



Health Analysis of Indonesian Conventional Banking in Supporting the Green Industry Program (Study at Bank BCA and Bukopin for the Period 2020 to 2022)

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Abstract. The purpose of this study was to determine the health of Indonesian conventional banks in supporting the green industry program for the period 2020 to 2022 which was analyzed using the (RGEC) approach. The results of the study show that from the results of calculations of Non-Performing Loans (NPL) for 2020 to 2022, BCA banks are generally categorized as in good or healthy condition, while Bukopin banks are categorized as in unhealthy or unfavorable conditions. Condition. Based on the 2020–2022 Loan to Deposit Ratio (LDR), Bank BCA Tbk is in a very healthy condition and Bukopin is categorized as in an unhealthy condition. In terms of GCG results, BCA bank has a very good rating, while Bukopin has a good rating. In calculating ROA and NIM, in general BCA banks have a very good level of soundness and Bukopin banks generally have an unhealthy level of soundness. And in CAR calculations, both BCA and Bukopin are categorized as in very good condition. Good bank health can support green management programs for environmental concern. If the bank does not make better changes that can produce a positive impact, the bank will experience a lot of losses from various things. Especially for banks that have a poor soundness level, the bank must make improvements. Banks are expected to have a good level of soundness, by improving the quality of these banks can have a positive effect in many ways, especially in supporting the green industry program.

Keywords: Banking Health · RGEC method · green industry · Conventional Banking · First Section

1 Introduction

Various things related to green are increasingly becoming a trend in society. All of this is related to environmental management issues that have become demands for environmental safety and sustainability. It is proven in Yuniarti's research (2013) explaining that green business is currently a solution offered by industry play a role in saving the earth to play an active role in environmental management, even with increasing industrial awareness of the importance of environmental management, they are proactive in pollution management efforts to produce safe and environmentally friendly products [16].

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In addition, Firdaus Surya Jaya (2022) in his research stated that there were differences in the health of banks after and before the covid pandemic, there was a decrease in the ratios of ROA, ROE, LDR and an increase in the ratios of NPL, BOPO and CAR [10]. This explains that in every research conducted someone has a difference.

OJK Finance stated that in the context of changing conventional business patterns to become sustainable, the financial services sector plays an important role. OJK has released Phase II of the Sustainable Finance Roadmap to accelerate the implementation of environmental governance principles in Indonesia. Support from the financial sector continues to be encouraged to enter the sustainable sector which is being prioritized.

Bank health is the result of an assessment of the condition of the bank on the risk and performance of the bank (Central Bank of Indonesia Regulation Number: 13/1/PBI/2011). Conventional banking has a good performance as evidenced in Febrianto's research (2020) explaining that when compared between conventional banking and Islamic banking, the financial performance of the conventional banking is better than an Islamic banking [9]. National banking in Indonesia has not experienced a bad impact due to the COVID-19 pandemic as evidenced in Ariyani's research (2021) explaining that BCA is in a "Very Healthy" condition both before and during the pandemic [1]. Then BRI, BNI, Mandiri, CIMB Niaga, Panin and Danamon were in a "healthy" condition both before and during the pandemic.

We chose to conduct research on the health of conventional banks in supporting the post-pandemic green industry because it can be used to analyze the health of one bank to another, where this can be used as a benchmark for these banks, including healthy or unhealthy banks in supporting the green industry program.

The purpose of this study to determine health of conventional Indonesia banks supporting of green industry program for the period 2020 to 2022 which is analyzed using the (RGEC) approach. Source of data used to analyze the health of the largest private bank in Indonesia (BCA) and Bukopin, use consolidated financial statements published for the period 2020–2021.

2 Literature Review

Efforts to preserve the environment are currently being carried out by various parties to promote sustainable development, including Bank Central Asia (BCA). For information, Bank Central Asia is strengthening its commitment to promoting ESG values referring to the Sustainable Development Goals (SDGs). In 2021, lending to sustainable sectors will reach IDR 154.4 trillion, up 20.9% YoY, far above the 5.5% growth target.

Company commitment to environmental management and protection is manifested as one of the main pillars in corporate social responsibility activities. Bank Bukopin also carries out Corporate social responsibility activities in the environmental sector. The Company's awareness that the environment is the source of life. The implementation of the commitment in the environmental sector is one of which can be seen from the distribution of environmentally friendly loans disbursed by the Company. The Company studies Environmental Impacts primarily to finance and invest in development projects that have the potential to damage the environment and does not tolerate business practices that conflict with social norms, humanitarian norms and labor laws.

