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Telp. (021) 7412566, Fax (021) 7412491  
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## Analysis Of Banking Soundness Level With Risk-Based Bank Rating (Rbbr) Approach On Banks Listed In The Indonesia Stock Exchange Period 2012-2020

M. Rudi Hartono<sup>1)</sup>; Titik Indriyati<sup>2)</sup>; Pujo Basuki<sup>3)</sup>; and Nardi Sunardi<sup>4)</sup>

*Pamulang University, Indonesia*

E-mail:<sup>a)</sup>mrudihartono97@gmail.com  
<sup>b)</sup>titik.indry01@gmail.com  
<sup>c)</sup>Pujobasuki20133@gmail.com  
<sup>d)</sup>dosen01030@unpam.ac.id

**Abstract:** The purpose of this study was to determine the soundness of banks listed on the Indonesia Stock Exchange in 2012-2021 by using a risk-based bank rating approach. Method research used is descriptive quantitative. Research results showing that Non -Performing Loan by whole have very healthy predicate with the average value of NPL is 1.73 %. Loan to Deposit Ratio by whole have predicate really healthy with the average LDR value is 84.51%. Net Interest Margin by whole have very strong predicate with the average NIM value is 84.51%. Return On Assets whole have very healthy prediction with the average value of ROA is 3.85 %. Cost Operations and Revenue operational by whole have very healthy predicate with the average value of BOPO is 87.51 %. Capital Adequacy ratio by whole have very strong predicate with the average value of CAR is 23.31 %.

**Keywords:** Bank Soundness Level, Risk Based Bank Rating

### INTRODUCTION

Institution banking is one institutions that play a role important in field economy a country, especially in the field of cost. Institution banking play a role as heart from trading because provide all type type needs financing and lending. Function main from banking is collect funds and channel public funds.

Industry banking has experience change big in a number of year last. Industry this Becomes more competitive because deregulation regulations. Moment this, the bank has flexibility in the services they provide offer, location the place they operate, and the rates they pay for stash depositors. Banks can interpreted as a business entity that collects funds from Public in form save and distribute to Public in form credit or shapes other in skeleton increase level life people a lot. Digitization is disrupting too sector banking , where are we ? see transition from network distribution : office branch ( physical ), service phone banking ( analog ), internet and banking services move (digital).



However moment this, Industry banking threatened experience loss because COVID-19 pandemic. This COVID-19 pandemic impact broadly on the economy in various sector even so with sector banking. Then from that close coordination \_ Among fiscal and monetary is very necessary for implementing strategy and mix the right policy . In Indonesia, BI plays a role in help government through purchase of Government Securities (SUN) and/ or Government Sharia Securities (SBSN) term long in the primary market. BI also synergizes with government in skeleton Fulfill needs financing handling COVID-19 through deal together Among government and BI in burden sharing scheme. BI finances public goods related to need people 's lives in 2020. Policies will conducted prudently, with implement good governance (good governance) and transparent. Policy that, it is hoped could help acceleration recovery economy national in the middle a pandemic that is still take place. To future, BI will Keep going coordinate with government, the Financial Services Authority (OJK), and other authorities related, as well as always monitor development COVID-19 pandemic in set step necessary policies \_ for mitigate and reduce impact to economy national.

For evaluate performance finance a bank is seen from level Profitability. Profitability is the ratio that measures how much big ability banking in produce profit by effective and efficient. In Thing this using Return On Assets for measure profitability something banking. Return on Assets is the ratio that measures ability total assets in produce profit.

## LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

The definition of a bank is a "financial intermediary institution in charge of collecting and channeling funds in the community to improve the people's standard of living. Whereas The definition of banking is everything related to the bank. The collection of funds from the public is carried out by banks through savings or savings and distribution of funds is done through credit or loans to the public. Besides\ of the two tasks, according to the Law of the Republic of Indonesia Number 10 In 1998, the bank also provided other banking services. along with the development In times, the banking industry underwent major changes due to regulatory deregulation. This results in banks being more competitive in providing other bank services. These services include transfer of funds between accounts, bill payments, investment facilities, foreign currency exchange and many more".

