

### **ABSTRACT**

*The objective of this research was to find out: (1) the healthy level of bank in term of risk profile aspects in 2010-2014, (2) the healthy level of bank in term of earnings aspects in 2010-2014, (3) the healthy level of bank in term of capital aspects in 2010-2014, and (4) the healthy level of bank in term of risk profile, earnings, and capital aspects in 2010-2014. The data were collected through documentation. This research undertook three RBBR factors, risk profile factor through the NPL ratio and LDR, Earning factor through ROA ratio and NIM, and Capital factor through CAR. The result of this research showed that in the periods of 2010-2014, all of the researched banks got predicate as health enough. Risk Profile factor showed banks's NPL were under 5% and most of banks's LDR got predicate as health enough. Earning factor showed banks's ROA were over 1,5% and banks's NIM were over 3%. Capital factor showed banks's CAR were over 12% so that it Bank could fill 8% the minimum of capital availability.*

**Keywords:** *The Healthy Level of Bank, RGEC Method*

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Penelitian ini bertujuan untuk mengetahui : (1) Tingkat Kesehatan Bank ditinjau dari faktor Risk Profile periode 2010-2014, (2) Tingkat Kesehatan Bank ditinjau dari faktor Earnings pada periode 2010-2014, (3) Tingkat Kesehatan Bank ditinjau dari faktor Capital periode 2010-2014, dan (4) Tingkat Kesehatan Bank ditinjau dari faktor Risk Profile, Earnings, dan Capital periode 2010-2014. Metode pengumpulan data yang digunakan dalam penelitian ini adalah metode dokumentasi. Penelitian ini melakukan penilaian terhadap tiga faktor RBBR, faktor Risk Profile melalui rasio NPL dan LDR, faktor Earning melalui rasio ROA dan NIM, dan faktor Capital melalui rasio CAR. Hasil penelitian menunjukkan pada periode 2010-2014 keseluruhan bank yang diteliti memiliki predikat sangat sehat. Faktor Risk Profile menunjukkan NPL bank di bawah 5% dan mayoritas LDR bank berpredikat cukup sehat. Faktor Earning menunjukkan ROA bank lebih dari 1,5% dan NIM bank lebih dari 3%. Faktor Capital menunjukkan CAR bank lebih dari 12% sehingga bank mampu memenuhi kewajiban penyediaan modal minimum sebesar 8%.

**Kata kunci:** **Tingkat Kesehatan Bank, Metode RGEC.**