ABSTRACT

ANALYSIS OF BANK HEALTH LEVEL USING RISK-BASED BANK RATING METHOD PERIOD 2019-2024 (CASE STUDY AT PT. BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN, TBK.)

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This study aims to analyze the health level of PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk for the period 2019-2024 using the Risk-Based Bank Rating (RBBR) method. In accordance with the Peraturan Otoritas Jasa Keuangan No. 14/POJK.03/2016, Bank's are required to conduct Bank Health Level Assessments based on four main components: Risk Profile, Good Corporate Governance, Earnings and Capital. This study uses a qualitative descriptive method. The data used are secondary data in the form of Bank BJB's annual financial report for 2019-2024. The results of the study show that in general Bank BJB is in the healthy category during the study period, although there are fluctuations in several financial indicators due to external challenges such as the COVID-19 pandemic. Bank BJB is able to maintain the Non Performing Loan (NPL) ratio below the national average and maintain positive performance in terms of liquidity, profitability and capital. The achievement of the predicate "Very Good" and the award as The Best Performing Bank 2023 is proof of Bank BJB's success in managing risk and maintaining financial stability.

Keywords: Bank Health, Risk-Based Bank Rating, Risk Profile, Good Corporate Governance, Earnings, Capital, Bank BJB

ABSTRAK

ANALISIS TINGKAT KESEHATAN BANK DENGAN METODE *RISK-BASED BANK RATING* PERIODE 2019-2024
(STUDI KASUS PADA PT. BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN, TBK.)

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Penelitian ini bertujuan untuk menganalisis tingkat kesehatan PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk periode 2019-2024 menggunakan metode *Risk-Based Bank Rating* (RBBR). Sesuai dengan Peraturan Otoritas Jasa Keuangan No.14/POJK.03/2017, Bank wajib melakukan Penilaian Tingkat Kesehatan Bank dilakukan berdasarkan empat komponen utama, yaitu *Risk Profile, Good Corporate Governance, Earnings* dan *Capital*. Penelitian ini menggunakan metode deskriptif kualitatif. Data yang digunakan merupakan data sekunder berupa laporan keuangan tahunan Bank BJB tahun 2019 -2024. Hasil penelitian menunjukkan bahwa secara umum Bank BJB berada dalam kategori sehat selama periode penelitian, meskipun terdapat fluktuasi pada beberapa indikator keuangan akibat tantangan eksternal seperti pandemi COVID-19. Bank BJB mampu menjaga rasio *Non Performing Loan* (NPL) di bawah rata-rata nasional dan mempertahankan kinerja positif pada aspek likuiditas, rentabilitas serta permodalan. Pencapaian predikat "Sangat Bagus" dan penghargaan sebagai The Best Performing Bank 2023 menjadi bukti keberhasilan Bank BJB dalam mengelola risiko dan menjaga stabilitas keuangan.

Kata Kunci: Tingkat Kesehatan Bank, *Risk-Based Bank Rating*, *Risk Profile*, *Good Corporate Governance*, *Earnings, Capital,* Bank BJB