### 1. Financial Report

The definition of financial statements based on the Indonesian Institute of Accountants is "part of" complete financial reporting process which includes balance sheets, income statements, financial statements changes in financial position, other notes and reports, and is an integral part from financial reports (IAI, 2009:2). Based on the Indonesian Institute of Accountants (2009:3), The purpose of financial statements is to provide information regarding the position of financial position, performance, and discussion of the financial position of a company that useful for a large number of users in making economic decisions. The elements of financial statements based on Financial Accounting Standards (SAK, 2009:12) namely balance sheet, income statement, statement of changes in equity, cash flow statement, and notes to financial statements".

### 2. Risk Based Bank Rating (RBBR)

Based on Article 2 Bank Indonesia Regulation No. 13/1/PBI/2011 stated that banks are required To do evaluation level bank health with use approach risk (Risk Based Bank Rating) good individually or \_ consolidation. Basically \_ according to what has been explained in SE BI No. 13/24/DPNP 25 October 2011. This RBBR method emphasizing consideration commercial bank health based on principle prudence and management risk. It is very in tune with condition economy moment this. Element the risk that must borne by the bank, a situation that often no stable, high inflation , condition \_ frequent customers \_ with fast experience change , become reason element caution in operate bank operations .

#### a. Profile Risk (*Risk Profile*)

According to Yessi et al (2015) profile risk Becomes base evaluation bank rate at the time this because every the activities carried out by the bank are very possible will

emergence risk. Rating factor profile risk is evaluation to risk inherent and quality application management risk in activity bank operations (IBI, 2016).

1) Risk credit could calculated use formula following:

$$\text{Non Performing Financing Loan} = \frac{\text{Kredit Bermasalah}}{\text{Total Kredit}} \times 100\%$$

2) Risk Liquidity could calculated use *Financing to Deposit Ratio* (FDR) as following:

$$\text{Financing to Deposit Ratio (FDR)} = \frac{\text{Total Kredit}}{\text{Dana Pihak Ketiga}} \times 100\%$$

b. Profitability (*Earnings*)

Profitability is bank capability in increase profit, efficiency business and profitability achieved by the Bank concerned. Evaluation based on profitability a bank that sees ability a bank in create profit (Kasmir , 2005).

1) Return On Assets (ROA)

$$\text{Return On Assets (ROA)} = \frac{\text{Laba Sebelum Pajak}}{\text{Rata Rata Total Asset}} \times 100\%$$

2) Net Interest Margin (NIM)

$$\text{Net Interest Margin (NIM)} = \frac{\text{Pendapatan Bunga Bersih}}{\text{Rata Rata total Earning Asset}} \times 100\%$$

3) Operating Expenses Income Operations (BOPO)

BOPO is comparison Among burden operational to income operational. Ratio this used for measure level efficiency and ability of banks in To do activity operations (Kaligis,2013). BOPO ratio can be calculated use formula as following:

$$\text{BOPO} = \frac{\text{Biaya Operasional}}{\text{Pendapatan Operasional}} \times 100\%$$

c. Capital

Ratio Capital Adequacy Ratio (CAR) can be used for measure adequacy of capital owned by banks and fulfillment of Obligation Minimum Capital Adequacy (KPMM) . CAR formula used is :

$$\text{Capital Adequacy Ratio (CAR)} = \frac{\text{Modal}}{\text{Aktiva Tertimbang Menurut Resiko (ATMR)}} \times 100\%$$

## METHODS

Method used in study this is descriptive quantitative. According to Sugiyono (2017:35) method study descriptive this conducted for knowing the existence of independent variables, good only on one u variable or more (Variable standing alone or variable free) without make comparison variable that alone and looking for connection with variable another.

Whereas method study quantitative according to Sugiyono (2018:35) means as method research based on philosophy positivism, used for researching population or sample certain, data collection using instrument research, data analysis is quantitative / statistical, with destination for test the hypothesis that has been set.



