The Role of Himbara Banks in Maintaining the Performance and Stability of the National Banking System in Indonesia

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Abstract

Himpunan Bank Milik Negara (HIMBARA) is a group of state-owned banks that plays a strategic role in maintaining the stability of Indonesia's national financial system. The banks included in HIMBARA are Bank Rakyat Indonesia, Bank Negara Indonesia, Bank Mandiri, and Bank Tabungan Negara. This study aims to examine the role of HIMBARA banks in maintaining banking performance and stability based on previous research findings. The research method employed is a literature review of national journals and official reports. The results indicate that the performance of HIMBARA banks is influenced by financial ratios and the consistent implementation of Good Corporate Governance (GCG), making these banks relatively more resilient in facing economic dynamics.

Keywords: HIMBARA Banks, Banking Performance, Financial Ratios, Good Corporate Governance.

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Introduction

The banking sector plays a crucial role in a country's economy as a financial intermediary that collects and distributes public funds. According to Kasmir (2019), sound banking performance is a key indicator of national financial system stability. In Indonesia, state-owned banks grouped under HIMBARA hold a strategic position as they are not solely profit-oriented but also serve as agents of economic development. HIMBARA banks are the backbone of financing distribution to priority sectors such as micro, small, and medium enterprises (MSMEs), housing, and national strategic projects. Riyadi (2020) argues that state-owned banks tend to be more stable due to strong capital structures and government support. This condition enables HIMBARA banks to demonstrate stronger resilience amid global economic uncertainty. Furthermore, the implementation of Good Corporate Governance (GCG) is a critical factor in maintaining public trust. The OECD (2015) states that good corporate governance enhances transparency, accountability, and overall organizational performance, including in the banking sector. Therefore, examining the role of HIMBARA banks in maintaining performance and stability of the national banking system is highly relevant.

Research Method

This study employs a literature review method with a descriptive qualitative approach. The literature review involves examining accredited national journals, reference books, annual reports of HIMBARA banks, and official publications from the Financial Services Authority (OJK). According to Sugiyono (2020), a literature study aims to establish theoretical foundations and identify empirical findings relevant to the research topic. The data collected consist of previous research discussing financial ratios, Good Corporate Governance, and the performance of state-owned banks. Data analysis was conducted by comparing and synthesizing findings from prior studies to derive general conclusions regarding the role of HIMBARA banks.

Results

No	AUTHOR(S) & YEAR	RESEARCH TITLE	RESEARCH VARIABLES	RESEARCH FINDINGS
1	Putri & Nugroho (2020)	The Effect of Financial Ratios on the Performance of State-Owned Banks	CAR, NPL, ROA	CAR and NPL have a significant effect on ROA
2	Sari, Rahman & Lestari (2021)	Financial Performance Analysis of HIMBARA Banks	ROA, ROE, NIM	HIMBARA banks demonstrate stable performance
3	Prasetyo (2022)	The Role of Good Corporate Governance in the Performance of State- Owned Banks	GCG, ROA	GCG has a positive effect on bank performance
4	Wulandari & Hadi (2023)	Financial Ratios and the Stability of State-Owned Banks	CAR, NPL, LDR	State-owned banks are more resilient to risk
5	Amalia (2024)	Performance of State-Owned Banks in Indonesia	ROA, ROE	The profitability of stateowned banks is relatively consistent

6	Lestari & Dewi (2020)	The Effect of Non-Performing Loans on the Profitability of State-Owned Banks	NPL, ROA	NPL has a negative effect on ROA
7	Ramadhan (2021)	Analysis of Loan to Deposit Ratio on the Performance of State- Owned Banks	LDR, ROA	LDR has a significant effect on ROA
8	Fadillah & Hasan (2022)	Capital Adequacy Ratio and the Stability of State-Owned Banks	CAR, Credit Risk	CAR strengthens bank stability
9	Kurniawan (2023)	Good Corporate Governance and Firm Value in Banking	GCG, ROE	GCG improves bank performance and firm value
10	Yuliana & Prabowo (2024)	Financial Ratios and the Performance of HIMBARA Banks	CAR, NPL, ROA	Financial ratios have a significant effect

3.1. Results of Previous Studies Review

The review of ten previous studies indicates that the performance of HIMBARA banks is generally influenced by financial ratios such as Capital Adequacy Ratio (CAR), NonPerforming Loan (NPL), Loan to Deposit Ratio (LDR), Return on Assets (ROA), and Return on Equity (ROE). Putri and Nugroho (2020) found that CAR and NPL significantly affect ROA in state-owned banks. Sari et al. (2021) stated that HIMBARA banks demonstrate relatively stable financial performance compared to non-state-owned banks. This finding is supported by Wulandari and Hadi (2023), who reported that state-owned banks have stronger resilience to credit risk.

3.2. Discussion

Based on previous research findings, strong capitalization is a key factor in maintaining the stability of HIMBARA banks. Fadillah and Hasan (2022) argue that a high CAR enhances banks' ability to absorb losses and increases public confidence. In addition, effective management of NPL contributes positively to bank profitability, as emphasized by Lestari and Dewi (2020). The implementation of Good Corporate Governance also plays a vital role in improving HIMBARA banks' performance. Prasetyo (2022) stated that sound GCG practices enhance transparency and management effectiveness. This is consistent with Kurniawan (2023), who found that GCG positively affects banking performance and firm value.

Conclusion

Based on the literature review, it can be concluded that HIMBARA banks play a strategic role in maintaining the performance and stability of Indonesia's national banking system. The performance of HIMBARA banks is influenced by financial ratios reflecting capital adequacy, profitability, and credit risk. Moreover, consistent implementation of Good Corporate Governance contributes significantly to performance improvement and public trust. This study recommends that HIMBARA banks continue to strengthen risk management and GCG implementation to address future economic challenges. Further research is suggested to employ quantitative methods using panel data to empirically test the relationships among variables.

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