

INTISARI

Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh *Risk Based Bank Rating* terhadap tingkat kesehatan bank perkreditan rakyat pada PT. BPR Sinardana Buana 2013-2016. Tingkat kesehatan bank dapat dipengaruhi oleh beberapa faktor diantaranya *Risk Profile*, *Good Corporate Governance*, *Earning*, dan *Capital* (RGEC).

Teknik pengumpulan data yang digunakan dalam penelitian ini adalah wawancara tentang profile perusahaan dan pengambilan data laporan keuangan PT. BPR Sinardana Buana 2013-2016. Metode analisis data adalah dengan menggunakan analisis regresi linier berganda untuk menguji pengaruh variabel independen terhadap variabel dependen. Uji kelayakan model (model fit) dan uji koefisien determinasi dilakukan untuk menguji hipotesis dengan tingkat kepercayaan 5% dengan bantuan aplikasi SPSS 23 for windows.

Berdasarkan hasil analisis menunjukkan bahwa tidak semua variabel independen berpengaruh secara signifikan terhadap tingkat kesehatan BPR. Dua variabel yaitu *good corporate governance* berpengaruh negatif dan signifikan terhadap tingkat kesehatan BPR menunjukkan bahwa semakin kecil nilai *good corporate governance* maka tingkat kesehatan bank akan meningkat, variabel *earning* berpengaruh positif dan signifikan terhadap tingkat kesehatan BPR menunjukkan bahwa semakin besar nilai *earning* maka tingkat kesehatan bank akan meningkat. Sedangkan variabel *risk profile* dan *capital* berpengaruh tidak signifikan terhadap tingkat kesehatan BPR.

Kata Kunci : Tingkat Kesehatan Bank, *Risk Profile*, *Good Corporate Governance*, *Earning*, *Capital*.

ABSTRACT

This research aimed to find out the influence of Risk Based Bank Rating to the healthy level of rural banks at PT. BPR Sinardana Buana 2013-2016 periods. The level of healthy bank was influenced by several factors among others were Risk Profile, Good Corporate Governance, Earning, and Capital (RGEC).

The data collection technique of this research used interview related with company profile and collection of financial statement data at PT. BPR Sinardana Buana 2013-2016. The data analysis method used multiple linear regressions analysis to examine the influence of independent variable to the dependent variable. The model feasibility test (fit test) and determination coefficient test was conducted to examine the hypothesis with level of trust of 5% with the instrument of SPSS application for windows.

The analysis result of showed that not all of the independent variables gave significant influence to the healthy level of BPR. Two variables i.e. good corporate governance showed negative and significant influence to the healthy level of BPR. This indicated that the smaller of good corporate governance as well as the healthy level of bank should be increased. Moreover, the earnings variable showed positive and significant influence to the healthy level of BPR. This indicated that the greater the value of earning so that the healthy level of bank should be increased. Meanwhile, the variable of Risk Profile and Capital did not gave any significant influence to the healthy level of BPR.

Keywords: Healthy level of Bank, Risk Profile, Good Corporate Governance, Earning, Capital.