## RESULT AND DISCUSSION

Study this To do analysis level bank health with use method *risk based bank rating* (RBBR) in study this showed in results under this:

### Analysis Profile Risk

#### 1. Non -Performing Loan

Evaluation profile bank risk is represented by risk credit and risk liquidity. Risk credit calculated with use ratio Non Performing Loan (NPL), NPL earned from compare amount credit problem divided by total credit multiplied by 100%. Under this is results the calculation:

Table 1. Non -Performing Loan

Bank code	NPL										Average	Predicate
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021		
BBCA	0.2	0.3	0.2	0.2	0.3	0.4	0.4	0.5	0.7	0.8	0.40	Very Healthy
BBRI	1.78	1.55	1.69	2.02	2.03	2.1	2.14	2.62	2.94	3.08	2.20	Healthy
BBNI	0.8	0.5	0.4	0.9	0.4	0.8	0.7	1.2	0.9	0.7	0.73	Very Healthy
BMRI	1.88	1.91	2.15	2.6	4	3.45	2.79	2.39	3.29	2.81	2.73	Healthy
ARTO	1.9	1.07	3.2	2.12	4.08	4.09	6.17	2.05	0	0.58	2.53	Healthy
BANGA	2.29	2.23	3.9	3.74	3.9	3.74	3.11	2.79	3.62	3.46	3.28	Healthy
NISP	0.37	0.35	0.8	0.78	0.77	0.72	0.82	0.78	0.79	0.91	0.71	Very Healthy
BBTN	4.09	4.05	4.01	3.42	2.84	1.68	1.83	2.96	2.06	1.2	2.81	Healthy
PNBN	0.47	0.75	0.52	0.55	0.82	0.77	0.91	1.12	0.66	0.95	0.75	Very Healthy
READ	1.57	0.19	0.24	0.75	2.94	2.43	2.5	1.34	0	0	1.20	Very Healthy
UOBHH	1.13	1.15	2.85	2.17	2.61	0.93	0.89	1.19	1.51	2.22	1.67	Very Healthy
Average	<b>1.50</b>	<b>1.28</b>	<b>1.81</b>	<b>1.75</b>	<b>2.24</b>	<b>1.92</b>	<b>2.02</b>	<b>1.72</b>	<b>1.50</b>	<b>1.52</b>	1.73	Very Healthy

Source : data research 2022

Based on table 1 shows that the average by The Bank's overall NPL is 1.73% with very healthy predicate. Highest NPL owned by Bank CIMB Niaga with an average NPL of 3.28 % with predicate healthy. This thing caused by increasing amount credit the problem is Bank CIMB Niaga. Lowest NPL owned by Bank Central Asia with an average NPL of 0.40 % with very healthy predicate. This thing caused by low credit problem owned by Bank Central Asia.

#### 2. Loan to Deposit Ratio

Evaluation profile risk next is risk liquidity. Risk liquidity calculated with ratio Loan to Deposit Ratio (LDR), obtained with compare amount credit given with total party funds third multiplied by 100%. Following is results the calculation.

Table 2. Loan to Deposit Ratio

Bank code	LDR										Average	Predicate
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021		
BBCA	68.6	75.4	76.8	81.1	77.1	78.2	81.6	80.5	65.8	62	74.71	Very Healthy
BBRI	79.85	88.54	81.68	86.88	87.77	88.13	89.57	88.64	83.66	83.67	85.84	Enough Healthy



BBNI	77.5	85.3	87.8	87.8	90.4	85.6	88.8	91.5	87.3	79.7	86.17	Enough Healthy
BMRI	77.66	82.97	82.86	87.68	86.54	88.11	96.74	96.37	82.95	80.04	86.19	Enough Healthy
ARTO	99.79	109.08	93.47	84.15	80.74	72.68	76.74	47.54	111.07	145.86	92.11	Enough Healthy
BANGA	95.04	94.49	99.46	97.98	98.38	96.24	97.18	97.64	82.91	74.35	93.37	Enough Healthy
NISP	86.79	92.49	93.59	98.05	89.86	77.07	74.43	74.77	81.13	71.7	83.99	Healthy
BBTN	100.9	104.42	108.86	108.78	102.66	103.13	103.49	113.5	93.19	92.86	93.94	Enough Healthy
PNBN	88.46	87.71	95.47	98.83	94.37	96.28	104.15	107.92	83.26	88.05	94.45	Enough Healthy
READ	59.06	63.35	58.13	55.78	55.34	50.61	51.96	60.55	39.33	12.35	50.65	Very Healthy
UOBH	96.64	91.15	89.31	95.17	90.11	83.57	93.04	90.92	76.87	74.78	88.16	Enough Healthy
Average	<b>84.57</b>	<b>88.63</b>	<b>87.95</b>	<b>89.29</b>	<b>78.26</b>	<b>83.60</b>	<b>87.06</b>	<b>86.35</b>	<b>80.68</b>	<b>78.67</b>	<b>84.51</b>	Healthy

