Banking Health Assessment Using CAMELS And RGEC Methods, Using OJK's Banking Financial Statement Data

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Abstract:
Health is important in many areas of life, both for people and companies. Healthy conditions will enhance work arousal and work ability and other abilities. With the rapid development of banks in Indonesia, among others, marked by the number of emerging banks, it is necessary a supervision of these banks. In this case Bank Indonesia as the central bank requires a control over the banks to know how the financial condition and business activities of each bank. Bank policies issued and implemented by Bank Indonesia are basically aimed at creating and maintaining health, both individually and banking as a system. The health or financial and non-financial condition of the bank is in the interest of all parties concerned, whether the owners, managers (management) of the bank, the community using bank services (customers) and Bank Indonesia as the supervisory authority of banks and other parties. The condition of the bank may be used by such parties to evaluate the bank's performance in applying prudential principles, compliance with applicable regulations and risk management. The development of the banking industry, especially the increasingly complex and diverse products and services will increase the risk exposure facing banks. The problems that arise in the general public is the absence of tools or information system applications how carannya know that the bank where they save the funds is the bank in a healthy condition. Referring to these issues we will create a Prototype Application of Banking Health Assessment Using Camels And Rgec Methods, the source of data to be used comes from the data of banking financial statements by OJK informed to the public. Our research is a kind of applied research (Applied Research). The results can be directly applied to solve the problems encountered. In this research will be made Prototype Application of Banking Health Assessment Using Camels And Rgec Method With Utilization of Data Financial Reports of OJK Banking. The results of the prototype of the application is expected to be used to measure the health of a bank.

Keywords: *Banking Financial Statements OJK, OJK, Banking Health Assessment Information System, Camels Method, RGEC Method.*

1. Introduction

Health is important in many areas of life, both for people and companies. Healthy conditions will enhance work arousal and work ability and other abilities.

With the rapid development of banks in Indonesia, among others, marked by the number of emerging banks, it is necessary a supervision of these banks. In this case Bank Indonesia as the central bank requires a control over the banks to know how the financial condition and business activities of each bank.

Bank policies issued and implemented by Bank Indonesia are basically aimed at creating and maintaining health, both individually and banking as a system. The health or financial and non-financial condition of the bank is in the interest of all parties concerned, whether the owners, managers (management) of the bank, the community using bank services (customers) and Bank Indonesia as the

supervisory authority of banks and other parties.

The condition of the bank may be used by such parties to evaluate the bank's performance in applying prudential principles, compliance with applicable regulations and risk management. The development of the banking industry, especially the increasingly complex and diverse products and services will increase the risk exposure facing banks. Changes in bank risk exposure and implementation of risk management will affect the bank's risk profile, which in turn results in overall bank conditions.

The legal basis for the Rating of Bank Soundness issued by Bank Indonesia, namely:[5]
1. Legal Basis I Law no. 10 Thn 1998, Banking Act.
2. Legal Basis II of Law no. 3 Thn 2004, Central Bank Law.

The problems that arise in the general public is the absence of tools or information system applications how carannya know that the bank where they save the funds is the bank in a healthy condition.

On the basis of these problems are expected to be a tool or information system that will provide information as clear as possible about the health of banking where their funds are stored.

Within the scope of the problem, we are focusing on creating an application prototype that will provide information as clearly as possible about the health of the banks, where their funds are kept.

And the purpose of this study is to create an application prototype that can process data obtained from the financial statements of the bank OJK [6] and produce quality output from the assessed banking.

From the results of this study is expected to:
1. Can provide information about the quality of the assessed banking.
2. Can be used as a reference to decide which bank will be used to save funds.
3. Can be used also by agencies or individuals who have the same problems.

2. Theory And Method
2.1. Understanding Bank Health[1]

According to Bank Of Settlement, banks can be said to be healthy if the bank can exercise control over capital aspects, assets, earnings, management and liquidity aspects.

