

## Risk Profile Analysis, Earnings and Capital Assessment Banking Soundness

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### Abstract

Financial Services Authority assess the national banking industry in a better condition shown by several indicators, one of which involved the government in achieving economic growth. With the better banking conditions will merimbas on the growth of Sharia Rural Bank. This study aims to determine the health level BPR Syariah bank in East Java using the Bank's Risk-Based Rating. Assessment methods Bank's Risk-Based Rating consists of four risk factor profile, good corporate governance, earnings and capital from any bank. This study uses a quantitative approach with descriptive method to analyze the measured ratios. The data used is the data time series in 2015-2017. Sources of data obtained from the website of the Financial Services Authority (FSA). Data analysis technique using analysis Risk Based Bank Rating (RBBR) consists of four risk factor profile, good corporate governance, earnings and capital. The study concluded that average overall value NPF Sharia Rural Bank (BPRS) of 13.37% with a predicate is not healthy, the average overall value FDR Sharia Rural Bank (BPRS) amounted to 119.78% with less healthy predicate, the mean overall average ROA Sharia Rural Bank (BPRS) of 0.11% with a less healthy predicate and that the average overall grades CAR Sharia Rural Bank (BPRS) of 28.47% with a very healthy predicate,

**Keywords: Banking, BPR Syariah, Risk Based Bank Rating**

### INTRODUCTION

Financial Services Authority (FSA) to assess the national banking industry in a better condition shown by several indicators, one of which involved the government in achieving economic growth. With the better banking conditions will merimbas on growth BPR. It can be seen from industrial developments rural banks (BPR) in April 2017 positive growth with total assets of 10.18 trillion, an increase Rp115,2.

Although the amount of asset growth, there are still internal and external problems. Among other things the still limited capitalization, governance, quality and quantity of human resources (HR), high cost of funds impact on interest rates, as well as products and services that have not varied. While the external side, the challenge is the increasing competition. Currently small and micro segment of a target market for BPR is also served by other financial services institutions other than banks such as microfinance institutions (MFIs), savings and credit cooperatives (KSP), credit union and fintech.

With the limitations of Rural Banks (BPR), the rural banks (BPR) need to know the health of banks using techniques *Risk-based Bank Rating*. Policy bank rating back as updated by Bank Indonesia on October 25, 2011 by issuing a Bank Indonesia Regulation No. 13 / PBI / 2011. The new legislation is a refinement of the method previously used CAMELS. This regulation is a refinement of the CAMELS method called the method of Risk-Based Bank Rating (RBBR). RBBR method consists

of several factors: Risk Profile, Good Corporate Governance (GCG), Earning, and Capital. RBBR method is a development conducted by Bank Indonesia by taking into account the needs and development of the banking industry that not only involve small scale enterprises.

Methods Risk Based Bank Rating (RBBR) requires banks either individually or consolidated to assess the soundness of banks using risk approach. In the method Risk Based Bank Rating (RBBR) analysis done on performance, risk profile, problems and prospects of the bank's development comprehensively. The analysis is based on risk management principles. The importance of maintaining the health of banks aim to keep customers give confidence to the bank concerned. A major bank bankruptcies can cause withdrawals suddenly to the other bank. (Latumaerissa, 2012: 144)

According to Dea (2017) factor risk profile indicates that the central government-owned banks had an average NPL below 5%. The assessment results ROA and NIM represents the average profitability of banks owned by the central government is very adequate for bank capital. The results indicate the overall assessment predicated CAR is very healthy which indicates the bank is able to meet the capital adequacy. Meanwhile, according to Nardi Sunardi (2018) risk Liquidity showed that the average overall Financing to Deposit Ratio (FDR) with honors Less Healthy, Good Corporate Governance obtained results of the analysis of the self-assessment that is with a composite score of 1.83% with a predicate Good, factor earnings (earnings) and Return on Assets (ROA ) predicate Less Healthy, modal analysis with Adequacy capital Ratio (CAR) predicate Very Healthy, method Based Bank Risk Rating (RBBR) indicates the value of F 1 with predicate Simply Health. under Article 2 Bank Indonesia Regulation No. 13/1 / PBI / 2011 and in accordance described in Circular Letter No. 13/24 / DPNP October 25, 2011.