Source : data research 2022

Based on table 2 above showing that the average by The overall LDR of the Bank is 84.51% with predicate healthy. Highest LDR owned by Bank Panin \_ with an average LDR of 94.45 % with predicate Enough Healthy. This thing caused by the amount of funds from distributed community \_ to creditors \_ too big. While the lowest LDR owned by Bank Capital with an average LDR of 50.65 % with very healthy predicate. This thing caused by low credit owned by Bank Capital.

#### 1. Earnings

In measure profitability banking, researcher use calculation to ratio of return on assets (ROA), net interest margin (NIM) and expenses operational to income operations (BOPO). Here are the respective results calculation ratio those

#### 2. Return On Assets

Return On Assets obtained with method compare amount profit before tax with total assets multiplied by 100%. Calculation result this give description the advantage that the bank gets from the effectiveness utilization assets owned. Under this is results the calculation.

Table 3. Return On Assets

Bank code	ROA										Average	Predicate
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021		
BBCA	3.6	3.8	3.9	3.8	4	3.9	4	4	3.3	3.4	3.77	Very Healthy
BBRI	5.15	5.05	4.73	4.19	3.84	3.69	3.68	3.5	1.98	2.72	3.85	Very Healthy
BBNI	2.9	3.4	3.5	2.6	2.7	2.8	2.7	2.4	0.5	1.4	2.49	Very Healthy
BMRI	3.54	3.54	3.39	2.99	1.96	2.72	3.17	3.03	1.64	2.53	2.85	Very Healthy
ARTO	0.19	0.58	0.25	0.01	-5.25	-1.48	-2.76	-	-	0.1	-3.55	Not Healthy
BANGA	3.18	2.76	1.33	0.47	1.2	1.7	1.85	1.86	1.06	1.88	1.73	Healthy
NISP	1.79	1.81	1.79	1.68	1.85	1.96	2.1	2.22	1.47	1.55	1.82	Healthy
BBTN	1.94	1.79	1.14	1.61	1.76	1.71	1.34	0.13	0.69	0.81	1.29	Healthy
PNBN	2.48	1.03	1.99	1.27	1.69	1.61	2.16	2.08	1.91	1.35	1.76	Healthy
READ	8.46	10.96	8.93	9.59	7.82	7.17	0.9	0.13	0.44	0.22	5.46	Very Healthy
UOBH	2.3	2.6	2.38	1.24	0.77	0.32	0.71	0.87	0.7	0.71	1.26	Healthy

Average	<b>9.80</b>	<b>10.22</b>	<b>11.04</b>	<b>11.33</b>	<b>2.03</b>	<b>2.37</b>	<b>1.80</b>	<b>0.39</b>	<b>0.22</b>	<b>1.52</b>	<b>5.07</b>	Very Healthy
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Source : data research 2022

Based on table 3 above showing that the average The Bank's overall ROA is 5.07% with very healthy predicate . Highest ROA owned by Bank Rakyat Indonesia with an average ROA of 3.85 % with very healthy predicate . This thing caused by an increase in assets at Bank Rakyat Indonesia. lowest ROA owned by Bank Jago with an average ROA of -3.55 % with predicate not enough healthy . This thing caused by decreasing asset income at Bank Jago.

Next that is NIM ratio or ratio income interest NIM obtained by comparison Among income flower clean with average assets productive multiplied by 100%. Calculation result NIM ratio gives description effectiveness bank management generate income flower clean on assets that generate flower clean.

