

ABSTACT

This study aimed to find out the soundness level of health bank on PT Bank Rakyat Indonesia (Persero) Tbk. years 2018 by the RGEC Method consist of Risk Profile, Good Corporate Governance (GCG), Earnings and Capital. This study reffering on Bank Indonesia regulations No. 13/1/PBI/2011 about The Level of Commercial Bank's Soundless and Circular of Bank Indonesia No.13/24/DPNP/2011 about The Level of Commercial Bank's Soundless. The component of Risk Profile is measured by NPL dan LDR ratio, Good Corporate Governance (GCG) is measured by company's self-assessment, Earnings is measured by ROA and NIM ratio, and Capital is measured by CAR ratio. The analisys indicate that PT Bank Rakyat Indonesia (Persero) Tbk. achieve the well health predicate in 2018.

Keywords: Bank Health Level, RGEC Method, PT Bank Rakyat Indonesia (Persero) Tbk.

INTISARI

Penelitian ini bertujuan untuk mengetahui tingkat kesehatan pada PT Bank Rakyat Indonesia (Persero) Tbk. tahun 2018 berdasarkan metode RGEC yang mencakup penilaian terhadap faktor *Risk Profile*, *Good Corporate Governance* (GCG), *Earnings*, dan *Capital*. Penelitian yang dilakukan berpedoman pada Peraturan Bank Indonesia No. 13/PBI/2011 tentang Penilaian Tingkat Kesehatan Bank Umum dan perhitungan selengkapnya diatur dalam Surat Edaran Bank Indonesia No. 13/24/DPNP/2011 tentang Penilaian Kesehatan Bank Umum. Komponen *Risk Profile* diukur menggunakan rasio NPL dan LDR, *Good Corporate Governance* (GCG) diukur dengan *self-assessment* perusahaan, *Earnings* diukur menggunakan rasio ROA dan NIM, serta *Capital* diukur menggunakan rasio CAR. Hasil analisis menunjukkan bahwa PT Bank Rakyat Indonesia (Persero) Tbk. tahun 2018 secara umum mendapatkan predikat “Sangat Sehat”.

Kata Kunci: Tingkat Kesehatan Bank, Metode RGEC, PT Bank Rakyat Indonesia (Persero) Tbk.