From this BPR Syariah taken as study materials research, because Sharia Rural Bank (BPRS) as a financial intermediary that operates on the basis of the principles of Islamic law is compatible with social inequality, poverty and social and economic inequities. In carrying out this mission, it does not mean BPRS ignore the health of banking business itself, but both should be proportionally. In the finance portfolio to the public, Islamic banks as a business institution who adhered to the values of sharia are certainly not want to lose, as there are with any other business institutions. Therefore, Islamic banks have a standard or guided by the principle of prudence (prudential principles). Determination of banking health signs intended for the bank as a financial intermediary institution which conducts lending, the use of public funds and other third parties, must be in good health. In accordance with article 29 paragraph (2) of Law No. 10 1998 Jo. Act No. 7 in 1992, that the bank is required to maintain the level of health in accordance with the provisions of the capital adequacy, asset quality, management quality, liquidity, profitability, solvency, and other aspects related to the business of the bank, and shall conduct business activities with the precautionary principle. Act No. 7 in 1992, that the bank is required to maintain the level of health in accordance with the provisions of the capital adequacy, asset quality, management quality, liquidity, profitability, solvency, and other aspects related to the business of the bank, and shall conduct business activities with the precautionary principle. Act No. 7 in 1992, that the bank is required to maintain the level of health in accordance with the provisions of the capital adequacy, asset quality, management quality, liquidity, profitability, solvency, and other aspects related to the business of the bank, and shall conduct business activities with the precautionary principle.

Setting the rating system for the SRB in Bank Indonesia Regulation No. 9/17 / PBI / 2007 concerning the Rating System for Rural Bank based on Sharia, conducted through qualitative and quantitative approaches of capital, asset quality, profitability and liquidity, while ratings on the components of the management factor is conducted qualitatively by analysis supporting indicators

including adherence to islamic principles (sharia compliance). The end result can be used BPRS ratings intended as a means of set business strategy in the future, and for Bank Indonesia can be used as a means of determining and implementing the guidance and supervision strategies.

BPR Syariah is a banking company that has different characteristics compared to conventional banks. Existence BPR Syariah specifically intended to reach people of economically weak groups and small entrepreneurs in both rural and urban. In other cases, BPR Syariah tend to implement mechanisms simpler services, interest rates are higher, and more proactive in looking for clients compared to conventional banks. With these characteristics BPR Syariah differences need to be revised in particular, where a review of conventional banks are not necessarily in accordance with the conditions of BPR Syariah

## **METHOD**

This research uses descriptive quantitative approach to analyze the measured ratios. This method aims to describe the data collected systematically and accurately, so that by using this method, is expected to describe the state clearly on the analysis of the soundness of the banking methods *Risk-Based Bank Rating*. The object of this research is that Sharia Rural Bank in East Java region for 3 years ie 2015 until the year 2017. Data collection technique used documentation study with secondary data gathering, recording, and processing data related to this study. Data analysis techniques in this study using RBBR (Risk-Based Bank Rating). Such methods adapted to the guidelines given by Bank Indonesia then dihitunglah score of each variable were subsequently made in accordance ratings rankings have been compiled by Bank Indonesia.

## **RESULTS AND DISCUSSION**

*Risk Profile* (Risk profile) be assessed bank rate at this time because any activity carried out by banks are allowed to be the onset of risk. Bank Indonesia explained the risks taken into account in assessing the health of banks by the method of Bank Risk-Based Rating in Bank Indonesia Circular Letter No. 13/24 / DNPN on October 25, 2013 consisted of:

Credit risk is the risk due to the failure of the debtor and / or other parties to meet obligations to pay principal or interest as agreed arrangement with the Bank. According to the table 1 shows that the average overall NPF value Sharia Rural Bank (BPRS) of 13.37% with a predicate is not healthy. For NPF highest value seen in Pasuruan, PT BPRS Jabal Tsur amounted to 54.96%, while for the lowest NPF seen in Sumenep, PT BPRS Bhakti Sumekar 1,94%. NPF high value indicates bad credit because of out of control customers. Financing so as not to grow and lead the NPF value rises. Nonperforming loans are defined as risks related to the possible failure of the client to pay its obligations or the risk that the debtor can not repay their debts. Criteria analogous to the NPL NPF ratio according to Bank Indonesia Regulation No.17 / 11 / PBI / 2015 below 5% (Khatimah, 2009: 5). Banks may be one factor contributing to a good or poor quality loans. If in a credit held by the precautionary principle, and to the credit extended supervision is done well, the credit quality of a bank to be maintained properly. Conversely, if the credit is not done properly, then the credit quality of a bank will easily become worse. However, the cause of NPF high value not only because of economic turmoil A lot of factors cause beyond it. For example, Islamic banking is still many who do not reach out to remote areas. Despite the high NPF value if supported by the value of CAR, BPR Syariah still within safe limits.

**Table 1**  
**Calculation NPF**  
**BPR Syariah East Java Province**  
**period 2015-2017**

No.	District / City	NPF			Average	Predicate
		2015	2016	2017		
1	Gresik					
	PT BPRS Amanah Sejahtera	1:15%	0.89%	44.15%	15:40%	Not healthy
	PT Mitra Sukses Mandiri					
2	BPRS	2.80%	6.65%	4:41%	4.62%	Healthy
	Jember					
3	Madani SRB Asri PT					
	Nusantara	1.78%	3.83%	4.67%	3:43%	Healthy
4	Jombang					
	PT BPRS Lantabur Tebuireng	7.66%	6:33%	3:38%	5.79%	healthy enough
5	Kediri					
	PT BPRS Artha Pamenang	4.68%	3:29%	3:19%	3.72%	Healthy
6	PT BPRS Rahma Islamic	20:26%	22:43%	11.74%	18:14%	Not healthy
	Lamongan District					
7	PT BPRS Medina	3:24%	2:47%	4:05%	3:26%	Healthy
	Magetan					
8	PT BPRS Syariah Magetan	0:47%	2:53%	3.83%	2:28%	Healthy
	Malang					
9	PT BPRS Bhakti Haji	11.65%	8.78%	4.68%	8:37%	Unwell
	PT BPRS Bumi Rinjani					
10	Kepanjen	4.97%	4.82%	3.81%	4:53%	Healthy
	Pamekasan					
11	SRB Sarana Prima Mandiri	12:34%	11.86%	6:47%	10:22%	Unwell
	Pasuruan					
12	Power BPRS Artha Mentari	29.94%	32.19%	35.57%	32.57%	Not healthy
	SRB Jabal Tsur	44.81%	50.21%	69.86%	54.96%	Not healthy
13	SRB Ummu	32.15%	32.26%	30.10%	31.51%	Not healthy
	Ponorogo					
14	PT BPRS Al Mabur Babadan	3:41%	6:00%	6.98%	5:47%	healthy enough
	Probolinggo					
15	PT BPRS Bumi Rinjani					
	Probolinggo	21.72%	36.92%	39.65%	32.76%	Not healthy
16	Sampang					
	SRB Bakti PT Artha Sejahtera					
17	Sampang	7:41%	7.83%	17:58%	10.94%	Unwell
	Sidoarjo Regency					
18	Mukti PT BPRS Annisa	0.92%	1.82%	1.89%	1:55%	Very healthy
	PT BPRS Baktimakmur					
19	Beautiful	7:14%	9:39%	8.80%	8:44%	Unwell
	PT BPRS Unawi Barokah	0.91%	7.65%	13:38%	7:31%	healthy enough

14	Situbondo						healthy enough
	PT BPRS Situbondo	4.90%	4.97%	7.99%	5.95%		
15	Sumenep						
	PT BPRS Bhakti Sumekar	1:36%	2:09%	2:38%	1.94%		Very healthy
16	Kota Batu						
	PT BPRS Bumi Rinjani Batu	39.91%	40.92%	39.48%	40.11%		Not healthy
17	Kota Kediri						
	SRB Tanmiya PT Artha	30.34%	21:00%	11:12%	20.82%		Not healthy
18	Malang city						
	PT BPRS Mitra Harmoni Malang	4.82%	5:07%	4.60%	4.83%		Healthy
19	Mojokerto						
	PT BPRS Mojokerto	2:43%	5:08%	3.95%	3.82%		Healthy
20	Pasuruan city						
	PT BPRS Al Hidayah	54.82%	0%	0%	18:27%		Not healthy
	Average	13:26%	12:49%	14:36%	13:37%		Not healthy