The company expressly states that it will not finance industries that threaten the environment. In disbursing credit, the Company also focuses environmentally friendly organizations such as companies engaged in environmentally friendly transportation, renewable energy, and implementing energy efficiency, and those that apply the concept of sustainability. Bank KB Bukopin Tbk obtained a loan of US\$300 million or the equivalent of Rp.4.42 trillion from International Finance Corporate. The loan funds will be used for lending. Bank KB Bukopin will use the loan to distribute environmentally sound loans related to sustainable finance. In extending these loans, Bank KB Bukopin will avoid lending to sectors that can damage the environment.

BCA is a private bank is one of the largest banks in Indonesia engaged in banking and other financial services, BCA operates as a commercial bank. The company has been operating in banking since 1957. Bank BCA is also one of the various banks in Indonesia that are used by the public in matters relating to finance. Through BCA branch offices and ATMs that are connected online throughout Indonesia as well as internet and mobile banking services, BCA provides convenience and comfort in transactions.

Bank Bukopinis a private bank operating in the financial sector. In addition, Bank Bukopin also focuses on 3 other sectors, namely SMEs, micro, and consumer. Bank Bukopinis also used by the public to invest or carry out other transactions. Bank Bukopinhas various branches spread across various regions in Indonesia.

2.1 Conventional Bank

The main activity of the bank is to collect funds from the public and channel them to the public and provide compensation for services. Kasmir (2016: 3). Banks are financial institutions that manage money, payment transactions, collect public funds and distribute credit, monetary actors, and economic growth variables. Hasibuan (2011: 2) [8]. The function of the bank is to collect and channel funds to the public as an intermediary. (Santoso and Nuritomo (2014: 9).

BCA Tbk has been operating in banking since 1957, also one various bank in Indonesia that are used by the public in matters relating to finance. Through BCA branch offices and ATMs that are connected online throughout Indonesia as well as internet and mobile banking services, BCA provides convenience and comfort in transactions. Bank Bukopinis a private bank operating in the financial sector. In addition, Bank Bukopinalso focuses on 3 other sectors, namely SMEs, micro, and consumer. Bank Bukopinis also used by the public to invest or carry out other transactions. Bank Bukopinhas various branches spread across various regions in Indonesia.

2.2 RGEC Analysis

The bank tries to carry out normal operational activities and is able to properly finance its obligations in accordance with applicable regulations (Susilo et al. 2000). Regulation bank Central of Indonesia No. 13, 2011 [2] Article 6, banks to evaluate the healthy level of bank individually use a risk approach (Risk-based) the following factors is:

2.2.1 Risk-Profile

Risk assessment includes legal risk, strategic risk, compliance risk and reputation risk, market risk, liquidity risk, credit risk, operational risk, (PBI No.13/I/PBI/2011) [2]. Among the eight risks, credit risk and liquidity risk are used in the research.

2.2.2 Good-Corporate-Governance (GCG)

Good Cooperate Governance is a system that manages and controls the company to create added value for interested parties, Sutedi, (2012: 2). The method Good-Corporate-Governance was initially analyzed based on Indonesia Central bank Circular Number.09/12/DPNP 2007. Over time, Indonesia Central bank again issued circular letter Nom.15/15/DPNP, 2013. Good-Corporate-Governance analysis is grouped into three aspects, namely aspects of governance processes, governance structures, and governance outcomes.

2.2.3 Earning

Assessment of profitability is very important because it is used to calculate the rating of the bank's healthy level related to the bank's ability to earn-profits.

2.2.4 Capital

Capital is the important factors for a bank because then the bank will run smoothly in activities. Capital is measured using the CAR to measures the capital-adequacy on the ratio of total capital to risk-weighted assets.

2.3 Green Industry

Green Management means an environmentally friendly industry. Environmental Management has been given a place along with the design process to the operation of an industry. In line with the idea of green management, the Minister of Industry in Indonesia MS Hidayat stated that the green industry movement is an industry that is environmentally sound, harmonizes development with the preservation of environmental functions, and prioritizes the efficiency and effectiveness of sustainable use of resources. Meanwhile, to encourage the green movement Management is not impossible to be given incentives. According to the Minister of Industry, the government is currently discussing tax incentives and tax holidays for large investments in order to spur industrialization in Indonesia. The incentives will be given to industries that are able to absorb a lot of labor and as a result, labor exports will be reduced.

