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Analysis of Bank Rating Healthiness of PT BPD Lampung Period 2016-2019

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Abstract: This study aims to determine the health level of the bank owned by the Lampung regional government of PT BPD Lampung for the period 2016 to 2019. The method used RGEC (Risk Profile, Good Corporate Governance, Earning, Capital) method. The results are healthy bank for PT Bank Lampung was Risk profile for Non Performing Loan (NPL) of 2019, 2018, 2017 and 2016 were very healthy, but for Loan to Deposit Ratio (LDR) of 2019 was healthy, 2018 and 2017 are quite healthy, 2016 was Less healthy. The Good Corporate Governance (GCG) of 2016, 2017, 2018 and 2019 was healthy. The earning bank healthy rating for Return on Asset (ROA) of 2016, 2017, 2018 and 2019 were very healthy, Net Interest Margin (NIM) of 2016, 2017, 2018 and 2019 were very healthy, and Operating Expenses to Operating Income (BOPO))) of 2016, 2017, 2018 and 2019 were very healthy. The capital bank healthy rating of Capital Adequacy Ratio (CAR) of 2016, 2107, 2018 and 2019 were very healthy, the composite rating period of 2016 until 2019 was very healthy.
Keywords: Healthy bank and RGEC (Risk Profile, Good Corporate Governance, Earning, Capital).

1. INTRODUCTION

BPD Lampung is a bank owned by the Lampung regional government, this bank in 2019 received several awards as listed below. Bank Lampung made another achievement. This time, Bank Lampung received the "Digital Brand Awards 2019" Rank 1 in the category of Conventional Commercial Banks with Core Capital Below IDR 1 Trillion (Book 1) Asset IDR 5 Trillion and Above, which was held by Infobank Magazine at Hotel The Westin, Jakarta, Thursday (9/5).

The award was won by Bank Lampung after successfully competing with other banking companies. To find out the company's digital brand index on social media, Infobank and Isentia measured and ranked 631 brands that were selected through 7,276 channels such as Facebook, Twitter, Instagram etc. with 1 year of research using the Isentia Brandtolofgy social media monitoring method. This activity was carried out as a form of appreciation by Infobank and Isentia for the banking and financial industry community as well as BUMN and also other cross-industries that are able to innovate for good and professional branding strategies in cyberspace as part of the company's strategy in facing competition.

On the same occasion, the Chairperson of the 2019 Infobank 8th Digital Brand Awards, Darto Wiryosukarto explained, there are 13 categories that are used as the basis for ranking corporate brands, and 20 categories which are used as the basis for ranking product brands. As a result, from 13 corporate brand categories and 20 brand product categories, 205 companies and 80 products were recorded as having the highest digital brand index (rank 1-3). In addition, there are 41 companies with the highest index overall. (Bank Lampung, 2019).

Based on the above awards, the authors are interested in examining whether the bank's performance has a good level of health in 2019 and the previous years. The previous research about healthy bank rating is that The State Savings Bank for the 2014 period received a fairly healthy predicate and in the 2015-2016 period it increased by obtaining a healthy predicate. (Dewi. I.A.S.K & Candradewi. M.R, 2018). The determination or composite value from 2015 to 2018 is classified as healthy. (Faizal. H & Rosdiana. R, 2019). In the 2012-2014 period, BCA was judged by RGEC to be ranked 1 (one) and very healthy (Pramana & Mustanda, 2017) The results at the performance bank of PT Bank MNC International Tbk is not a difference between performance in 2017 and performance bank in 2018 (Faizal H, & Sari A, 2019).

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2. MATERIALS AND METHOD

REGC (Risk Profile, Good Corporate Governance, Earning, Capital).

1. Risk Profile

According to Bank Indonesia Circular Letter No.13 / 24 / DPNP / 2011, a risk profile is an assessment of inherent risk and the quality of risk management implementation in bank operations carried out on 8 (eight) risks as follow:

a. Credit Risk

Credit risk is the risk due to failure of the debtor and / or other parties to fulfill obligations to the bank. Credit risk generally exists in all bank activities whose performance depends on the performance of the counterparty, issuer, or borrower (borrower). Credit risk can also be caused by the concentration of provision of funds to borrowers, geographic areas, products, types of financing, or certain business fields.

b. Market Risk

Market risk is the risk in balance sheet and off-balance sheet positions, including derivative transactions, due to changes in option prices.

