning	ROA	✓				
	Capital	CAR	✓				
Composite Value RGEC			24				

Source: data processed (2024)

Based on the data in the table above, the total actual composite value for 2021 can be obtained, namely $20 + 4 = 24$ and the composite value in 2021 is 0.96 or 96%.

Table 11 Health Level of Aceh Bank in 2022

Year	Component of RGEC		Category				
			1	2	3	4	5
2022	<i>Risk Profile</i>	NPF	✓				
		FDR	✓				
	GCG	Self Assesment		✓			
	Earning	ROA	✓				
	Capital	CAR	✓				
Composite Value RGEC			24				

Source: data processed (2024)

Based on the data in the table above, the total actual composite value for 2022 can be obtained, namely $20 + 4 = 24$ and the composite value in 2022 is 0.96 or 96%.

Table 12 Health Level of Aceh Bank in 2023

Year	Component of RGEC		Category				
			1	2	3	4	5
2023	<i>Risk Profile</i>	NPF	✓				
		FDR		✓			
	GCG	Self Assesment			✓		
	Earning	ROA		✓			
	Capital	CAR	✓				
Composite Value RGEC			21				

Source: data processed (2024)

Based on the data in the table above, the total actual composite value for 2023 can be obtained, namely $10 + 8 + 3 = 21$ and the composite value in 2023 is 0.84 or 84%.

5. Conclusion

Based on the research conducted, the conclusions that can be drawn are as follows:

1. During the period 2017-2022 the percentage of the NPF ratio fluctuated, this shows that Bank Aceh still obtained the predicate Very Good, then using the FDR Ratio in 2017 the percentage value of the FDR ratio was 83.52% while in 2018 and 2019 the percentage value of the FDR ratio fell to 70.49% and 67.34%, an increase occurred again in 2020 which was 73.77%. However, in 2021 and 2022, the percentage value of the FDR ratio decreased again, namely 71.95% and 70.48%. However, in 2023 the percentage value of the FDR ratio increased by 77.65%. Similar to NPF, the percentage value of the FDR ratio also fluctuates, but Bank Aceh is still in the Very Good category.
2. The health level of Bank Aceh using GCG in 2017, 2018 and 2023 GCG reached a value of 3, but in 2019, 2020, 2021 and 2022 the GCG value was at 2. This shows that Bank Aceh in managing GCG in the bank is in the good category.
3. The health level of Bank Aceh uses the ROA ratio of 3.40%, in 2018, 2019 and 2020 it decreased by 2.50%, 1.71% and 1.58%. However, in 2021 and 2022 the ROA ratio percentage increased again by 2.32% and 2.39%, but in 2023 the ROA percentage value decreased again by 1.22%. This shows that Bank Aceh is in the Very Good category.
4. The health level of Bank Aceh uses the CAR ratio in 2017 which is 22.59% but in 2018, 2019 and 2020 it decreased by 21.71%, 20.74% and 19.16%. The percentage of the CAR ratio in 2021 increased again by 19.77% while in 2022 it decreased by 19.49% and in 2023 the percentage of the CAR ratio increased again by 24.65%. However, the percentage of the CAR ratio shows that Bank Aceh is in the Very Good category.

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