Definition of Bank Health according to Bank Indonesia in accordance with RI Law no. 7 Year 1992 Regarding the banking Article 29, the Bank is said to be healthy if the bank complies with the Bank's health requirements with respect to the aspects of Capital, Asset Quality, Quality of

Management, Quality of Rentability, Liquidity, Solvency, and other aspects related to the Bank's business. Parties interested in bank health

The bank's health is in the interest of all parties concerned, because the failure of the banking system will have a negative impact on the economy. The parties concerned in the financial statements consist of external parties and internal parties.

The internal party consists of:
a. The management, concerned and in dire need of financial information for the purpose of controlling (controlling), organizing (coordinating) and planning (planning) a company.
b. The owner of the company, by analyzing the financial statements the owner can assess the success or failure of management in leading the company.

External parties consist of:
a. Investors, require analysis of financial statements in the framework of determining its investment policy. For an important investor is the rate of return (return) of capital that has or will be planted in a company.
b. Creditors, concerned about returns / credit payments that have been given to the company, they need to know the short-term financial performance (liquidity) and profitability of the company.
c. Government, this information is very useful for tax purposes as well as by other agencies such as Statistics.
d. Employees, concerned with the financial statements of the companies they work for because their source of income depends on the company concerned.

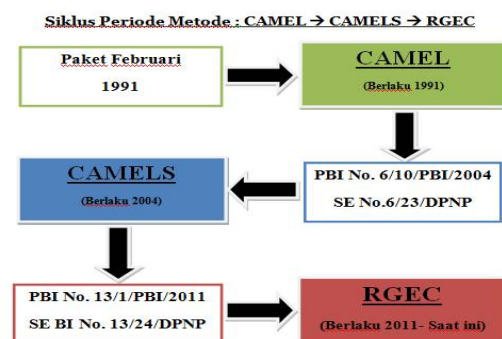### 2.2. Change Period: CAMEL to CAMELS to RGEC[2]

Figure 1: Cycle Period Method: CAMEL → CAMELS → RGEC

CAMEL was first introduced in Indonesia since the issuance of the February Package of 1991 on the

prudential properties of banks. The package was issued as a result of the policy package policy of 27 October 1988 (Pakto 1988). CAMEL developed into the first CAMELS on January 1, 1997 in America. CAMELS developed in Indonesia at the end of 1997 as a result of the economic and monetary crisis.

CAMELS analysis is used to analyze and evaluate the financial performance of commercial banks in Indonesia. The CAMELS analysis is regulated in Bank Indonesia Regulation Number 6/10 / PBI / 2004 concerning the rating system of Bank Rating and Bank Indonesia Regulation Number 9/1 / PBI / 2007 concerning the Rating System for Commercial Banks Based on Sharia Principles.

Then issued PBI no. 13/1 / PBI / 2011[3] and Bank Indonesia Circular Letter No. 13/24 / DPNP as of January 2012 replaces the old method of bank health assessment by CAMELS method with RGEC method. The CAMELS method has been in effect for almost eight years since the issuance of PBI no. 6/10 / PBI / 2004 and SE No.6 / 23 / DPNP [4]. With the issuance of the latest PBI and SE, the CAMELS method is no longer valid, replaced by a new model that requires Commercial Banks to conduct self-assessment of Bank Soundness using Risk-based Bank Rating (RBBR) risk either individually or consolidated.

2.3. CAMEL Method

The indicators on CAMEL are very simple, they are:
1. The "Capital" valuation uses only one measure, that is CAR (Capital Adequacy Ratio) that is "Ratio of capital to risk-weighted assets";
2. Assessment of "Quality Assets" based on the quality of bank earning assets by using two indicators: "The ratio of earning assets classified to earning assets" and "Ratio of allowance for uncollectible accounts to classified earning assets";
3. The "Management" assessment uses 250 questions, which include capital management, asset management, general management, profitability management, and liquidity management;
4. Rating "Earning" uses two measures of ROA (ratio of profit to total assets) and BOPO (ratio of Operating Expenses to Operating Income); and
5. The "Liquidity" rating using the LDR is "the ratio of credit to funds received" and "Net call liabilities ratio to current assets"

In addition to the above quantitative calculations, the CAMEL method takes into account other factors, namely the implementation of small business loans (KUK); implementation of export credit granting; violation of the provisions of the Legal Lending Limit (LLL); and Violation of Net Open Position (NOP). In addition, the soundness of the bank will be reduced to "unhealthy" if there are internal disputes, outside interference in management, "window dressing" or financial engineering, "bank in bank" practices, and financial difficulties resulting in suspension or withdrawal of its participation in clearing.