c. Liquidity Risk

Liquidity risk can also be caused by the Bank's inability to liquidate assets without being subject to material deductions due to the absence of an active market or severe market disruptions. This risk is also called risk. Liquidity risk is the risk due to the inability of the bank to meet its obligations due from cash flow funding sources, and / or from high quality collateralized liquid assets, without disturbing the activities and financial condition of the bank. This risk is also known as funding liquidity risk.

d. Operational risk

Operational risk is the risk due to insufficient funds or malfunctioning of internal processes, human error, system failure, and / or external events that affect bank operations. e. Legal Risks Legal risks are risks that arise as a result of legal claims and / or weaknesses in juridical aspects. This risk can also arise due to, among other things, the absence of the underlying laws and regulations or the weaknesses of the engagement, such as not fulfilling the validity of the contract or insufficient guarantees.

e. Strategic Risk

Strategic risk is the risk due to the bank's inaccuracy in making decisions and / or implementing a strategic decision as well as failure to anticipate changes in the business environment. Sources of strategic risk include weaknesses in the strategy formulation process and inaccurate strategy formulations, inaccurate strategy implementation, and failure to anticipate changes in the business environment. g. Compliance Risk Compliance risk is the risk that arises as a result of a bank not complying with and / or failing to comply with the provisions of the prevailing laws and regulations. Sources of compliance risk, among others, arise from a lack of understanding or legal awareness of generally accepted business regulations and standards.

f. Reputation Risk

Reputation risk is the risk due to a decrease in the level of stakeholder trust that comes from negative perceptions of the bank. One of the approaches used in categorizing the sources of reputation risk is indirect (below the line) and directly (above the line).

In the risk profile boxed from Scala, the criteria for Non-Performing Loans (NPL) and Loans to Deposit are as follows:
a. Non-performing loan (NPL)
Scale criteria:
$0\% < NPL \leq 2\%$ = very healthy
$2\% < NPL \leq 5\%$ = healthy
$5\% < NPL \leq 8\%$ = quite healthy
$8\% < NPL \leq 11\%$ = less healthy
$NPL > 11\%$ = not healthy (Source: Bank Indonesia: SE No 13/24 / DPNP / 2011)

b. Loan to Deposit Ratio (LDR)
LDR has a scale of criteria:
$50\% < LDR \leq 75\%$ = very healthy
$75\% < LDR \leq 85\%$ = healthy
$85\% < LDR \leq 100\%$ = quite healthy
$100\% < LDR \leq 120\%$ = less healthy
$LDR > 120\%$ = not healthy
(Source: Bank Indonesia: SE No 13/24 / DPNP / 2011)

2. Good Corporate Governance (GCG)

Bank Indonesia Circular Letter No.15 / 15 / DPNP / 2013 concerning the implementation of Good Corporate Governance for commercial banks, it states that banks are required to carry out their business activities based on the principles of GCG to protect the interests of stakeholders, improve compliance with laws and regulations. applicable invitation and ethical values generally accepted in the banking industry.

The assessment of the GCG factor in the RBBR method is based on three main aspects, namely, governance structure, governance process, and governance output. Good Corporate Governance (GCG) According to Bank Indonesia regulation data of circular letter number 15/15 / DPNP / 2013, the bank soundness level from the GCG factor has the following priority scales:
1 = very healthy
2 = healthy
3 = quite healthy
4 = less healthy
5 = not healthy
(Source: Bank Indonesia: SE 15/15 / DPNP / 2013)

3. Earnings

Based on PBI No.13 / 1 / PBI / 2011 to calculate profitability used the ratio of Return on Assets (ROA) and the ratio of Net Interest Margin (NIM). ROA is a ratio to measure a bank's ability to generate profits using its assets). Meanwhile, NIM is the ratio used to measure a bank's ability to generate net interest income on large processing of productive assets (Bank Indonesia, 2011).

The criteria scala of earning as follow:
a. Return on Assets (ROA) with priority scale as below
ROA > 1.5% = very healthy
1.25% < ROA ≤ 1.5% = healthy
0.5% < ROA ≤ 1.25% = quite healthy
0 < ROA ≤ 0.5 = less healthy
ROA < 0 = not healthy
(Source: Bank Indonesia: SE No 13/24 / DPNP / 2011)

b. Net Interest Margin (NIM) with an assessment scale as follow:
NIM > 3% = very healthy
2% < NIM ≤ 3% = healthy
1.5% < NIM ≤ 2% = quite healthy
1% < NIM ≤ 1.5% = less healthy
NIM < 1% = not healthy
(Source: Bank Indonesia: SE No 13/24 / DPNP / 2011)

c. Operating Expenses to Operating Income (BOPO)

Operating Expenses to Operational Income (BOPO) is a ratio to measure the efficiency and ability of a bank in carrying out its operational activities.