Based on the above, important role green management on business sustainability in the future is very beneficial for all aspects of the industry and for maintaining environmental balance. Business sustainability in the future, which is supported, among others, by the implementation of green technology, is a basic prerequisite for a business to be able to pass through crisis phases, starting from the energy crisis, natural resource crisis, to the human capital crisis. It can be understood that an environmentally friendly industry is actually not only contributing to preserving natural resources which are clearly needed

for the company's needs, but also becoming an investment for industrial activities itself because the current trend of society is that people really value environmentally friendly industrial products. That way, the impact for the company is increasing public interest in its products.

3 Method

This is descriptive research with a quantitative approach. by using a sample BCA and BUKOPIN. The RGEC method emphasizes the importance of the quality of bank management performance. The RGEC method has criteria determined by Bank Indonesia, which has set regulatory requirements in which a bank can be said to meet the requirements as a healthy bank and not have a negative impact on stakeholders.

The research focus on Bank BCA and Bank Bukopin uses the RGEC method which consists of (Chinn, 2000; Shaw, 2004). [15].

3.1 Risk-Profile is Measured of NPL and LDR

$$\text{NPL} = \frac{\text{problem kredit}}{\text{total kredit}} 100\% \quad (1)$$

$$\text{LDR} = \frac{\text{total kredit}}{\text{third-party funds}} 100\% \quad (2)$$

3.2 Good Corporate Governance Factor

Based on BI regulation no 13/1/2011 [2] which requires every commercial bank to consider the GCC factor. This factor is deemed necessary to guarantee good management governance so as to improve the quality of employee performance.

3.3 Factor Profitability (Earnings)

On a consolidated basis, the determination of profitability factor ratings uses:

$$\text{ROA} = \frac{\text{profit before tax}}{\text{average total assets!}} 100\% \quad (3)$$

$$\text{NIM} = \frac{\text{net interest income}}{\text{average earning assets}} 100\% \quad (4)$$

3.4 Capital Factor (Capital)

This study uses CAR-ratio to assess the factor capital in RGEC component. This analysis is used by banks to see whether a bank’s capital is sufficient to carry out bank activities efficiently. The greater the capital owned by bank than the customer’s funds indicates that level of customer security is increasingly guaranteed.

$$CAR = \frac{\text{capital}}{\text{risk} - \text{weighted assets}} \times 100 \tag{5}$$

Healthy bank Level Based use RGEC Method. Calculating the Risk-Profile as measured by the ratio of NPL and LDR. Calculating GCG as measured by three aspects of GCG. Calculating Earnings as measured by the ratio of ROA and NIM. Calculating Capital as measured by the CAR ratio. Describe the results of analysis of RGEC factors.

The population in this study uses annual reports and quarterly reports, namely the third quarter for BCA Bank and the second quarter for BUKOPIN, Tbk because researchers want to know the health level of the largest private bank in Indonesia after the covid-19 pandemic. Sample uses proportional-sampling method, annual and quarterly consolidated financial reports of Bank BCA Tbk and Bank BUKOPIN, Tbk which have been published for the period 2020 to 2022.

4 Result

4.1 Risk Profile

Risk- profile uses two risks, namely NPL and LDR. The formula and calculation with NPL risk are:

(Source: SE BI No.13/30/DPNP/2011) [2].

Bank BCA Tbk Tbk.

BCA applies disciplined risk management in lending, the NPL ratio was recorded at 1.8% at the end of 2020, an increase from 1.3% in 2019 but better than the industry average. This achievement is still within the limits of the Bank’s risk appetite and this is inseparable from the role of the regulator in credit relaxation. Based on No. 11/POJK.03/2020 in March 13, 2020, restructuring due to COVID-19 can be categorized as collectability 1 or current for debtors who meet the criteria. This is done in order to reduce the potential decline in the performance of financial service institutions and maintain financial stability and support economic growth. There are fluctuations for

Table 1. NPL Bank BCA.