2.4. CAMELS method

Bank Indonesia Regulation number 6/10 / PBI / 2004 and Bank Indonesia Circular Letter No.6 / 23 / DPNP dated 31 May 2004 in CAMELS lead to internal company performance measures, ranging from Asset Quality, Management, Earning Power, and Liquidity, and Sensitivity to Market Risk. The assessment system with these 5 factors is often called the CAMELS Rating System.
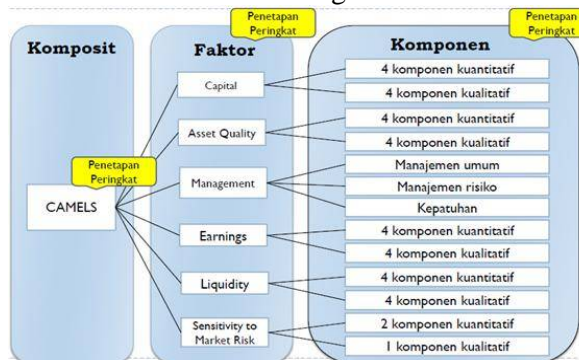
CAMEL assessment in general is as follows:

Figure 2: Rating of bank soundness based on CAMELS method, Source: banker news.com
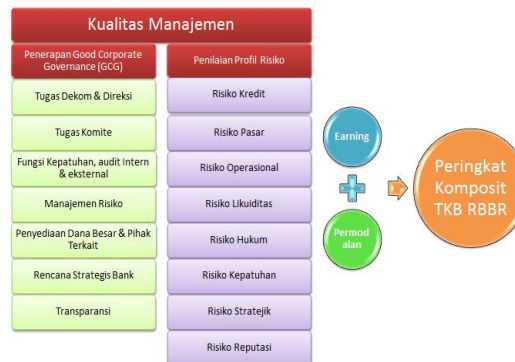
2.5. RGEC Method

Figure 3: Rating of bank soundness based on RGEC method, Source: banker news.com

In accordance with the Regulation of Bank Indonesia Number 13/1 / PBI / 2011 concerning the Rating of Commercial Banks [3,4,5] Banks are required

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to conduct a Bank Rating based on the Risk-based Bank Rating. The Bank's Rating of Bank Rating is performed on an individual or consolidated basis.

The stages of the bank's assessment of RGEC may be called the bank's health assessment model that is loaded with risk management. According to BI in the PBI, the Bank Management should consider the following general principles as the basis for assessing Bank Rating: Risk Oriented, Proportionality, Materiality and Significance, and Comprehensive and Structured.

The way of calculation on RGEC - compared to CAMELS method - is significantly different relative to component "R", that is Risk Profile.

Now, Risk Profile is relatively more complicated because it uses a two dimensional matrix. Formerly - that means with CAMELS - we can directly know the value of the rank (score between 1 to 5) if already know the value of the indicator. But now, there are other aspects to consider before getting the final score for the indicator. For example, the "core debtors' ratio to total credit" of a bank is ....%. The first stage is the same as the CAMELS method of determining the rank if the indicator value is known. An example explanation for some assessment indicators for Credit Risk factors can be seen in the following figure.

Figure 4: Matrix of assessment indicators for Credit Risk factors

However with the new method (RGEC), the value of the ratio has not yet determined its final value. We must see how the implementation of bank risk management is related to the concentration of credit scores on the big debtors. Suppose the bank has fenced off the risk with all its policies, procedures, SOPs, or risk control techniques, it may be that the score for the indicator is improving, or not rated "3rd" as CAMELS does. As an illustration, we see the picture below.

