Analysis of Bank Health Levels Through Pre-Pandemic and During Pandemic at PT. Bank Central Asia, Tbk for the Period 2018-2022 With a Risk-Based Bank Rating (RBBR) Approach

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Abstract: The purpose of this research is to evaluate the health levels of PT Bank Central Asia Tbk before the pandemic in the period of 2018-2019 and during the pandemic in the period of 2020-2022 using the RBRR method. This study employed a quantitative research design with secondary data obtained from the annual reports on BCA official website. The data collection techniques used were documentation and library research. The analysis technique used is quantitative descriptive analysis. The results showed that PT Bank Central Asia was in the very healthy category during the period 2018 to 2022.. It can be seen from indicators such as NPL and LDR, which show that the bank has successfully managed the risks effectively. In addition, the GCG assessment also shows the implementation of good corporate governance. The calculations of ROA and NIM show that the bank has achieved excellent profitability. Furthermore, the calculation of CAR indicates that the bank has been effectively managed the capital. Therefore, PT Bank Central Asia is considered capable of dealing with negative influences and risks through before and during the pandemic.

Keyword: Bank Health, RBBR, NPL, LDR, GCG, ROA, NIM, CAR.

INTRODUCTION

The Financial Services Authority (OJK) revealed that banking is a sector that is closely supervised by the government and plays an important role in people's lives. Banking has an important role in a country's economy by providing financial access for the people and facilitating business transactions. In facing the COVID-19 pandemic, the banking sector has experienced significant impacts, including the increased credit risk and the decreased financial performance. Therefore, analyzing the health level of bank using the Risk-Based Bank Rating (RBBR) approach is important to evaluate the ability of bank to face challenges and risks.

PT Bank Central Asia, Tbk (BCA) is the largest bank in Indonesia with high assets. BCA has a good reputation in providing the best service to customers with various financial technology innovations.

Tabel 1. Total Assets 2018-2022

YEAR	BANK CENTRAL ASIA
2018	IDR 824.8 Trillion
2019	IDR 919,0 Trillion
2020	IDR 1.075,6 Trillion
2021	IDR 1.228,3 Trillion
2022	IDR 1.314,7 Trillion

Source: Annual Report 2018-2022

Bank Indonesia has the responsibility of supervising banks and issuing regulations to assess the bank health. The RBBR approach is used to evaluate bank health by considering the factors of Risk Profile, Good Corporate Governance (GCG), Profitability, and Capital. These factors provide a comprehensive description of a bank's financial health. The analysis of bank health levels before and during the COVID-19 pandemic at BCA for the 2018-2022 period using the RBBR approach is very important to evaluate the bank ability to deal with risks and provide information to the investors, regulators, and people. This company evaluation also helps in the internal and external decision making. In this research, the analysis of the health levels of bank at BCA was done using the RBBR method.

The published financial statement is the base of this research, and the aim is to assess the condition of bank health levels before and during the COVID-19 pandemic. The base taken in this research is the published financial statement and this research is intended to assess the condition of bank health levels using the RBBR method. Based on the background that has been explained, the writers are interested in proposing research with the title "Analysis of Bank Health Levels Through Pre-Pandemic and During The Pandemic at PT. Bank Central Asia, Tbk for The Period 2018-2022 with A Risk-Based Bank Rating (RBBR) Approach."

From the subject matter that has been described, the following research formulation can be developed: (a) What is the Risk Profile of the Central Bank in the 2018-2022 period? (b) What is the level of Bank Central Asia's compliance with Good Corporate Governance (GCG) for the 2018-2022 period? (c) How is Bank Central Asia's earnings performance in the 2018-2022 period? (d) What is the capital adequacy level of Bank Central Asia in the 2018-2022 period? and (e) How is the health assessment of Bank Central Asia, Tbk for the 2018-2022 period measured using the Risk-Based Bank Rating (RBBR) method?

METHOD

The object of this research is PT Bank Central Asia. Bank Central Asia (BCA) is one of the largest private banks in Indonesia which was established in 1955 under the name Bank Central Asia NV. The type of research conducted is quantitative with the source of secondary data obtained from the annual report on BCA official website. According to Sugiyono (2015) quantitative data is a type of data obtained through measurement or calculation using numbers or numerical data. According to Sugiyono (2018) secondary data is data that have been previously available and obtained from various sources, such as publication, report, research result, and other available data source.