Year	Ratio	Criteria	Predicate
2020	1.8%	$0\% < NPL < 2\%$	Very healthy
2021	2,2%	$2\% \leq NPL < 5\%$	Healthy
2022	2,16%	$2\% \leq NPL < 5\%$	Healthy

Source: Data processed 2022 [4, 5]

3 years. In 2020 Table 1, the NPL is 1.8% which is in the 1st position with a very good predicate because it is less than 5% and in 2021 it is 2.2% with a healthy predicate, while the NPL in 2022 is 2.16%. This has increased with a healthy predicate. If the NPL ratio is lower.

There are fluctuations for 3 years. In 2020 Table 2 the NPL is 10.13% with an unhealthy predicate because the NPL is more than equal to 8% and less than 12%, in 2021 it is 11.16%, this condition has decreased with an unhealthy predicate because the NPL is more than equal to 8% and less than 12%. In June 2022 the NPL was 9.89%, this condition has increased from previous years. If the NPL ratio is lower, this shows that the quality of bank financing is getting better (Table 3).

Based on the LDR assessment at Bank BCA Tbk. From 2020 to 2022 there will be an increase from 2020 to 2021. In 2020 the LDR is calculated at 65.8% with a very healthy predicate because the LDR is less than 75%. Whereas from 2021 with an LDR of 62% it will decrease in 2022 with an LDR of 63.34% with a very good predicate because the LDR is less than 100%. Seeing the LDR ratio which has increased and decreased, the bank is expected to maintain good credit (Table 4).

Table 2. NPL Bank Bukopin.

Year	Ratio	Criteria	Predicate
2020	10,13%	$8\% \leq NPL < 12\%$	unwell
2021	11,16%	$8\% \leq NPL < 12\%$	unwell
2022	9,89%	$8\% \leq NPL < 12\%$	unwell

Source: Data processed 2022[6]

Table 3. LDR Bank BCA.

Year	Ratio	Criteria	Predicate
2020	65,8%	$50\% < LDR \leq 75\%$	Very healthy
2021	62%	$50\% < LDR \leq 75\%$	Very healthy
2022	63,34%	$50\% < LDR \leq 75\%$	Very healthy

Source: Data processed 2022[5, 6]

Table 4. LDR Bank Bukopin.

Year	Ratio	Criteria	Predicate
2020	135,46%	$LDR > 120\%$	Not healthy
2021	106,46%	$100\% < LDR \leq 120\%$	unwell
2022	108,05%	$100\% < LDR \leq 120\%$	unwell

Source: Data processed 2022[6]

Based on the LDR assessment at Bank BUKOPIN, Tbk. From 2020 to 2022 there will be an increase in 2020 to 2021. In 2020 the LDR is calculated at 135.46% with an unhealthy predicate because the LDR is more than 120%. Whereas in 2021 it was 106.46%, experiencing a decrease in 2022 with an LDR of 108.05% which is considered unhealthy because the LDR is more than 100%. Seeing the LDR ratio which has increased and decreased, the bank is expected to be able to maintain its credit. If third party funds are unable to finance excessive credit, the LDR ratio will be even higher.

4.2 Good-Corporate Governance (GCG)

Application of the Good-Corporate-Governance (GCG) within BCA is very important in order to support sustainable business performance while taking into account the interests of shareholders. GCG supports the achievement of the Bank's vision and mission and provides added value and benefits for shareholders. BCA has implemented GCG principles, accountability independence, namely transparency, responsibility, fairness, and equality in every aspect of business and the implementation of relationships with shareholders and stakeholders. This is done, among others:

1. Provide timely, adequate, clear and accurate information;
2. Establish policies, procedures, duties and responsibilities for BCA
3. Regulations and laws
4. Responsibilities; as well as
5. Interests of stakeholders and shareholders are based on the principles of fairness and equality in accordance with the contributions and benefits provided to BCA

In addition, BCA managed to achieve a "Very Good" rating for the implementation of GCG in 2021. Since 2020, BCA is one of the listed companies in ASEAN that is included in the "ASEAN Asset Class" category based on the results of an assessment conducted by the Domestic Ranking Body (DRB) using the ASEAN Corporate Governance Scorecard (ACGS) assessment parameters. This self-assessment is intended to map the strengths and weaknesses of the implementation of GCG at Bank Bukopin in terms of three aspects, namely: [6].