Source: Processed Data, 2019

Liquidity risk is the risk due to the inability of the bank to meet its maturing obligations the funding sources of cash flow and / or of high-quality liquid assets that can be pledged, without disrupting the activities and financial condition of the bank. Based on Table 2 shows that the average overall value FDR Sharia Rural Bank (BPRS) amounted to 119.78% with less healthy predicate. For FDR highest value seen in Situbondo, PT BPRS Situbondo amounted to 230.94%, while for the lowest FDR seen in Pasuruan, PT BPRS Al Hidayah amounted to 70.42%. FDR high value due to their outstanding loans exceed deposits collected by the bank and make the bank's liquidity is low. Therefore, liquidity risk which may occur at any time, then the Islamic bank requires liquid liquidity instruments, which aim to meet their liquidity needs. One of the instruments created by Bank Indonesia and used by Islamic banks in Indonesia is Bank Indonesia Certificates Sharia (SBIS) is considered one of the placements of liquidity safe and liquid. However, with the high value of FDR that the better the impact in moving the national economy since FDR's wheels can boost economic growth. Impossible economy can move forward if it is not backed by the full involvement of the banking sector. FDR height means the higher the finance portfolio (Haifa and Wibowo, 2015: 80). This ratio is called the ratio of credit / financing to total third party funds that are used to measure the third-party funds disbursed in the form of credit / financing. The finance portfolio merupakan main activities of the bank, and the bank's main source of income. The greater the distribution of funds in the form of financing compared with a deposit or deposits from the public on a bank remain consequence the amount of risk to be borne by the bank concerned. The essential purpose of calculating this ratio is knowing and assessing how far the bank has a healthy condition in operation. In other words, FDR used as an indicator to determine the level of vulnerability of a bank (Umam, 2013: 345).

**Table 2**  
**FDR calculation**  
**BPR Syariah East Java Province**  
**period 2015-2017**

No.	District / City	FDR			Average	Predicate
		2015	2016	2017		
1	Gresik					
	PT BPRS Amanah Sejahtera	71.82%	81.46%	89.14%	80.81%	Healthy
	PT Mitra Sukses Mandiri BPRS	116.20%	105.19%	114.30%	111.90%	Unwell
2	Jember					
	Madani SRB Asri PT Nusantara	139.04%	111.29%	129.08%	126.47%	Not healthy
3	Jombang					
	PT BPRS Lantabur Tebuireng	74.27%	64.72%	85.43%	74.80%	Very healthy
4	Kediri					
	PT BPRS Artha Pamenang	73.16%	92.62%	90.69%	85.49%	Fit
	PT BPRS Rahma Islamic	84.39%	86.49%	80.83%	83.91%	Healthy
5	Lamongan District					
	PT BPRS Medina	92.80%	73.09%	89.63%	85.17%	Fit
6	Magetan					
	PT BPRS Syariah Magetan	102.48%	128.54%	142.46%	124.49%	Not healthy
7	Malang					
	PT BPRS Bhakti Haji	92.84%	103.43%	90.04%	95.44%	Fit
	PT BPRS Bumi Rinjani					
	Kepanjen	158.89%	129.60%	127.90%	138.80%	Not healthy
8	Pamekasan					
	SRB Sarana Prima Mandiri	80.78%	92.76%	94.15%	89.23%	Fit
9	Pasuruan					
	Power BPRS Artha Mentari	95.62%	78.56%	83.78%	85.99%	Fit
	SRB Jabal Tsur	90.35%	94.25%	101.82%	95.47%	Fit
	SRB Ummu	79.69%	77.40%	71.91%	76.33%	Healthy
10	Ponorogo					
	PT BPRS Al Mabrur Babadan	103.64%	93.18%	91.60%	96.14%	quite Seha
11	Probolinggo					
	PT BPRS Bumi Rinjani					
	Probolinggo	159.57%	142.70%	192.20%	164.83%	Not healthy
12	Sampang					
	SRB Bakti PT Artha Sejahtera					
	Sampang	268.87%	184.04%	202.27%	218.39%	Not healthy
13	Sidoarjo Regency					
	Mukti PT BPRS Annisa	145.20%	110.08%	126.80%	127.36%	Not healthy
	PT BPRS Baktimakmur					
	Beautiful	133.17%	124.44%	122.96%	126.86%	Not healthy
	PT BPRS Unawi Barokah	100.87%	93.06%	58.09%	84.01%	Healthy
14	Situbondo					
	PT BPRS Situbondo	262.77%	232.81%	197.24%	230.94%	Not healthy
15	Sumenep					