The data collection techniques used are documentation and literature study. According to Creswell (2014), the documentation method in qualitative research is data collection through documents or written records that are generated from human activities or interactions, such as letters, memos, field notes, recordings, and so on. According to Cooper (2016), literature research is a systematic research method to collect, evaluate, and synthesize

information found in literature or library materials that are relevant to the research topic.The technique of analysis used is quantitative descriptive analysis. Suhardjono (2019) explains that descriptive analysis is a technique of data analysis used to provide a detailed description or summary of the data. According to Moleong (2017), quantitative analysis is a research method that uses data in the form of numbers to make measurement, calculation, and statistical analysis.

RESULTS AND DISCUSSION
Results
The Definition of Bank

Bank comes from the Italian "Banco" which means bench, it refers to the use of tables or benches in early financial services. The term later evolved into "bank" which is used to describe financial institutions that provide financial services. According to Law No. 10/1998 regarding banking, a bank is a business entity that collects funds from the public in the form of deposits and redistributing them in the form of credit also conducting other business activities.. The bank functions as an intermediary between those who have excess fund and those who need fund. They prioritize prudence, security, and financial stability in carrying out their operation. Bank also provides various financial services such as loan, investment, fund transfer, and credit card.

Types of Bank

Banks in Indonesia are divided into two types: Commercial Bank and Rural Bank (BPR) :

1. Commercial Bank

Commercial bank is a financial institution that collects fund from the public in the form of deposit and redistributes them in the form of credit or funding to the customers. They have a business license from the central bank or the competent authority. Commercial bank has a wide branch and ATM network as well as doing healthy and safe business activities. Besides accepting deposit and providing loan, commercial bank can also take profit from other banking services such as credit card issuance and clearing service.

2. Rural Bank (BPR)

Rural Bank (BPR) aims to provide credit or funding for small to medium scale communities. They focus on providing credit to small and medium-sized enterprises (SMEs) as well as communities with a small economic scale. Rural bank can take the form of a limited liability company (PT) or a cooperative with limited branch offices. They gain income from the interest difference between the collected fund and interest which is given to the customers. Both types of bank play an important role in the economy, with commercial bank being larger financial institutions which involve a wide range of financial services, while rural bank focuses on providing credit to SMEs and small businesses. Bank Indonesia ensures that both commercial bank and rural bank fulfill the requirements of liquidity, capital adequacy, and good banking governance in running their business activities.

Bank Function

The function of a bank includes lender, deposit taker, trustee, payment service provider, capital market leader, and financial service provider. Bank provides loan to individuals, businesses, and governments, while also receiving fund from customers in the form of deposit. Bank also act as trustee or manager of fund on behalf of customers. They provide payment service, such as money transfer and credit card, and having a role in the capital market by releasing securities and selling them to the investors. In addition, the bank also

provides a range of financial services such as insurance, wealth management, and investment. These functions of bank are important in facilitating economic activity and improving the people welfare.

Definition of Financial Statement

According to Mulyadi (2015), a financial statement is a document that describes in a systematic and detailed manner about the financial position, operation result, cash flow, and change in equity of an entity in a certain period. According to Weygandt, Kimmel, and Kieso (2012), financial report is a written report that consists of information about the company's financial performance, which includes financial position, operation result, and cash flow.

According to Keown, Martin, and Petty (2014), financial statement is a document that consists information about the assets, liabilities, equity, income, and costs of a company in a certain period. Financial statement is a report consisting financial information of a company that is made to inform about the company's financial condition (Soemarso, 2015).

From the explanation above, it can be concluded that financial statement is a document that consists information about the financial position, operation result, cash flow, and change in equity of a company in a certain period. This financial report aims to provide transparent and accurate information to stakeholders, such as investors, creditors, government, and the wider communities, thus they can make the right decision about the company.

Purpose of Financial Statements

Weygandt, et al (2012) The main purpose of financial statement is to provide relevant and reliable information about the financial position, operation result, cash flow, and change in equity of a company in a certain period. Some specific purposes of financial statement are:
1. Providing useful information for decision making
2. Assessing company performance
3. Providing information for tax purposes
4. Showing the company ability to meet financial obligation
5. Providing information about cash flow

In order to fulfill these purposes, financial statement must be prepared accurately, consistently, and in accordance with accounting principles which are generally accepted.