4.2.1 Governance-Structure

Governance structure aims to see the adequacy of the structure and infrastructure of Corporate Governance so that the process of implementing GCG principles produces good outcomes for the Company's stakeholders. Including Commissioners, Directors, Committees, and work units. Infrastructure includes policies, procedures and management information systems as well as the duties and functions of each organizational structure.

4.2.2 Governance Process

Objective is to assess the effectiveness of the process of implementing GCG principles supported by adequate Good Corporate Governance structures and infrastructure to produce outcomes that meet stakeholder expectations.

4.2.3 Governance Outcome

Aims to assess the quality of the outcome according to stakeholder expectations. The results of the process of implementing GCG principles supported by the scope of structure and infrastructure of Good Corporate Governance include qualitative and quantitative aspects, including: transparency, laws and regulations, Consumer-protection, Objectivity, Performance, Increasing/decreasing. The self-assessment includes 11 (eleven) GCG implementation assessments which include:

1. Implementation of duties and responsibilities of the Board of Commissioners
2. Implementation of the duties and responsibilities of the Board of Directors
3. Completeness and implementation of the duties of the Committee
4. Handling conflict of interest
5. Implementation of the compliance function
6. Implementation of the Internal Audit function
7. Implementation of the External Audit function
8. Application of risk management including the Internal Control System
9. Provision of funds to related parties and large exposures
10. Transparency of the Bank's financial and non-financial conditions, reports on the implementation of Good
11. Corporate Governance and internal reporting

Implementation of Corporate-Governance at Bank Bukopin has been adjusted as stipulated in the Financial Services Authority Regulation Number 21/POJK.04/2015 Concerning Implementation of Public Company Governance Guidelines and Financial Services Authority Circular Letter Number 32/SEOJK.04/2015 concerning Public Company Governance Guidelines. The Company constantly monitors the implementation of GCG by realizing the Corporate-Culture at every level of the organization by upholding integrity, service quality and prudential banking in every business-process of the company. Corporate-culture and awareness of the importance of GCG implementation is carried out through internalization processes into systems and procedures as well as the formation of a culture in accordance with the prevailing norms and values [7, 13].

Source: Bank Bukopin GCG Report.

4.3 Earning

Earning is used in determining the soundness level of the bank in obtaining profits (Table 5).

Based on the calculation of ROA at Bank BCA Tbk from 2020 to 2022, there is a significant increase in the ratio by showing that there is an increase in bank performance in measuring the level of bank profitability on assets owned. From 2020 ROA was calculated at 3.3%, then increased in 2021 by 3.14%, and increased significantly again in September 2022 by 3.69%. During these 3 years the ROA assessment has been in a very good predicate position. Seeing this, the bank's management is expected to maintain the bank's performance in managing assets to increase revenue and or reduce costs (Table 6).

Based on ROA calculations at Bank Bukopin tbk from 2020 to 2022 there are significant increases and decreases in ratios showing that there have been increases and

Table 5. ROA Bank BCA.

Year	Ratio	Criteria	Predicate
2020	3,3%	1,5% < ROA	Very healthy
2021	3,14%	1,5% < ROA	Very healthy
2022	3,69%	1,5% < ROA	Very healthy

Source: Data Processed 2022 [3, 5]

Table 6. ROA Bank Bukopin.

Year	Ratio	Criteria	Predicate
2020	-4,61%	ROA < 0% (or negative)	Not healthy
2021	4,93%	1,5% < ROA	Very healthy
2022	-10,61%	ROA < 0% (or negative)	Not healthy

Source: Data Processed 2022 [6, 11, 12]

decreases in bank performance in measuring the level of bank profitability on assets owned. From 2020 ROA was calculated at -4.61% with the title of an unhealthy bank, then increased significantly in 2021 of 4.93% with a very healthy predicate, and experienced a drastic decline again in June 2022 of -10, 61%. During the past 3 years the ROA assessment has been in a significant ups and downs position. Seeing this, the bank’s management is expected to be more capable in managing assets to increase income and or reduce costs (Table 7).

From the results of the NIM assessment at Bank BCA Tbk, Tbk. From 2020 to 2022 there will be a decrease and increase again. In 2020 NIM was counted at 5.7% with a very healthy predicate. But in 2021 NIM decreased to 5.1% and in 2022 NIM rose again to 5.13% with a very healthy predicate. This is worth maintaining and bank managers must continue to increase profit growth and interest income (Table 8).