According to Rivai, *et al*. (2016) The BOPO ratio is the ratio between expenses operations with operating income in measure the level of efficiency and ability of banks in carry out its operational activities.

According to Kasmir (2016) Operational Costs and Income Components Operations (BOPO) is as following:
1. Interest income, this item includes all bank income in the form of internal interest rupiah and foreign exchange (forex) in activities operations. This item also includes revenue in the form of commissions and fees received in the framework of providing credit.
2. Interest expenses, this item includes all expenses paid by the bank in the form of interest expense in rupiah and foreign currency both to residents and not residents. In this post it is also included commissions and fees paid by the bank in the form of loan commission / provision.
3. Other operating income, this post contains other operational income from residents and non-residents, consisting of: provision income, currency transaction income, foreign exchange income, increase in value of securities.
4. Expenses (income) for write-offs of earning assets
5. Expenses for estimated losses on commitments and contingencies, This heading contains amortization

depreciation / write-offs administrative account transactions.
6. Other operating expenses, this heading contains all expenditures made by the bank to support operational activities

The BOPO of bank healthy scale as follow:
BOPO ≤ 94% = Very healthy
94% < BOPO ≤ 95% = Healthy
95% < BOPO ≤ 96% = Quite healthy
96% < BOPO ≤ 97% = Less healthy
BOPO > 97% = Not healthy
(Source: Bank Indonesia: SE BI 6/23 / DPNP 2004)

4. Capital

According to Wardiah (2016), bank capital is a fund that is invested by the owner of the fund at the time of establishment of the bank which is intended to finance the business activities of the bank. Capital (capital) is an important factor for banks in developing and accommodates the risk of loss. The level of capital adequacy is highly dependent on the asset portfolio. Capital adequacy ratio is an important factor for banks in managing current and future risk exposure. Usable ratio for measuring the capital adequacy of the bank is the Capital Adequacy Ratio (CAR).

Capital Adequacy Ratio (CAR) rating scale as follow:
CAR> 11% = very healthy
9.5% <CAR ≤ 11% = healthy
8% <CAR ≤ 9.5% = quite healthy
6.5% <CAR ≤ 8% = less healthy
CAR < 6.5% = not healthy

Composite Rating Weight
86 % -100 % is PK 1 = very healthy
71 % -85 % is PK 2 = healthy
61 % -70 % is PK 3 = quite healthy
41 % -60 % is PK 4 = less healthy
< 40 % is PK 5 = not healthy

3. RESULTS AND DICUSSION
Bank Lampung Profile

It was first established in Bandar Lampung under the name Lampung Regional Development Bank in accordance with the provisions of Article 3 paragraph (1) of Law of the Republic of Indonesia No. 13 of 1962 concerning Basic Provisions for Regional Development Banks, as stipulated in Lampung Regional Regulation No. 10A / 1964 dated 1 August 1964 concerning the Establishment of the Lampung Regional Development Bank, which was approved by the Minister of Home Affairs of the Republic of Indonesia with its Decree No. DES.57 / 7 / 31-150 dated July 26, 1965. From a Regional Company to a Limited Liability Company. According to the Provincial Regulation of Lampung Province No. 2 of 1999 dated 31 March 1999 concerning Changes in the Form of Legal Entity from a Regional Company (PD) Lampung Regional Development Bank to a Limited Liability Company (PT) Lampung Regional Development Bank, the deed

of Establishment of PT Bank Pembangunan Daerah Lampung No. 5 dated May 3, 1999 made before Soekarno, S.H., Notary in Bandar Lampung which was approved by the Minister of Justice of the Republic of Indonesia with his Decree No. C-8261.HT.01.01.TH.99 dated May 6, 1999. (banklampung.co.id)

Bank Lampung Performance

Performance of Bank Lampung of 2016 until 2019 as follows

Table-1: Bank Lampung Performance

Performance Ratio	2019 (%)	2018 (%)	2017 (%)	2016 (%)
1. Risk Profile				
a. Non Performing Loan (NPL)	0.16	0.04	0.05	0.14
b. Loan to Deposit Ratio (LDR)	83.36	89.42	88.22	101.06
2. Good Corporate Governance (GCG)	200	200	200	200
3. Earning				
a. Return on Asset (ROA)	2.31	2.27	2.44	2.85
b. Net Interest Margin (NIM)	5.21	5.52	5.26	6.07
c.Operating Expenses to Operating Income (BOPO)	76.79	77.18	74.75	74.08
4. Capital				
Capital Adequacy Ratio (CAR)	18.54	19.8	20.57	20.39