Figure 5: Quality of Risk Management Implementation

Risk Profile Factor Assessment is an assessment of the inherent Risk and Quality of Risk Management implementation in the Bank's operational activities. Inherent Risk Assessment is an assessment of the Risks inherent in the Bank's business activities, both quantifiable and unambiguous, that may potentially affect the Bank's financial position. The Bank's inherent Risk Characteristics are determined by internal and external factors, including business strategy, business characteristics, product complexity and Bank activities, industries in which the Bank conducts business activities, as well as macroeconomic conditions.

So for "Risk Profile", we use two dimensions, ie the value of factor and risk rating before determining the final rating. Or in other words, the value of an indicator is a function of its indicator value and the quality of risk management associated with the indicator. This is the essence of a new bank health assessment, which is the quality of risk management. Aspects of "Risk Profile" includes 8 (eight) types of Risk that is:
1. Credit Risk, using 12 assessment indicators
2. Market Risk, using 17 assessment indicators
3. Operational risk, using 15 assessment indicators
4. Liquidity Risk, using 11 assessment indicators
5. Legal Risk, using 13 assessment indicators
6. Strategic Risk, using 10 assessment indicators
7. Compliance Risk, using 5 assessment indicators, and
8. Reputation Risk, using 10 assessment indicators.

Assessments for other factors, ie factors "G, E, and C" are generally the same as those with previous CAMELS. Until finally, the composite rating of the bank's health rating is reached.

Matriks Peringkat Komposit Tingkat Kesehatan Bank

Peringkat	Penjelasan
PK 1	Mencerminkan kondisi Bank yang secara umum **sangat sehat** sehingga dinilai **sangat mampu** menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya tercermin dari peringkat faktor-faktor penilaian, antara lain profil risiko, penerapan GCG, rentabilitas, dan permodalan yang secara umum sangat baik. Apabila terdapat kelemahan maka secara umum kelemahan tersebut **tidak signifikan**.
PK 2	Mencerminkan kondisi Bank yang secara umum **sehat**, sehingga dinilai **mampu** menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya lainnya tercermin dari peringkat faktor-faktor penilaian, antara lain profil risiko, penerapan GCG, rentabilitas, dan permodalan yang secara umum baik. Apabila terdapat kelemahan maka secara umum kelemahan tersebut **kurang signifikan**.
PK 3	Mencerminkan kondisi Bank yang secara umum **cukup sehat** sehingga dinilai **cukup mampu** menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya tercermin dari peringkat faktor-faktor penilaian, antara lain profil risiko, penerapan GCG, rentabilitas, dan permodalan yang secara umum cukup baik. Apabila terdapat kelemahan maka secara umum kelemahan tersebut **cukup signifikan** dan apabila tidak berhasil diatasi dengan baik oleh manajemen dapat mengganggu kelangsungan usaha Bank.
PK 4	Mencerminkan kondisi Bank yang secara umum **kurang sehat**, sehingga dinilai **kurang mampu** menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya tercermin dari peringkat faktor-faktor penilaian, antara lain profil risiko, penerapan GCG, rentabilitas, dan permodalan yang secara umum kurang baik. Terdapat kelemahan yang secara umum **signifikan** dan tidak dapat diatasi dengan baik oleh manajemen serta mengganggu kelangsungan usaha Bank.
PK 5	Mencerminkan kondisi Bank yang secara umum **tidak sehat**, sehingga dinilai **tidak mampu** menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya tercermin dari peringkat faktor-faktor penilaian, antara lain profil risiko, penerapan GCG, rentabilitas, dan permodalan yang secara umum kurang baik. Terdapat kelemahan yang secara umum **sangat signifikan** sehingga untuk mengatasinya dibutuhkan dukungan dana dari pemegang saham atau sumber dana dari pihak lain untuk memperkuat kondisi keuangan Bank.

*) Berlaku untuk penilaian tingkat kesehatan Bank secara individual dan konsolidasi

Figure 6: Composite rank matrix of bank soundness.

2.6. Types of research

Our research is a kind of applied research (Applied Research). The results can be directly applied to solve the problems encountered. In this research will be made Prototype Application of Banking Health Assessment Using Camels And Rgec Method With Utilization of Data Financial Reports of OJK Banking. The results of the prototype of the application is expected to be used to measure the health of a bank.