Types of Financial Statement

According to the Financial Accounting Standards (2020), there are five types of financial statements, namely:
1. Balance sheet (PSAK No. 1)
2. Income Statement (PSAK No. 2)
3. Cash flow statement (PSAK No. 4)
4. Statement of changes in equity (PSAK No. 3)
5. Notes to the financial statements (PSAK No. 5)

Parties Who Need Financial Statements

According to Hidayat (2018) the parties who need financial statements are:
1. Creditor
2. Investor
3. Public Accountant
4. Employee
5. Bapepam
6. Consumer
7. Supplier
8. Government

Definition of Bank Health Level

According to the Financial Services Authority (2022) regulated in No. 3/POJK.03/2022, a bank health level is an evaluation conducted by OJK to assess a bank ability in maintaining its financial health and meeting capital adequacy requirements. There are four levels of bank health regulated by OJK, namely:

1. Very Healthy - A bank that has excellent asset quality, risk management, liquidity, and profitability.
2. Healthy - A bank that has good asset quality, risk management, liquidity, and profitability.
3. Unwell - A bank that has poor asset quality, risk management, liquidity, and profitability.
4. Unhealthy - A bank that has very poor asset quality, risk management, liquidity, and profitability.

OJK assesses the health level of a bank on a regular basis and the result of the evaluation will be published. The aim is to enhance public confidence in the banking system and improve transparency and accountability in the banking industry in Indonesia. Bank Indonesia Regulation No. 13/1/PBI/2011 and renewed by OJK No. 3/POJK.03/2022 have released regulations regarding the health assessment of commercial bank in Indonesia. The regulation stated that commercial bank is required by Bank Indonesia to conduct self-assessment of the bank health level using the Risk-Based Bank Rating method.

Risk Based Bank Rating Method

Bank Indonesia stated that the Risk Based Bank Rating (RBBR) approach is a risk assessment system to assess bank performance which is used by Bank Indonesia (BI) in running its supervisory duties. The RBBR approach is based on internationally recognized risk management principles and refers to the Basel Committee on Banking Supervision. Bank Indonesia Regulation No. 13/1/PBI/2011 on Health Assessment of Commercial Bank is required to assess the health level of bank using the Risk Based Bank Rating (RBBR) approach, both individually and consolidated. This RBBR regulation replaces the previous assessment, namely the Capital, Assets, Management, Earning, Liquidity and Sensitivity to Market Risk (CAMELS) method.

The RBBR method uses an assessment of 4 factors based on SE BI No.13/24/DPNP in 2011 and POJK No. 3/POJK.03/2022, including:

1. *Risk Profile*

Fauziyah (2017) risk profile is a description regarding the level of inherent risk and the effectiveness of risk management implementation in an institution operational activity, especially in the financial sector. Evaluation of risk profile factors is done by considering various types of risk such as Credit Risk, Market Risk, Operational Risk, Liquidity Risk, Legal Risk, Strategic Risk, Compliance Risk, and Reputation Risk. (PJOK No. 3/POJK.03/2022 Article 7). In this research, the writers use two indicators to measure the risk profile, namely:

a. Credit Risk

Arifin (2019) credit risk is the possibility of financial loss that arises from the inability of the borrower to repay credit or other financial obligations. Ginting (2020) several factors that can affect credit risk including credit quality, interest rate, economic condition, management quality, capital structure, and business factor. Credit risk is calculated using the Non Performing Loan (NPL) ratio. Fauziyah (2017) Non Performing Loan (NPL) is a credit or loan that cannot be repaid by the borrower within the specified period.

b. Liquidity Risk

Fauziyah (2017) Liquidity risk is a financial risk that is related to the ability of bank or other financial institution to fulfill its financial obligation at a specified time,

without experiencing difficulties in selling assets or seeking additional funding. Liquidity risk can occur when bank face the inability to meet their financial obligation, for example due to lack of fund or the occurrence of customer panic. The indicator used to measure liquidity is the Loan Deposit Ratio (LDR). Arifin (2019) Loan Deposit Ratio (LDR) is a ratio that measures how much the bank lends fund from customer deposit.

