

INTISARI

Penelitian ini bermaksud menganalisis pengaruh tingkat kesehatan bank dengan kinerja keuangan pada bank KBMI IV periode 2020-2022. Jenis penelitian ini ialah penelitian kuantitatif dengan pendekatan deskriptif dan asosiatif. Metode analisis data yang dipakai ialah analisis regresi data panel dengan bantuan program EViews 14. Hasil penelitian menunjukkan tingkat kesehatan bank KBMI IV selama periode 2020-2022 berdasarkan indikator RGEC secara umum berada pada Peringkat Komposit 1 (PK-1) dengan kategori “Sangat Sehat”. Secara parsial, variabel *Non-Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), *Good Corporate Governance* (GCG), *Net Interest Margin* (NIM), dan *Capital Adequacy Ratio* (CAR) tidak berpengaruh signifikan dengan kinerja keuangan. Namun demikian, arah pengaruh menunjukkan bahwa NPL dan GCG berpengaruh negatif, sedangkan LDR, NIM, dan CAR berpengaruh positif dengan kinerja keuangan. Berdasarkan nilai koefisien regresi, variabel *Net Interest Margin* (NIM) memiliki pengaruh yang paling dominan secara relatif dibandingkan variabel lainnya, meskipun tidak signifikan secara statistik.

Kata Kunci: Tingkat Kesehatan Bank, RGEC, Kinerja Keuangan, KBMI IV

ABSTRACT

This study aims to analyze the influence of bank health level on financial performance in KBMI IV banks during the 2020-2022 period. This research is a quantitative study with descriptive and associative approaches. The data analysis method used is panel data regression analysis with the assistance of EViews 14 software. The result show that the health level of KBMI IV banks during the 2020-2022 period, based on RGEC indicators, is generally in Composite Rating 1 (PK-1), categorized as "Very Healthy". Partially, the variables of Non-Performing Loan (NPL), Loan to Deposit Ratio (LDR), Good Corporate Governance (GCG), Net Interest Margin (NIM), and Capital Adequacy Ratio (CAR) do not have a significant effect on financial performance. However, the direction of the relationship indicates that NPL and GCG have a negative effect, while LDR, NIM, and CAR have a positive effect on financial performance. Based on the regression coefficient values, the Net Interest Margin (NIM) variable has the most dominant relative influence compared to other variables, although it is not statistically significant.

Keywords: *Bank Health Level, RGEC, Financial Performance, KBMI IV*