Source: Otoritas Jasa Keuangan (2017, 2018, 2019, 2020)

RISET RESULT

The research result of bank healthy as follow:

Table-2: Bank Healthy Rating of Risk Profile

Performance Ratio	2019 (%)	2018 (%)	2017 (%)	2016 (%)
Risk Profile :				
a. Non Performing Loan (NPL)	0.16	0.04	0.05	0.14
Bank healthy rating	very healthy	very healthy	very healthy	very healthy
b. Loan to Deposit Ratio (LDR)	83.36	89.42	88.22	101.06
Bank healthy rating	Healthy	Quite healthy	Quite healthy	Less healthy

Source: Data Processing (2021)

Based on the table 2 that Non Performing Loan (NPL) of 2019, 2018, 2017 and 2016 were very healthy, but for Loan to Deposit Ratio (LDR) of 2019 was healthy, 2018 and 2017 are quite healthy, 2016 was Less healthy.

Table-3: Bank Healthy Rating of Good Corporate Governance (GCG)

Performance Ratio	2019 (%)	2018 (%)	2017 (%)	2016 (%)
Good Corporate Governance (GCG)	200	200	200	200
Bank healthy rating	Healthy	Healthy	Healthy	Healthy

Source: Data Processing (2021)

The Good Corporate Governance (GCG) of 2016, 2017, 2018 and 2019 as 200 % or 2 mean was healthy.

Table-4: Bank healthy Rating of Earning

Performance Ratio	2019 (%)	2018 (%)	2017 (%)	2016 (%)
Earning:				
a. Return on Asset (ROA)	2.31	2.27	2.44	2.85
Bank healthy rating	Very healthy	Very healthy	Very healthy	Very healthy
b. Net Interest Margin (NIM)	5.21	5.52	5.26	6.07
Bank healthy rating	Very healthy	Very healthy	Very healthy	Very healthy
c. Operating Expenses to Operating Income (BOPO)	76.79	77.18	74.75	74.08
Bank healthy rating	Very healthy	Very healthy	Very healthy	Very healthy

Source: Data Processing (2021)

The earning bank healthy rating for Return on Asset (ROA) of 2016, 2017, 2018 and 2019 are very healthy, Net Interest Margin (NIM) of 2016, 2017, 2018 and 2019 were very healthy, and Operating Expenses to Operating Income (BOPO) of 2016, 2017, 2018 and 2019 are very healthy.

Table-5: Bank Healthy Rating of Capital

Performance Ratio	2019 (%)	2018 (%)	2017 (%)	2016 (%)
Capital				
Capital Adequacy Ratio (CAR)	18.54	19.8	20.57	20.39
Bank healthy rating	Very healthy	Very healthy	Very healthy	Very healthy

Source: Data Processing (2021)

The capital bank healthy rating of Capital Adequacy Ratio (CAR) of 2016, 2107, 2018 and 2019 were very healthy.

Table-6: Composite value of Performance Bank 2016

Performance Ratio	2016 (%)	Rating	Score
1. Risk Profile			
a. Non Performing Loan (NPL)	0.14	1	5
b. Loan to Deposit Ratio (LDR)	101.06	4	2
2. Good Corporate Governance (GCG)	200	2	4
3. Earning			
a. Return on Asset (ROA)	2.85	1	5
b. Net Interest Margin (NIM)	6.07	1	5
c. Operating Expenses to Operating Income (BOPO)	74.08	1	5
4. Capital			
Capital Adequacy Ratio (CAR)	20.39	1	5
Composite of Performance:			
Composite Rating	35		
Composite Score	31		
Composite Value	89 % (Very healthy)		

Source: Data Processing (2021)

Based on table above composite value of 89 % (very healthy) in composite rating 1 (PK 1)

Table-7: Composite value of Performance Bank 2017

Performance Ratio	2017 (%)	Rating	Score
1. Risk Profile			
a. Non Performing Loan (NPL)	0.05	1	5
b. Loan to Deposit Ratio (LDR)	88.22	3	3
2. Good Corporate Governance (GCG)	200	2	4
3. Earning			
a. Return on Asset (ROA)	2.44	1	5
b. Net Interest Margin (NIM)	5.26	1	5
c. Operating Expenses to Operating Income (BOPO)	74.75	1	5
4. Capital			
Capital Adequacy Ratio (CAR)	20.57	1	5
Composite of Performance:			
Composite Rating	35		
Composite Score	32		
Composite Value	91 % (Very healthy)		