2.7. Method of collecting data

Data collection methods used in this study are:
[7]

1. Method of observation. Observation or direct observation of the object of research. Observation technique is done by structured observation by preparing the list of data and data source needs

2. Library study methods, data collection methods obtained by studying, researching, and reading books, information from the internet, journals, theses, thesis related to this research.

3. Source data taken from data provided by OJK, on OJK website.

3. Result And Discussion
3.1. System planning

System design determines how the system will meet these objectives[8], in this case: hardware, software, network infrastructure; user interface, forms and reports, as well as special programs, databases, and files that will be required. System design is an advanced stage of system analysis where the system design described system to be built before

coding in a programming language. In designing a system can not be separated from the analysis. [9]
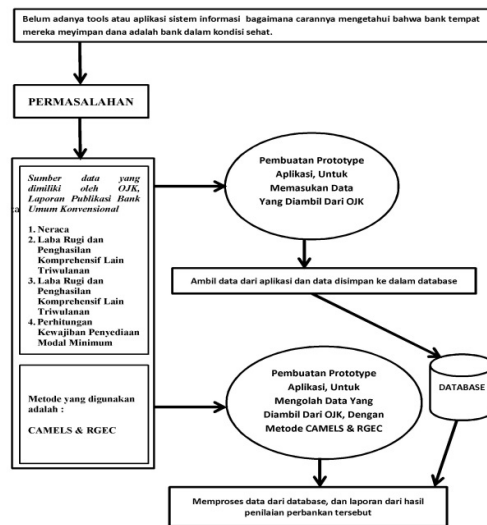

Figure 7: Research Concept

3.2. Deployment Diagram

Deployment diagram is a diagram that can provide an explanation of how various physical elements compile and run the system within a network formed[9]. The established network architecture is a collection of nodes in the form of hardware and software that configure runtime software components with processors and other tools. Deployment describes the details of how components are deployed in the system infrastructure, where components will be located (on machines, servers or pc), how networking capabilities are in those locations, server specifications, and other things that are physical. A node is a server, workstation, or other hardware used to deploy components in the true environment. Relationships between nodes (eg TCP / IP) and requirements can also be defined in this diagram. In this information system there are components that support the running of Application of Banking Appraisal are:

1. Database is where the data stored processed application.

2. Applications used to retrieve data or input data from OJK, then performed data processing, and the data is stored into the database.

3. Server and Client Workstation as device in the form of PC used to access Application of Banking Appraisal.

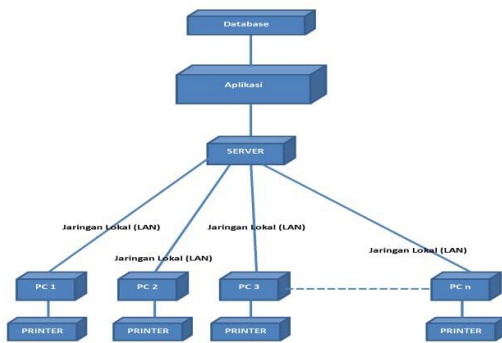4. The printer used to print the report.

Figure 8: Prototype of Banking Rating System Information

3.3. Architectural Infrastructure Design

This stage will explain the form or design of the Banking Appraisal Application so that it can present information relating to the valuation of the banking. The design of infrastructure Prototype Application of Banking Assessment is as follows:
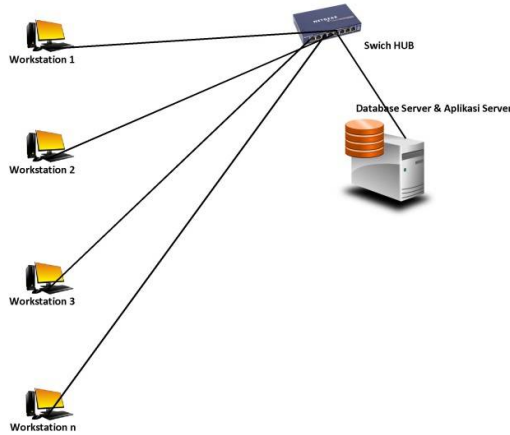

Figure 9: Infrastructure Design

3.4. Construction Interface

This section will explain the implementation or display construction of the Prototype Application of Banking Health Assessment Using Camels And Rgec Method With The Utilization Of OJK Banking Financial Report Data. To explain the construction results will be given from each view, be it input, output, navigation and page views on the prototype built.

