ANALISIS TINGKAT KESEHATAN BANK BERDASARKAN METODE RISK BASED BANK RATING
(STUDI PADA KELOMPOK BANK MODAL INTI III
PERIODE 2023)

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ABSTRAK

Laporan Tugas Akhir ini menganalisis tingkat kesehatan Bank KBMI III yang terdaftar di BEI periode 2023 menggunakan pendekatan Risk-Based Bank Rating (RBBR), mencakup Risk Profile, Good Corporate Governance (GCG), Earnings, dan Capital. Berdasarkan data sekunder yang diolah dengan Excel, hasil analisis menunjukkan bahwa bank-bank KBMI III mampu mengelola risiko kredit dengan baik, dengan NPL Gross rata-rata 2,28% dan NPL Net rata-rata 0,81%, keduanya dalam kategori "Sehat" dan "Sangat Sehat". Namun, LDR rata-rata sebesar 107,65% berada dalam kategori "Kurang Sehat", mengindikasikan potensi risiko likuiditas yang perlu diwaspadai. Penilaian komposit GCG rata-rata sebesar 1,92 atau "Baik", menunjukkan keberhasilan dalam menerapkan tata kelola yang baik. Analisis Earnings menunjukkan kinerja profitabilitas dengan ROA rata-rata 1,75% (kategori "Sangat Sehat"), ROE rata-rata 10,97% (kategori "Cukup Sehat"), NIM rata-rata 4,51% (kategori "Sangat Sehat"), dan BOPO rata-rata 77,25% (kategori "Sangat Sehat"). Analisis Capital menunjukkan CAR rata-rata sebesar 26,89% dalam kategori "Sangat Sehat". Secara keseluruhan, bank-bank KBMI III periode 2023 berada dalam kondisi kesehatan yang baik, meskipun ada beberapa area yang memerlukan perhatian lebih lanjut untuk menjaga stabilitas dan pertumbuhan berkelanjutan.

Kata Kunci: Tingkat Kesehatan Bank, Risk Based Bank Rating, Kelompok Bank Modal Inti III.

ANALYSIS OF BANK HEALTH LEVEL BASED ON RISK BASED BANK RATING METHOD
(STUDY ON CORE CAPITAL III BANK GROUP FOR THE PERIOD 2023)

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ABSTRACT

This Final Project Report analyzes the health level of KBMI III banks listed on the IDX for the period 2023 using the Risk-Based Bank Rating (RBBR) approach, including Risk Profile, Good Corporate Governance (GCG), Earnings, and Capital. Based on secondary data processed with Excel, the analysis results show that KBMI III banks are able to manage credit risk well, with an average Gross NPL of 2.28% and an average Net NPL of 0.81%, both in the "Healthy" and "Very Healthy" categories. However, the average LDR of 107.65% is in the "Less Healthy" category, indicating potential liquidity risk that needs to be watched out for. The GCG composite assessment averaged 1.92 or "Good", indicating success in implementing good governance. Earnings analysis shows profitability performance with an average ROA of 1.75% (category "Very Healthy"), an average ROE of 10.97% (category "Fairly Healthy"), an average NIM of 4.51% (category "Very Healthy"), and an average BOPO of 77.25% (category "Very Healthy"). Capital analysis shows an average CAR of 26.89% in the "Very Healthy" category. Overall, KBMI III banks for the period 2023 are in good health, although there are some areas that require further attention to maintain stability and sustainable growth.

Keywords: Bank soundness, Risk Based Bank Rating, Tier III Capital Bank Group.