Source: Data Processing (2021)

Composite value of performance 2017 of 91 % (very healthy) in composite rating 1 or PK 1

Table -8: Composite Value of Performance Bank 2018

Performance Ratio	2018 (%)	Rating	Score
1. Risk Profile			
a. Non Performing Loan (NPL)	0.04	1	5
b. Loan to Deposit Ratio (LDR)	89.42	3	3
2. Good Corporate Governance (GCG)	200	2	4
3. Earning			
a. Return on Asset (ROA)	2.27	1	5
b. Net Interest Margin (NIM)	5.52	1	5
c. Operating Expenses to Operating Income (BOPO)	77.18	1	5
4. Capital			
Capital Adequacy Ratio (CAR)	19.8	1	5
Composite of Performance:			
Composite Rating	35		
Composite Score	32		
Composite Value	91 % (Very healthy)		

Source: Data Processing (2021)

Based on composite value above that of 91 % (very healthy) in composite rating 1 (PK 1)

Table -9: Composite Value of Performance Bank 2019

Performance Ratio	2019 (%)	Rating	Score
1. Risk Profile			
a. Non Performing Loan (NPL)	0.16	1	5
b. Loan to Deposit Ratio (LDR)	83.36	2	4
2. Good Corporate Governance (GCG)	200	2	4
3. Earning			
a. Return on Asset (ROA)	2.31	1	5
b. Net Interest Margin (NIM)	5.21	1	5
c. Operating Expenses to Operating Income (BOPO)	76.79	1	5
4. Capital			
Capital Adequacy Ratio (CAR)	18.54	1	5
Composite of Performance:			
Composite Rating	35		
Composite Score	33		
Composite Value	94 % (Very healthy)		

Source: Data Processing (2021)

The composite value of performance bank 2019 of 94 % (very healthy) in composite rating 1 (PK 1)

DISCUSSION

Based on the result performance Bank of PT BPD Lampung is very healthy that is line with my previous research that the result is the bank performance ratio of PT BPD North Sumatra, the determination or composite value from 2015 to 2018 is very healthy (Widyanto ML 2019), and equal with result to Dewi M (2018) that the soundness level of the bank at PT bank Rakyat Indonesia Tbk is seen from the risk profile, good corporate governance, earnings and capital factors during the 2013-2017 period with an average value of 93.99% included in the category "very healthy" or composite rating 1 (PK-1) (Dewi, M, 2018), the research to Fitriano, *et al*. (2019) The results of health research at PT Bank Bengkulu for the 2014-2016 period showed that PT Bank Bengkulu received a very healthy PK 1 (Fitriano. Y & Sofyan RM, 2019), the study for Octavian ad Saraswati (2018) that the results of the analysis of the soundness level of state-owned commercial banks based on the RGEC method during 2012-2016 show tha t the bank's health is at Composite Rating 1 (PK 1), which can be seen from the four aspects measured in the form of Risk Profile, GCG, Earnings, and Capital, as a whole are in rating "Very Healthy (Octavian S & Saraswati N, 2018).

CONCLUSIONS
Conclusions

Based on the results of healthy bank rating of PT BPD Lampung is Risk profile for Non Performing Loan (NPL) of 2019, 2018, 2017 and 2016 are very healthy, but for Loan to Deposit Ratio (LDR) of 2019 is healthy, 2018 and 2017 are quite healthy, 2016 is Less healthy. The Good Corporate Governance (GCG) of 2016, 2017, 2018 and 2019 as 200% or 2 mean is healthy. The earning bank is healthy rating for Return on Assets (ROA) of 2016, 2017, 2018 and 2019 are very healthy, Net Interest Margin (NIM) of 2016, 2017, 2018 and 2019 are very healthy, and Operating

Expenses to Operating Income (BOPO)) of 2016, 2017, 2018 and 2019 are very healthy. The capital bank is healthy rating of Capital Adequacy Ratio (CAR) of 2016, 2107, 2018 and 2019 are very healthy. The composite value of 2016 until 2019 is very healthy.

RECOMENDATIONS

Bank Lampung is expected to be able to maintain a very healthy performance and improve financial performance, especially Loan to Deposit Ratio (LDR).

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