Figure 10: Application Prototype

Figure 10 shows the application of banking health assessment, for example data from PT BANK MANDIRI (PERSERO), Tbk, and in figure 11 below example data of 2013 and 2014.

Figure 11: Choice of Year Data

A. PERHITUNGAN TINGKAT RISIKO BANK MANDIRI (Laporan Keuangan Tanggal 31 Desember 2013)

NO	KOMPONEN PENILAIAN	BOBOT (%)	RUMUS	PERHITUNGAN	KETENTUAN	PERINGKAT Level	PERINGKAT Nilai	POIN
1	CAPITAL (C)	25						
	1.1 Kecukupan pemenuhan KPMM terhadap ketentuan yang berlaku (C1)	20	$\dfrac{\text{Modal}}{\text{Aktiva Tertimbang Menurut Risiko}}$	$\dfrac{73,927,327}{491,276,170} = 15.05\%$	10%<=C1 = Level 1 9%<=C1<10% = Level 2 8%<=C1< 9% = Level 3 7%<=C1< 8% = Level 4 C1< 7% = Level 5	1	100	20
	1.2 Komposisi Permodalan (C2)	20	$\dfrac{\text{Tier 1}}{\text{Tier 2 + Tier 3}}$	$\dfrac{66,361,280}{7,566,047} = 877.09\%$	150% <=C2 = Level 1 125% <=C2<150% = Level 2 100% <=C2<125% = Level 3 75% <=C2<100% = Level 4 C2< 75% = Level 5	1	100	20
	1.3 Trend ke depan / Proyeksi KPMM (C3)	20	$\dfrac{\text{Modal (triwulan penilaian - triwulan sebelumnya)}}{\text{Modal triwulan sebelumnya}}$ $\dfrac{\text{ATMR (triwulan penilaian - triwulan sebelumnya)}}{\text{ATMR triwulan sebelumnya}}$	C3 = C31 / C32 = 174.78% $\dfrac{2,218,246}{71,127,175} = 3.12\%$ $\dfrac{9,026,647}{505,877,789} = 1.78\%$	10%<=C3 = Level 1 9%<=C3<10% = Level 2 8%<=C3< 9% = Level 3 7%<=C3< 8% = Level 4 C3< 7% = Level 5	1	100	20
	1.4 Aktiva Produktif Yang Diklasifikasikan (APYD) dibandingkan dengan Modal Bank (C4)	20	$\dfrac{\text{APYD}}{\text{Modal Bank}}$	$\dfrac{12,707,379}{73,927,327} = 17.19\%$		2	80	16