16	PT BPRS Bhakti Sumekar Kota Batu	139.02%	125.08%	122.20%	128.77%	Not healthy
17	PT BPRS Bumi Rinjani Batu Kota Kediri	163.19%	130.36%	131.71%	141.75%	Not healthy
18	SRB Tanmiya PT Artha Malang city	116.82%	93.34%	108.46%	106.21%	Unwell
19	PT BPRS Mitra Harmoni Malang	139.55%	177.36%	228.41%	181.77%	Not healthy
20	PT BPRS Mojokerto Pasuruan city	221.76%	199.20%	186.27%	202.41%	Not healthy
	PT BPRS Al Hidayah	211.27%	0%	0%	70.42%	Very healthy
	Average	130.30%	112.04%	117.01%	119.78%	Unwell

Source: Processed Data, 2019

Based Taswan statement (2010: 165) Rating of the bank which saw the bank's ability generate profits. Bank earnings factor assessment may use the parameter Return on Assets (ROA) is a profitability ratio that indicates ability of banks to make profits or profit by optimize the use of assets owned. Based on Table 3 shows that the average overall ROA Shariah Rural Bank (BPRS) of 0.11% with a less healthy predicate. ROA for the highest value seen in Sidoarjo regency, PT BPRS Annisa Mukti amounted to 4.88%, while the value of the lowest ROA seen in Batu namely PT BPRS Bumi Rinjani Batu amounted to -12.81%. *Return on Assets* is the ratio between earnings before interest and taxes to total assets owned by the company. The greater Return on Assets (ROA) of a bank, the greater the level of profit that the bank achieved and the better the position of the bank in terms of asset utilization. Return on Assets (ROA) is positive indicates that of the total assets used to operate, the company is able to provide profits for the company. Conversely, when the return on assets (ROA) were negative due to profit the company in a negative condition or a loss anyway, it demonstrates the ability of the invested capital as a whole has not been able to generate profits. So if a company has a Return on Assets (ROA) is high then the company has a great opportunity to boost growth. But if the total assets used by the company does not provide profit then the company will suffer losses and will inhibit the growth of the company. Return on Assets (ROA) illustrates the extent of the rate of return of all assets owned by the company.

**Table 3**  
**The calculation of ROA**  
**BPR Syariah East Java Province**  
**period 2015-2017**

No	District / City	ROA			Average	Predicate
		2015	2016	2017		
1	Kabupaten Gresik					
	PT BPRS Amanah Sejahtera	-3.08%	2.26%	0.02%	-0.27%	Not healthy
	PT BPRS Mandiri Mitra Sukses	0.01%	0.48%	0.44%	0.31%	Unwell
2	Kabupaten Jember					
	PT BPRS Asri Madani Nusantara	3.45%	1.33%	2.14%	2.31%	Very healthy
3	Kabupaten Jombang					
	PT BPRS Lantabur Tebuireng	4.49%	4.26%	5.71%	4.82%	Very healthy