2. Good Corporate Governance (GCG)

According to POJK No. 3/POJK.03/2022 on the Implementation of Governance for Commercial Bank, where the bank is required to conduct periodic self-assessment of the implementation adequacy in governance and prepare an implementation report. The bank is obliged to apply the principles of Good Corporate Governance in every bank activity at all levels or organization levels. According to Bank Indonesia Regulation number 8/4/PBI/2006 Good Corporate Governance (GCG) is good corporate governance and has integrity, which ensures that the company is run with the principles of transparency, accountability, responsibility, independency and fairness. Bank Indonesia through circular letter No. 9/12/DPNP explains in detail the five GCG principles, namely:

a. Transparency
b. Accountability
c. Responsibility
d. Independency
e. Fairness

3. Earnings

Kasmir (2018) Rentability or earnings is a measurement of the financial performance of a company or financial institution that measures the company's ability to generate profit or gain in a certain period of time. Fauziah (2017) maintaining an optimal level of rentability is an important aspect for the bank, because achieving a high level of rentability is the main goal of every bank. Some of the methods and ratios used to measure rentability are Return on Assets (ROA) and Net Interest Margin (NIM). Kasmir (2018) Return on Assets is a financial ratio that measures how effective a company is in making profit from the total assets. ROA shows what percentage of net profit is generated by the company from its total assets in a certain period. Harahap (2017) Net Interest Margin (NIM) is a financial ratio that measures the ability of earning assets to generate interest income. NIM is often used by bank and other financial institution to measure the profit generated from banking or financial business.

4. Capital

Fauziah (2017) capital is one of the important factors in the continuity of a financial institution, such as a bank or other financial institutions. Capital refers to the amount of fund invested by company owners or investors, which are used to support the operation and business activity of the company. In financial institution, capital is measured by Capital Adequacy Ratio (CAR). Cashmere (2018) CAR is the ratio between core capital and risk assets. Core capital consists of share capital, general reserve, and retained earning. Meanwhile, risk asset is an asset that is considered to have credit risk, market risk, and operational risk.

Discussion
The Overview of the Research Object

PT Bank Central Asia (BCA) is one of the largest commercial banks in Indonesia. BCA journey began in 1955, which at that time NV Company of Trade and Semarang Knitting Factory Trade were established as the forerunner of Bank Central Asia (BCA). Bank Central Asia (BCA) began to operate in Jakarta on February 21, 1957 which was the date of birth of

Bank Central Asia NV. On September 2, 1975, the Bank name was changed to PT Bank Central Asia (BCA).

May 31, 2000 PT Bank Central Asia's shares began to be listed and traded on the Indonesia Stock Exchange under the stock code BBCA. December 2022, BCA had a total of 24,508 employees. Since its establishment in 1957, BCA has experienced rapid growth and played an important role in the banking sector. BCA also has subsidiaries that are engaged in various fields, namely PT BCA Finance which provides vehicle funding, PT BCA Syariah which focuses on sharia banking services, PT BCA Sekuritas which is engaged in capital markets and securities, then there is PT BCA Life Assurance which provides life insurance products. Bank Central Asia also has subsidiaries PT Central Capital Ventura and PT Bank Digital BCA. The BCA achievements as one of Indonesia's leading banks are impressive. The bank has received numerous awards and recognitions for its quality of service and innovation. Some of the achievements include being recognized as the best bank in Indonesia through various categories, such as customer service, technology innovation, finance, and risk management. Bank Central Asia has also been recognized for the good corporate governance (GCG) practices. The bank is committed to implement GCG principles in all aspects of its operations.

The Bank's vision is to be the first choice bank for the people, which plays an important role as an important pillar of the Indonesian economy. PT Bank Central Asia's mission is to build an institution that excels in payment settlements and financial solutions for business and individual customers, understanding the diverse needs of customers and providing the right financial services to achieve optimum customer satisfaction, the third mission is to increase BCA's franchise value and stakeholder value. PT Bank Central Asia has four values: customer focus, integrity, teamwork, and strive to be the best.

Calculation of Risk-Based Bank Rating (RBBR)
1. Risk Profile

Tabel 2. Non Performing Loan (NPL) Credit Risk

Year		Non-performing Loan (a)	Credit Total (b)	NPL $(\frac{a}{b} \times 100\%)$	Composite Value	Description
2018	Pre-Pandemic	7.594	537.914	1,4%	PK 1	Very Healthy
2019		7.877	588.251	1,3%	PK 1	Very Healthy
2020	During Pandemic	10.327	575.649	1,8%	PK 1	Very Healthy
2021		13.412	620.640	2,2%	PK 2	Healthy
2022		11.796	691.141	1,7%	PK 1	Very Healthy

Source: Processed data 2023

The NPL ratio of BCA showed a decline in 2018-2019 before the pandemic. In 2018, the NPL ratio of BCA was 1.4% and fell to 1.3% in 2019. However, during the COVID-19 pandemic period in 2020, the NPL ratio increased to 1.8%. However, BCA still remains in the very healthy category because the NPL is in composite rank 1, with a maximum limit of 2%. In 2021, the NPL rose again to 2.2%, but it is still in the healthy category since it is in composite rank 2 with a maximum limit of 2% to less than 5%. In 2022, the BCA's NPL showed a significant decline to 1.7%, back to a composite rank of 1 and remaining in the very healthy category. BCA managed to overcome the challenges of the pandemic by controlling non-performing credit and good total credit management. Overall, BCA managed to maintain a healthy NPL level during the COVID-19 pandemic period.