Figure 12: Banking Health Assessment Report_1

	1.5 Kemampuan Bank memelihara kebutuhan penambahan modal yang berasal dari keuntungan (laba ditahan) (C5) 1.5.1 Dividend Pay Out Ratio (C51) 1.5.2 Retention Rate (C52)	20	Dividen yang dibagi / Laba setelah pajak Laba ditahan / Modal Rata-rata	$C3 = (C51 + C52) / 2 = 8.63\%$ $\frac{0}{14,013,263} = 0.00\%$ $\frac{14,013,263}{81,204,019} = 17.26\%$	$75\% <= C5$ = Level 1 $50\% <= C5 < 75\%$ = Level 2 $25\% <= C5 < 50\%$ = Level 3 $10\% <= C5 < 25\%$ = Level 4 $C5 < 10\%$ = Level 5	5	20	4
					Sub Jumlah			20
2	QUALITY ASSET (QA)	50						
	2.1 Aktiva Produktif Yang Diklasifikasikan dibandingkan dengan total Aktiva Produktif (QA1)	30	Aktiva Produktif Yang Diklasifikasikan / Aktiva Produktif	1%		1	100	30
	2.2 Perkembangan Aktiva Produktif bermasalah / Non Performing Asset dibandingkan dengan Aktiva Produktif (QA2)	30	Aktiva Produktif Bermasalah / Aktiva Produktif	1%		1	100	30
	2.3 Tingkat kecukupan pembentukan PPAP (QA3)	40	PPAP yang telah dibentuk / PPAP yang wajib dibentuk	$\frac{16,503,381}{15,516,676} = 106.36\%$		2	80	32
					Sub Jumlah			46
3	EARNINGS (E)	10						
	3.1 Return On Asset (E1)	20	Laba sebelum pajak / Rata-rata total aset	ROA = 3.45%		1	100	20
	3.2 Return On Equity (E2)	20	Laba setelah pajak / Rata-rata modal inti	ROE = 25.82%		1	100	20
	3.3 Net Interest Margin (E3)	20	Laba setelah pajak / Rata-rata modal inti	NIM = 5.52%		1	100	20
	3.4 Biaya Operasional dibandingkan dengan Pendapatan Operasional (E4)	20	Total beban operasional / Total pendapatan operasional	BOPO = 63.00%		1	100	20
	3.5 Perkembangan laba operasional (E5)	20	Pendapatan Operasional - Biaya Operasional	Rata-rata Perkembangan = 1.35%		3	60	12
					Sub Jumlah			9.2
4	LIQUIDITY (L)	15						
	4.1 Aktiva likuid kurang dari 1 bulan dibandingkan dengan pasiva likuid kurang dari 1 bulan (L1)	40	Aktiva likuid < 1 bulan / Pasiva likuid < 1 bulan	LDR = 98.58%		1	100	40

Figure 13: Banking Health Assessment Report_2

4.2 1 Month Maturity Mismatch Ratio (L2)	30	Selisih Aktiva dan Pasiva yang akan jatuh tempo 1 bulan Pasiva yang akan jatuh tempo 1 bulan	LDR = -1.42%		1	100	30
4.3 Loan to Deposit Ratio (L3)	30	Kredit Dana Pihak Ketiga	LDR = 85.65%		3	60	18
				Sub Jumlah			13.2
				Jumlah			88.4

B. LIMIT PENEMPATAN BANK MANDIRI

1. Tingkat Kesehatan : Sehat 88.4
2. Tier-1 Capital : 66,361,280
3. Limit Penempatan (Tier-1 x 3%) : 1,990,838

NERACA

Laporan Publikasi Bulanan

Neraca

Desember 2013

PT BANK MANDIRI (PERSERO), Tbk

Plaza Mandiri, Jl. Gatot Subroto Kav. 36-38, Jakarta 12190

UNAUDITED BY OTORITAS JASA KEUANGAN

(dalam Jutaan Rupiah)

Pos-pos	Bank Desember 2013
ASET	
1. Kas	17226616.00000
2. Penempatan pada Bank Indonesia	69819352.00000
3. Penempatan pada bank lain	23710889.00000
4. Tagihan spot dan derivatif	175947.00000
5. Surat berharga	87799945.00000
a. Diukur pada nilai wajar melalui laporan laba/rugi	1470994.00000
b. Tersedia untuk dijual	61370553.00000
c. Dimiliki hingga jatuh tempo	24945188.00000

Figure 14: Banking Health Assessment Report_3

d. Pinjaman yang diberikan dan piutang	13210.00000
6. Surat berharga yang dijual dengan janji dibeli kembali (repo)	5182903.00000
7. Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo)	3103351.00000
8. Tagihan akseptasi	10178370.00000
9. Kredit	416978030.00000
a. Diukur pada nilai wajar melalui laporan laba/rugi	0.00000
b. Tersedia untuk dijual	0.00000
c. Dimiliki hingga jatuh tempo	0.00000
d. Pinjaman yang diberikan dan piutang	416978030.00000
10. Pembiayaan syariah	0.00000
11. Penyertaan	3159465.00000
12. Cadangan kerugian penurunan nilai aset keuangan -/-	16828353.00000
a. Surat berharga	148728.00000
b. Kredit	15002015.00000
c. Lainnya	1677610.00000
13. Aset tidak berwujud	2178033.00000
Akumulasi amortisasi aset tidak berwujud -/-	1288191.00000
14. Aset tetap dan inventaris	11700943.00000
Akumulasi penyusutan aset tetap dan inventaris -/-	4807311.00000
15. Aset Non Produktif	620815.00000
a. Properti terbengkalai	151090.00000
b. Aset yang diambil alih	19815.00000
c. Rekening tunda	449910.00000
d. Aset antarkantor 2)	0.00000
i. Melakukan kegiatan operasional di Indonesia	0.00000
ii. Melakukan kegiatan operasional di luar Indonesia	0.00000
16. Cadangan kerugian penurunan nilai aset non keuangan -/-	287147.00000
17. Sewa pembiayaan	0.00000
18. Aset pajak tangguhan	2969507.00000
19. Aset Lainnya	15559212.00000
TOTAL ASET	647152376.00000
LIABILITAS DAN EKUITAS	