4	Kabupaten Kediri					
	PT BPRS Artha Pamenang	3.62%	4.74%	4.94%	4.43%	Very healthy
	PT BPRS Rahma Syariah	0.64%	0.52%	-0.85%	0.10%	Unwell
5	Kabupaten Lamongan					
	PT BPRS Madinah	5.26%	3.32%	2.58%	3.72%	Very healthy
6	Kabupaten Magetan					
	PT BPRS Syariah Magetan	2.38%	3.58%	5.83%	3.93%	Very healthy
7	Kabupaten Malang					
	PT BPRS Bhakti Haji	-3.24%	-2.61%	-6.33%	-4.06%	Not healthy
	PT BPRS Bumi Rinjani					Very healthy
	Kepanjen	4.24%	4.35%	4.51%	4.37%	
8	Kabupaten Pamekasan					
	BPRS Sarana Prima Mandiri	1.39%	0.29%	1.44%	1.04%	healthy enough
9	Kabupaten Pasuruan					
	BPRS Daya Artha Mentari	0.19%	-4.05%	-2.12%	-1.99%	Not healthy
	BPRS Jabal Tsur	-2.10%	-3.82%	-3.54%	-3.15%	Not healthy
	BPRS Ummu	-16.86%	0.10%	1.01%	-5.25%	Not healthy
10	Kabupaten Ponorogo					
	PT BPRS Al Mabrur					Very healthy
	Babadan	4.43%	4.08%	3.40%	3.97%	
11	Kabupaten Probolinggo					
	PT BPRS Bumi Rinjani					Not healthy
	Probolinggo	-7.94%	-4.60%	-8.50%	-7.01	
12	Kabupaten Sampang					
	PT BPRS Bakti Artha	3.19%	3.72%	2.91%	3.27%	Very healthy
	Sejahtera Sampang					
13	Kabupaten Sidoarjo					
	PT BPRS Annisa Mukti	6.55%	5.10%	2.99%	4.88%	Very healthy
	PT BPRS Baktimakmur					Very healthy
	Indah	5.33%	3.35%	3.48%	4.05%	
	PT BPRS Unawi Barokah	-0.51%	-6.01%	-6.35%	-4.29%	Not healthy
14	Kabupaten Situbondo					
	PT BPRS Situbondo	4.03%	4.33%	4.64%	4.33%	Very healthy
15	Kabupaten Sumenep					
	PT BPRS Bhakti Sumekar	3.55%	3.05%	2.10%	2.90%	
16	Kota Batu					Very healthy
	PT BPRS Bumi Rinjani Batu	-18.80%	-20.30%	0.66%	-12.81%	
17	Kota Kediri					Not healthy
	PT BPRS Tanmiya Artha	2.89%	3.82%	2.91%	3.21%	
18	Kota Malang					Very healthy
	PT BPRS Mitra Harmoni	0.54%	0.63%	2.65%	1.27%	
19	Kota Mojokerto					Healthy
	PT BPRS Kota Mojokerto	1.31%	1.45%	1.70%	1.49%	
20	Kota Pasuruan					Healthy
	PT BPRS Al Hidayah	-38.06%	0%	0%	-12.69%	
	Average	-1.23%	0.50%	1.05%	0.11%	Not healthy

Source: Processed Data, 2019



Ratios can be used to measure the capital adequacy of the bank is owned by *Capital Adequacy Ratio*(CAR). Based on the Circular Letter No. 26/2 / BPPP stipulates that the minimum capital requirement or CAR is measured from certain percentage of the weighted assets, Risk (RWA) amounted to 8% of risk weighted assets. Based on Table 4 shows that the average overall grades CAR Sharia Rural Bank (BPRS) of 28.47% with a very healthy predicate. For CAR highest value seen in Situbondo, PT BPRS Situbondo amounting to 88.97%, while the lowest value seen in the City CAR Pasuaruan namely PT BPRS Al Hidayah amounted to -8.82%. Capital is one important factor in the development of the business and accommodating the risk of loss, the higher the Capital Adequacy Ratio (CAR), the stronger the bank's ability to bear the risk of each loan / assets at risk. This capital is used to maintain public confidence in the bank's performance. It is natural that the banking business is a business that is based on trust. In addition to various forms of major risks that may occur in the bank. Latumerissa (2012) states that the rate or amount of an adequate bank capital (capital adequacy) is required to improve the durability and efficiency. An adequate amount of capital plays an important role in providing security to the candidate or the penitip money.