Tabel 3. Liquidity Risk of Loan to Deposit Ratio (LDR)

Year		Credit Total (a)	Third-party fund (b)	LDR $\left(\frac{a}{b} \times 100\%\right)$	Composite Value	Description
2018	Pre-pandemic	537.914	629.812	85,4%	PK 3	Quite Healthy
2019	pandemic	588.251	698.980	84,1%	PK 2	Healthy
2020	During pandemic	575.649	834.284	68,9%	PK 1	Very Healthy
2021		620.640	968.607	64,0%	PK 2	Healthy
2022		691.141	1.030.452	67,0%	PK 1	Very Healthy

Source: Processed data 2023

The liquidity of PT Bank Central Asia Tbk in 2018-2019 has declined before the pandemic. In 2018, the LDR of BCA was 85.4% (quite healthy) and declined to 84.1% in 2019 (healthy). During the COVID-19 pandemic in 2020, the LDR drastically dropped to 68.9% (very healthy), but rose slightly to 64% in 2021 and 67% in 2022 (both still in the very healthy category). The decline in liquidity was due to the lower demand for credit and the higher credit risk due to the pandemic. BCA still maintains a solid loan to deposit ratio in spite of fluctuation.

Tabel 4. Good Corporate Governance

Year		Composite Value	Description
2018	Pre-Pandemic	PK 1	Very Healthy
2019		PK 2	Healthy
2020	During Pandemic	PK 1	Very Healthy
2021		PK 1	Very Healthy
2022		PK 1	Very Healthy

Source: Processed data 2023

PT Bank Central Asia, Tbk managed to get as the first rank which is categorized as "very good" in the self-assessment of Good Corporate Governance (GCG) in 2018 period. Although it experienced a decline in 2019, the bank is still categorized as "healthy" in the GCG implementation. In 2020, BCA achieved a rating of "very good" in this GCG implementation, which was maintained in 2021 and 2022. This indicates the success of BCA in implementing GCG principles properly and meeting the requirements. BCA continues to maintain the "very healthy" qualification in GCG implementation.

2. Earnings

The analysis of rentability factors is calculated using two assessment methods, namely Return on Assets (ROA) and Net Interest Margin (NIM).

Tabel 5. Return on Assets (ROA)

Year		Profit before Tax (a)	Total Asset Average (b)	ROA $\left(\frac{a}{b} \times 100\%\right)$	Composite Value	Description
2018	Pre-Pandemic	32.707	824.788	4,0%	PK 1	Very Healthy
2019		36.289	918.989	3,9%	PK 1	Very Healthy
2020	During pandemic	33.568	1.075.570	3,1%	PK 1	Very Healthy
2021		38.841	1.228.345	3,2%	PK 2	Healthy
2022		50.467	1.314.732	3,8%	PK 1	Very Healthy

Source: Processed data 2023

The rentability of PT Bank Central Asia Tbk's, which is measured by Return on Assets (ROA), showed a very good performance before the pandemic. In 2018 and 2019, ROA was 4.0% and 3.9% respectively, categorized as 'very healthy'. In 2020, there was a

decline in ROA to 3.1%, but it was still in the 'very healthy' category. ROA rose again in 2021 to 3.2% and by 2022 it reached 3.8%, which remains in the 'very healthy' category. BCA has managed to maintain good performance by making significant profit and managing risk properly.