Figure 15: Banking Health Assessment Report_4

LIABILITAS

1. Giro	116250862.00000
2. Tabungan	214128654.00000
3. Simpanan berjangka	169338524.00000
4. Dana investasi revenue sharing	0.00000
5. Pinjaman dari Bank Indonesia	0.00000
6. Pinjaman dari bank lain	12658783.00000
7. Liabilitas spot dan derivatif	230620.00000
8. Utang atas surat berharga yang dijual dengan janji dibeli kembali (repo)	4656149.00000
9. Utang akseptasi	10178370.00000
10. Surat berharga yang diterbitkan	564.00000
11. Pinjaman yang diterima	13996524.00000
12. Setoran jaminan	2061958.00000
13. Liabilitas antar kantor 2)	36925.00000
a. Melakukan kegiatan operasional di Indonesia	8790176.00000
b. Melakukan kegiatan operasional di luar Indonesia	-8753251.00000
14. Liabilitas pajak tangguhan	0.00000
15. Liabilitas lainnya	16747081.00000
16. Dana investasi profit sharing	0.00000
TOTAL LIABILITAS	560285014.00000

EKUITAS

17. Modal disetor	11666667.00000
a. Modal dasar	16000000.00000
b. Modal yang belum disetor -/-	4333333.00000
c. Saham yang dibeli kembali (treasury stock) -/-	0.00000
18. Tambahan modal disetor	17476308.00000
a. Agio	17476308.00000
b. Disagio -/-	0.00000
c. Modal sumbangan	0.00000
d. Dana setoran modal	0.00000
e. Lainnya	0.00000
19. Pendapatan (kerugian) komprehensif lainnya	-1232180.00000

Figure 16: Banking Health Assessment Report_5

a. Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing	180902.00000
b. Selisih penilaian kembali aset tetap	0.00000
c. Lainnya	-1413082.00000
20. Selisih kuasi reorganisasi	0.00000
21. Selisih restrukturisasi entitas sepengendali	0.00000
22. Modal pinjaman	4470615.00000
23. Cadangan	4384227.00000
a. Cadangan umum	2333333.00000
b. Cadangan tujuan	2050894.00000
24. Laba/rugi	50101725.00000
a. Tahun-tahun lalu	33108218.00000
b. Tahun berjalan	16993507.00000
TOTAL EKUITAS	86867362.00000
TOTAL LIABILITAS DAN EKUITAS	647152376.00000

Keterangan Bank Pelapor

Perbedaan total aset dan liabilitas antara LBU dan CFS karena penyajian beberapa akun di

Laporan Posisi Keuangan CFS di set off, yaitu:

1. Set off aset antarkantor dengan liabilitas antarkantor.

2. Set off All Uang Muka Pajak PPH Pasal 25/29.

Hal ini sesuai dengan PSAK yang berlaku.

Figure 17: Banking Health Assessment Report_6

4. Conclusion

Based on the results of research that has been done, then in this study can be drawn conclusion as follows:

1. Based on the research that has been done then it can be concluded that this research goes well, in applying CAMELS and RGEC method in giving assessment to banking.

2. The result of this research is Prototype Application of Banking Health Assessment Using CAMELS And RGEC Method With Utilization of OJK Banking Financial Report Data, and can be developed into a better application.

5. Acknowledgment

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