Table 4. Net Interest

Bank code	NIM										Average	Predicate
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021		
BBCA	5.6	6.2	6.5	6.7	6.8	6.2	6.1	6.2	5.7	5.1	6.11	Very Healthy
BBRI	8.42	8.55	8.51	8.13	8.27	7.93	7.45	6.98	6	6.89	7.71	Very Healthy
BBNI	5.9	6.1	6.2	6.4	6.2	5.5	5.3	4.9	4.5	4.7	5.57	Very Healthy
BMRI	5.46	5.57	8.51	8.13	8	7.93	7.45	5.46	4.48	4.73	6.57	Very Healthy
ARTO	5,12	6.75	4.69	5.34	5.48	4.81	4.84	2.05	4.74	7.42	5,12	Very Healthy
BANGA	5.87	5.34	5.36	5.21	5.64	5.6	5,12	5.31	4.88	4.86	5.32	Very Healthy
NISP	4.17	4.11	4.12	4.07	4.62	4.47	4.15	3.96	3.96	3.82	4.15	Very Healthy
BBTN	5.83	5.44	4.47	4.48	4.98	4.76	4.32	3.32	3.06	3.9	4.46	Very Healthy
PNBN	4.19	4.09	3.06	4.61	5.03	4.68	4.84	4.83	4.62	5.1	4.51	Very Healthy
READ	4.67	4.67	3.96	4.73	4.37	4.21	4.2	3.5	1.1	3.52	3.89	Very Healthy
UOBH	5.07	4.55	4.21	3.97	4.31	3.85	3.79	3.65	3.82	3.81	4.10	Very Healthy
Average	<b>5.48</b>	<b>5.58</b>	<b>5.42</b>	<b>5.62</b>	<b>5.79</b>	<b>5.45</b>	<b>5.23</b>	<b>4.56</b>	<b>4.26</b>	<b>4.90</b>	<b>5.23</b>	Very Healthy

Source : data research 2022

Based on Table 4 above showing that the average by The overall NIM of the Bank is by 5.23% with very healthy predicate. Highest NIM owned by Bank Rakyat Indonesia with an average of 7.71% with very healthy predicate. This thing caused by increasing amount income flower clean Bank Rakyat Indonesia. Lowest NIM owned by Bank Bank Capital with an average NIM of 3.89 % with very healthy predicate .

This thing caused by low income flower net on Bank Capital. Ratio the ultimate profitability is BOPO ratio . Calculation result BOPO ratio describes efficiency banking in manage source existing power and suppress cost.



Table 5. BOPO ratio

Bank code	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Average	Predicate
BBCA	62.4	61.5	62	63.2	60.4	58.6	58.2	59.1	63.5	54.2	60.31	Very Healthy
BBRI	59.93	60.58	65.42	67.96	68.77	69.14	68.48	70.1	81.22	74.3	68.59	Very Healthy
BBNI	BOP O 71	67.1	69.8	75.5	73.6	70.8	70.2	73.2	93.3	81.2	74.57	Very Healthy
BMRI	68.13	67.67	70.02	74.28	83.5	71.17	66.48	67.44	80.03	67.26	71.60	Very Healthy
ARTO	99.47	94.69	98.34	100.46	145.31	113.7	127	258.09	261.1	98.52	139.67	Not Healthy
BANGA	71.7	73.79	87.86	97.38	90.07	83.48	80.97	82.44	89.38	78.37	83.54	Very Healthy
NISP	78.93	78.03	79.46	80.14	79.84	77.07	74.43	74.77	81.13	76.5	78.03	Very Healthy
BBTN	80.74	82.19	88.97	84.83	82.48	82.06	85.58	98.12	91.61	89.28	86.59	Very Healthy
PNBN	447.6	81.31	68.47	86.66	83.02	85.04	78.27	77.96	79.54	86.09	117.40	Not Healthy
READ	86.85	86.38	87.81	90.27	89.11	92.24	92.11	98.12	98.84	98.23	92.00	Very Healthy
UOBH	74.61	77.7	90.53	96.46	95.9	97.81	97	90.37	92.26	90.19	90.28	Very Healthy
Average	<b>109.21</b>	<b>75.54</b>	<b>78.97</b>	<b>83.38</b>	<b>86.55</b>	<b>81.92</b>	<b>81.70</b>	<b>95.43</b>	<b>101.08</b>	<b>81.29</b>	<b>87.51</b>	Very Healthy

Source : data research 2022

Based on table 5 above showing that the average BOPO of the Bank is 87.51 % with predicate sangta healthy . Highest BOPO owned by Bank Jago with an average BOPO of 139.67 % with predicate no healthy . This thing caused by increasing burden Bank Jago operations . Lowest BOPO owned by Bank Central Asia with an average BOPO of 60.31 % with a very healthy predicate . This thing caused by low burden operations owned by Bank Central Asia.

