

INTISARI

Penelitian ini bertujuan untuk mengetahui tingkat kesehatan Bank Rakyat Indonesia, Persero Tbk tahun 2013 – 2015 ditinjau dari aspek *Risk Profile*, *Good Corporate Governance*, *Earnings*, *Capital*, dan RGEC (*Risk Profile*, *Good Corporate Governance*, *Earnings*, dan *Capital*) secara keseluruhan.

Objek dari penelitian ini adalah PT Bank Rakyat Indonesia, Persero Tbk. Data diperoleh melalui teknik dokumentasi. Metode analisis data yang digunakan adalah analisis kesehatan bank dengan pendekatan Risiko (*Risk-based Bank Rating*) yang mencakup penilaian faktor-faktor RGEC.

Hasil penelitian pada PT Bank Rakyat Indonesia, Persero Tbk periode 2013 menunjukkan bahwa Tingkat Kesehatan Bank sangat sehat, ditunjukkan pada aspek *Risk Profile* yang mencakup rasio NPL sebesar 1,26% dan LDR sebesar 88,54%. Untuk aspek *Earnings* yang mencakup rasio ROA 4,74 % dan NIM 7,94%. Aspek *Capital* mencakup rasio CAR 15,25%. Untuk tahun 2014 menunjukkan bahwa Tingkat Kesehatan Bank sangat sehat ditunjukkan pada aspek *Risk Profile* yang mencakup rasio NPL sebesar 1,26% dan LDR sebesar 81,75%. Untuk aspek *Earnings* yang mencakup rasio ROA 4,31 % dan NIM 12,24%. Aspek *Capital* mencakup rasio CAR 13,49%. Dan untuk tahun 2015 menunjukkan bahwa Tingkat Kesehatan Bank sangat sehat ditunjukkan pada aspek *Risk Profile* yang mencakup rasio NPL sebesar 1,26% dan LDR sebesar 81,75%. Untuk aspek *Earnings* yang mencakup rasio ROA 4,31 % dan NIM 12,24%.

Kata kunci: Tingkat Kesehatan Bank, CAMEL, CAMELS, dan RGEC

ABSTRACT

This research is aimed to find out the health level of Bank Rakyat Indonesia Persero Tbk in 2013-2015 periods which is reviewed simultaneously from aspects i.e. Risk Profile, Good Corporate Governance, Earnings, Capital, and RGEC (Risk Profile, Good Corporate Governance, Earnings and Capital).

The object of this research is PT Bank Rakyat Indonesia Persero Tbk. The data has been obtained by using documentation technique. The data analysis method has been done by using the bank health analysis with risk approach (Risk-based Bank Rating) which includes the assessment of the RGEC factors.

The result of the research at PT Bank Rakyat Indonesia Persero Tbk in 2013 period shows that the Bank is very healthy, it is shown by Risk Profile aspect which includes the NPL ratio of 1.26% and the LDR is 88.54%. Earnings aspect includes 4.74% ROA and NIM of 7.94%. Capital aspect includes CAR 15.25%. The 2014 period shows that the Bank is very healthy and it is shown by Risk Profile aspect which includes the NPL ratio 1.26% and the LDR 81.75%. Earnings aspect includes ROA 4.31% and NIM 12.24%. Capital aspect includes the CAR ratio 13.49%. And the 2015 period shows that the Bank is very healthy, it is shown by Risk Profile aspect which includes the NPL ratio 1.26% and the LDR 81.75%. Earnings aspect includes ROA 4.31% and NIM 12.24%.

Keywords: Banks, CAMEL, CAMELS, and RGEC

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Keywords: Banks and methods RGEC

Nama Mahasiswa

NPM

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