Tabel 6. Net Interest Margin (NIM)

Year		Net Interest Income (a)	Total Asset Earning Average (b)	NIM $(\frac{a}{b} \times 100\%)$	Composite Value	Description
2018	Pre-Pandemic	45.291	734.401	6,17%	PK 1	Very Healthy
2019		50.477	818.694	6,17%	PK 1	Very Healthy
2020	During Pandemic	54.161	1.075.570	5,39%	PK 1	Very Healthy
2021		56.136	1.125.418	4,99%	PK 1	Very Healthy
2022		63.989	1.173.144	5,45%	PK 1	Very Healthy

Source: Processed data 2023

In 2018 and 2019, Bank Central Asia (BCA) reached a Net Interest Margin (NIM) ratio of 6.17%, which is considered as very healthy. Although it decreased in 2020 to 5.39%, BCA still maintained the very healthy predicate. In 2021, BCA's NIM declined to 4.99%, but it was still in the very healthy category. In 2022, the NIM increased to 5.45%, indicating effective management in managing risk and earning optimal interest income. BCA has consistently maintained high NIM levels, which reflects good profitability and asset quality.

Tabel 7. Capital

Year		Capital (a)	ATMR (b)	CAR $(\frac{a}{b} \times 100\%)$	Composite Value	Description
2018	PrePandemic	148.193.541	633.633.831	23,39%	PK 1	Very Healthy
2019		167.281.590	702.925.299	23,80%	PK 1	Very Healthy
2020	During Pandemic	174.351.119	674.968.017	25,83%	PK 1	Very Healthy
2021		188.505.072	734.522.161	25,66%	PK 1	Very Healthy
2022		204.705.741	794.395.454	25,77%	PK 1	Very Healthy

Source: Processed data 2023

The Capital Adequacy Ratio (CAR) of PT Bank Central Asia Tbk (BCA) showed excellent performance. In 2018, the CAR reached 23.39% and rose to 23.80% in 2019, both in the very healthy category and the composite rank of 1. In 2020, the CAR of BCA increased to 25.83%, which remained in the very healthy category and the composite rank of 1. Despite a slight decline in 2021 to 25.66%, the CAR remains in the very healthy category and was ranked composite 1. In 2022, the CAR of BCA increased again to 25.77%. BCA continues to improve in terms of the risk management and the efficiency of capital usage to maintain a good level of capital adequacy and financial stability.

Tabel 8. PT Bank Central Asia Health Level Assessment 2018-2022

Year		Ratio (%)	Composite Value	Description
2018	Sebelum Pandemi	93,3%	PK 1	Very Healthy
2019		93,3%	PK 1	Very Healthy
2020	Pada Saat Pandemi	100%	PK 1	Very Healthy
2021		96,6%.	PK 1	Very Healthy

2022	100%	PK 1	Very Healthy

Source: Processed data 2023

PT Bank Central Asia Tbk (BCA) has obtained a composite rank of 1 and is ranked as very healthy for the period of 2018-2022. The bank has been able to weather the challenges and impacts of the COVID-19 pandemic successfully, while maintaining strong financial stability and health. BCA continues to show good performance, solid management, and commitment to a safe and qualified financial service.

CONCLUSION

The Non Performing Loan (NPL) ratio of BCA is very healthy in 2018-2019 before the pandemic, it is healthy in 2021, and it is very healthy in 2020 and 2022 during the pandemic. The Loan to Deposit Ratio (LDR) of BCA is healthy in 2018 before the pandemic, it is healthy in 2019, and it is very healthy in 2020-2022 during the pandemic.

Based on the self-assessment done by Bank Central Asia (BCA), it appears that BCA has implemented Good Corporate Governance (GCG) consistently throughout both before and during pandemic period. In 2018, BCA received a very healthy predicate in the GCG assessment. In 2019, BCA maintained the healthy predicate in the GCG assessment. During the period of 2020-2022, BCA continued to receive a very healthy predicate in GCG assessment.

The assessment of the rentability factor (Earnings) by using the Return on Asset (ROA) and Net Interest Margin (NIM) ratio at PT Bank Central Asia (BCA) shows a very healthy performance, both before and during the pandemic. In 2018-2019, before the pandemic, BCA received a very healthy predicate on ROA and NIM ratio. During the pandemic, in 2020-2022, BCA also received a very healthy predicate on ROA and NIM ratio.

The assessment of the capital factor at Bank Central Asia (BCA) by using the CAR ratio shows a very healthy result, both before and during the pandemic. In the 2018-2019 period, before the pandemic, BCA received a very healthy predicate on the CAR ratio. During the pandemic, in 2020-2022, BCA also received a very healthy predicate on the CAR ratio. The overall health assessment of Bank Central Asia, Tbk for the 2018-2022 period which is measured using the Risk-Based Bank Rating (RBBR) method can be considered as a very healthy bank.

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