Capital, Evaluation in aspect capital conducted for evaluate adequacy bank capital. Bank capital adequacy is calculated with compare amount of capital with assets weighted according to risk multiplied by 100%, the bank's capital ratio is known with Capital Adequacy Ratio (CAR), below this is results CAR calculation for each bank.

Table 6. CAR calculation

Bank code	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Average	Predicate
BBCA	14.2	15.7	16.9	18.7	21.9	23.1	23.4	23.8	25.8	25.7	20.92	Very Healthy
BBRI	16.95	16.99	18.31	20.59	22.91	22.96	21.21	22.55	20.61	25.28	20.84	Very Healthy
BBNI	16.7	15.1	16.2	19.5	19.4	18.5	18.5	19.7	16.8	19.7	18.01	Very Healthy
BMRI	13.6	13.4	15.35	16.15	20.26	22.96	21.21	20.29	18.81	18.51	18.05	Very Healthy
ARTO	27.59	21.62	15.73	19.16	22.83	20.22	18.62	148.28	90.54	169.92	55.45	Very Healthy
BANGA	17.69	15.62	14.64	16.97	20.34	18.6	19.66	21.47	21.92	22.68	18.96	Very Healthy
NISP	16.49	19.28	18.74	17.32	18.28	17.51	17.63	19.17	22.04	23.05	18.95	Very Healthy
BBTN	21.5	23.1	23.3	23.8	25	24.1	24.6	24.2	25.6	17.75	23.30	Very Healthy

PNBN	32.2	20.83	25.69	20.23	20.49	21.99	23.33	23.41	29.58	29.86	24.76	Very Healthy
READ	18	20,13	16.43	17.7	20.64	22.56	18.66	12.6	18.11	41.28	20.61	Very Healthy
UOBH	16.77	14.94	15.72	16.2	16.44	17.08	15.37	16.55	18.85	17.98	16.59	Very Healthy
Average	<b>19.24</b>	<b>17.88</b>	<b>17.91</b>	<b>18.76</b>	<b>20.77</b>	<b>20.87</b>	<b>20,20</b>	<b>32.00</b>	<b>28.06</b>	<b>37.43</b>	<b>23.31</b>	Very Healthy

Source : data research 2022

Based on Table 6 above showing that the average CAR of the Bank is 23.31 % with very healthy predicate . Highest car owned by Bank Jago with an average Car of 55.45 % with very healthy predicate . This thing caused by increasing Bank Jago's capital adequacy . The lowest CAR owned by Bank UOBH with an average CAR of 16.59% with very strong predicate . This thing caused by low adequacy of capital owned by Bank UOBH.

## CONCLUSIONS

1. The average NPL Bank has very healthy predicate with value 1.73%. Highest NPL owned by Bank CIMB Niaga with an average NPL of 3.28 % with predicate healthy . Meanwhile , the lowest NPL owned by Bank Central Asia with an average NPL of 0.40 % with very healthy predicate .
2. The average LDR Bank has predicate healthy with value 84.51%. Highest LDR owned by Bank Panin with an average LDR of 94.45 % with predicate Enough Healthy . While the lowest LDR owned by Bank Capital with an average LDR of 50.65 % with very healthy predicate .
3. The average ROA of the Bank has very healthy predicate with value 5.07%. Highest ROA owned by Bank Rakyat Indonesia with an average ROA of 3.85 % with very healthy predicate . Meanwhile , the lowest ROA owned by Bank Jago with an average ROA of -3.55 % with predicate not enough healthy .
4. The average NIM Bank has very healthy predicate with value 5.23%. Highest NIM owned by Bank Rakyat Indonesia with an average of 7.71% with very healthy predicate . Meanwhile , the lowest NIM owned by Bank Bank Capital with an average NIM of 3.89 % with very healthy predicate .
5. The average BOPO Bank has very healthy predicate with value 87.51%. Highest BOPO owned by Bank Jago with an average BOPO of 139.67 % with predicate no healthy . Lowest BOPO owned by Bank Central Asia with an average BOPO of 60.31 % with very healthy predicate .
6. The average CAR Bank has very healthy predicate with value 23.31%. Highest CAR owned by Bank Jago with an average Car of 55.45 % with very healthy predicate . While the lowest CAR owned by Bank UOBH with an average CAR of 16.59% with very strong predicate .

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