From the results of the NIM assessment at Bank BUKOPIN, Tbk. from 2020 to 2022 there is an increase. In 2020 the NIM was calculated at 0.61% with the predicate of being unhealthy. But in 2021 the NIM will increase to 1.00% and in 2022 the NIM will again increase to 1.64% with an unhealthy predicate. This needs to be improved again and

Table 7. NIM Bank BCA.

Year	Ratio	Criteria	Predicate
2020	5,7%	3% < NIM	Very healthy
2021	5,1%	3% < NIM	Very healthy
2022	5,13%	3% < NIM	Very healthy

Source: Data Processed 2022 [3, 5]

Table 8. NIM Bank Bukopin.

Year	Ratio	Criteria	Predicate
2020	0,61%	$NIM \leq 1\%$	Not healthy
2021	1,00%	$1 < NIM \leq 1,5\%$	Unwell
2022	1,64%	$1 < NIM \leq 1,5\%$	Unwell

Source: Data Processed 2022 [6, 11, 12, 13]

bank management must immediately respond to this condition by preparing strategies to increase profit growth and interest income.

4.4 Capital

Judging from the capital factor, using the Capital Adequacy Ratio (CAR) to assess capital adequacy in absorbing the risk of placing funds in the future (Table 9).

(Source: DPNP/2011).

From the results of the CAR assessment from 2021 to 2022, it shows that BCA, Tbk. Has a very good ability to refute bank assets despite the increase and decrease. In 2020, the CAR ratio is 25.8%, in 2021 the CAR ratio is 25.7%, and in 2022 the CAR ratio is 25.6%. During the last three years from the assessment of the CAR ratio of Bank BCA Tbk, Tbk. Ranked 1st with a very good predicate because the CAR ratio is more than 12%. Bank has sufficient capital to overcome current and future risks. The level of capital is significantly higher than the prevailing CAR and is expected to remain at this level for the next 12 (twelve) months (Table 10).

Table 9. CAR Bank BCA.

Year	Ratio	Criteria	Predicate
2020	25,8%	$12\% < CAR$	Very healthy
2021	25,7%	$12\% < CAR$	Very healthy
2022	25,6%	$12\% < CAR$	Very healthy

Source: Data Processed 2022

Table 10. CAR Bank Bukopin.

Year	Ratio	Criteria	Predicate
2020	12,08%	$12\% < CAR$	Very healthy
2021	20,26%	$12\% < CAR$	Very healthy
2022	18,83%	$12\% < CAR$	Very healthy

Source: Data Processed 2022 [11, 12]

The results of the 2021 to 2022 CAR assessment show that Bukopin. Has a very good ability to refute bank assets despite the increase and decrease. In 2020, the CAR ratio is 12.08%, in 2021 the CAR ratio is 20.26%, and in 2022 the CAR ratio is 18.83%. During the last three years from the assessment of the CAR ratio of Bank BCA Tbk, Tbk. Ranked 1st with a very good predicate because the CAR ratio is more than 12%. Bank has sufficient capital to overcome current and future risks. The capital level is significantly higher than the applicable CAR and is expected to remain at this level for the next 12 (twelve) months.

5 Conclusions

Based on calculations using the Risk method with NPL and LDR, in general Bank BCA Tbk Tbk's bank soundness level in 2020 - 2022 is healthy and Bank BukopinTbk's bank soundness level is unhealthy. Based on Good Corporate Governance (GCG) in 2020 - 2022 the two banks apply the vision and mission of their respective banks which prioritize Governance-Process, Governance-Structure, Governance-Outcome and have a good level of soundness. Calculations using earnings with ROA and NIM in 2020–2022 Bank BCA Tbk Tbk has a very healthy level of health, while Bank BukopinTbk has an unhealthy level of health. With the calculation of capital in 2020–2022 CAR both Bank BCA Tbk Tbk and BukopinTbk both have a good level of soundness. The soundness level of Bank BCA Tbk Tbk and Bank BukopinTbk will influence banks in supporting green management, where if the soundness level of the bank is good and management quality is good it will be able to assist government programs in paying attention to the social environment. If the bank's soundness level is not good and the management is not good enough, it cannot fully support government programs in paying attention to the environment.

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