



INTISARI

Penelitian ini bertujuan untuk mengetahui tingkat kesehatan PT Bank Bukopin Tbk tahun 2019 menggunakan metode *Risk Profile*, *Good Corporate Governance*, *Earnings*, dan *Capital* (RGEC), yang mencakup penilaian terhadap komponen rasio *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), *Return On Asset* (ROA), *Net Interest Margin* (NIM), dan *Capital Adequacy Ratio* (CAR) berdasarkan Peraturan Bank Indonesia Nomor 13/1/PBI/2011 dengan pedoman perhitungan selengkapnya diatur dalam Surat Edaran Bank Indonesia Nomor 13/24/DPNP tentang Tingkat Kesehatan Bank Umum. Hasil dari penelitian ini menunjukkan bahwa pada tahun 2019 PT Bank Bukopin Tbk memperoleh nilai komposit sebesar 73,33% sehingga mendapat predikat sehat. Berdasarkan penilaian tingkat kesehatan menggunakan metode RGEC, masih terdapat komponen ROA yang mendapat predikat kurang sehat dengan nilai komponen sebesar 0,12%.

Kata Kunci: Tingkat Kesehatan Bank, RGEC, PT Bank Bukopin Tbk.



ABSTRACT

This research aims to find out the health level of PT Bank Bukopin Tbk in 2019 using Risk Profile, Good Corporate Governance, Earnings, and Capital (RGEC), which includes an assessment of the components of the Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Return On Asset (ROA), Net Interest Margin (NIM), and Capital Adequacy Ratio (CAR) ratio under Bank Indonesia Regulation No. 13/1/PBI/2011 with further calculation guidelines set forth in Bank Indonesia Circular Letter No. 13/24/DPNP on General Bank Health Rate. The results of this study show that in 2019 PT Bank Bukopin Tbk obtained a composite value of 73.33% so that it got a healthy predicate. Based on the assessment of the health level using the RGEC method, there is still an ROA component that gets a less healthy predicate with a component value of 0.12%.

Keywords: The level of health bank, RGEC, PT Bank Bukopin Tbk.