**Table 4**  
**CAR**  
**BPR Syariah East Java Province**  
**period 2015-2017**

No	District / City	CAR			Average	Predicate
		2015	2016	2017		
1	Kabupaten Gresik					
	PT BPRS Amanah Sejahtera	15.36%	11.21%	9.35%	11.98%	Healthy
	PT BPRS Mandiri Mitra Sukses	17.02%	9.74%	8.69%	11.82%	Healthy
2	Kabupaten Jember					
	PT BPRS Asri Madani Nusantara	17.09%	15.07%	15.36%	15.84%	Very healthy
3	Kabupaten Jombang					
	PT BPRS Lantabur Tebuireng	10.80%	9.40%	8.74%	9.65%	Healthy
4	Kabupaten Kediri					
	PT BPRS Artha Pamenang	18.49%	12.78%	12.86%	14.71%	Very healthy
	PT BPRS Rahma Syariah	37.42%	59.77%	59.36%	52.18%	Very healthy
5	Kabupaten Lamongan					
	PT BPRS Madinah	16.03%	21.71%	17.46%	18.40%	Very healthy
6	Kabupaten Magetan					
	PT BPRS Syariah Magetan	55.51%	66.25%	68.95%	63.57%	Very healthy
7	Kabupaten Malang					
	PT BPRS Bhakti Haji	37.75%	34.46%	32.97%	35.06%	Very healthy
	PT BPRS Bumi Rinjani Kapanjen	8.35%	9.77%	8.95%	9.03%	Healthy
8	Kabupaten Pamekasan					
	BPRS Sarana Prima Mandiri	13.34%	13.78%	10.41%	12.51%	Very healthy
9	Kabupaten Pasuruan					
	BPRS Daya Artha Mentari	13.84%	10.86%	17.67%	14.12%	Very healthy
	BPRS Jabal Tsur	8.71%	11.13%	23.83%	14.56%	Very healthy
	BPRS Ummu	30.44%	46.52%	45.18%	40.71%	Very healthy
10	Kabupaten Ponorogo					
	PT BPRS Al Mabur Babadan	32.31%	29.15%	30.79%	30.75%	Very healthy

11	Kabupaten Probolinggo PT BPRS Bumi Rinjani Probolinggo	17.74%	20.07%	46.10%	27.97%	Very healthy
12	Kabupaten Sampang PT BPRS Bakti Artha Sejahtera Sampang	22.70%	27.11%	29.09%	26.30%	Very healthy
13	Kabupaten Sidoarjo PT BPRS Annisa Mukti	26.08%	45.98%	43.77%	38.61%	Very healthy
	PT BPRS Baktimakmur Indah	19.73%	20.99%	19.53%	20.08%	Very healthy
	PT BPRS Unawi Barokah	44.99%	40.80%	56.62%	47.47%	Very healthy
14	Kabupaten Situbondo PT BPRS Situbondo	93.98%	90.17%	82.76%	88.97%	Very healthy
15	Kabupaten Sumenep PT BPRS Bhakti Sumekar	27.11%	23.65%	21.58%	24.11%	
16	Kota Batu PT BPRS Bumi Rinjani Batu	31.99%	53.25%	94.78%	60.01%	Very healthy
17	Kota Kediri PT BPRS Tanmiya Artha	26.39%	30.92%	23.70%	27.00%	Very healthy
18	Kota Malang PT BPRS Mitra Harmoni Kota Malang	31.83%	26.67%	46.26%	34.92%	Very healthy
19	Kota Mojokerto PT BPRS Kota Mojokerto	30.44%	31.89%	19.48%	27.27%	Very healthy
20	Kota Pasuruan PT BPRS Al Hidayah	-26.46%	0.00%	0.00%	-8.82%	Very healthy
	Average	25.15%	28.63%	31.64%	28.47%	Not healthy

Source: Processed Data, 2019

## CONCLUSION

The conclusions in this study that average overall value NPF Sharia Rural Bank (BPRS) of 13.37% with a predicate is not healthy, the average overall value FDR Sharia Rural Bank (BPRS) amounted to 119.78% with less healthy predicate, the mean overall average ROA Sharia Rural Bank (BPRS) of 0.11% with a less healthy predicate and that the average overall grades CAR Sharia Rural Bank (BPRS) of 28.47% with a very healthy predicate,

It suggested for BPR Syariah especially every district in East Java province must continue to strengthen its business activities so that the amount of assets is increasing, the amount of the distribution of funds in the form of loans and placements at other banks is increasing, as well as operating income and profit earned for the next year is increasing, For further research, is expected to expand the study site and add the variables primarily on good corporate governance variables to be studied so it can be compared with the test results found earlier.

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