

ABSTRACT

This study aims to analyze the soundness of BUMN Public Banks using the RGEC (Risk Profile, Good Corporate Governance, Earnings, Capital) method in the 2015-2017 period. The research method used is a descriptive method with a quantitative approach, which analyzes risk profile factors (Risk Profile) through two ratios namely NPL and LDR ratios, GCG factors through self-assessment, earnings factors (Earnings) through ROA and NIM ratios, and capital factors (Capital) through the CAR ratio.

The results of the assessment show that the risk profile factors (Risk Profile) of state-owned commercial banks using the NPL and LDR ratios during 2015-2017 were in a healthy condition, from earnings factors (Earnings) using the ROA and NIM ratios during 2015- 2017 BUMN Public Banks are in very healthy condition, and from the Capital factor (SOEs), the BUMN Commercial Banks during 2015-2017 are in very healthy condition.

The results of the assessment of the soundness of state-owned commercial banks are seen from the RGEC aspect during 2015-2017 occupying the Composite Rating 1 (PK1). State-owned commercial banks during the period were considered to be able to deal with significant negative influences from changes in business conditions and other external factors reflected in the criteria for assessment factors, including risk profile, GCG implementation, earnings, and capital which were generally very good

Keywords: Bank Soundness, RGEC Method, Risk Profile, Good Corporate Governance, Earnings, Capital

ABSTRAK

Penelitian ini bertujuan untuk menganalisis tingkat kesehatan Bank Umum BUMN menggunakan metode RGEC (*Risk Profile, Good Corporate Governance, Earnings, Capital*) pada periode 2015-2017. Metode penelitian yang digunakan adalah metode deskriptif dengan pendekatan kuantitatif, dimana menganalisa faktor Profil risiko (*Risk Profile*) melalui dua rasio yaitu rasio NPL dan LDR, faktor GCG melalui *self assessment*, faktor Rentabilitas (*Earnings*) melalui rasio ROA dan NIM, dan faktor Permodalan (*Capital*) melalui rasio CAR.

Hasil penilaian menunjukkan pada faktor Profil risiko (*Risk Profile*) bank umum BUMN dengan menggunakan rasio NPL dan LDR selama tahun 2015-2017 berturut-turut berada dalam kondisi yang sehat, dari faktor Rentabilitas (*Earnings*) dengan menggunakan rasio ROA dan NIM selama tahun 2015- 2017 Bank Umum BUMN berada dalam kondisi sangat sehat, dan dari faktor Permodalan (*Capital*) Bank Umum BUMN selama tahun 2015-2017 berada dalam kondisi sangat sehat.

Hasil penilaian tingkat kesehatan bank umum BUMN dilihat dari aspek RGEC selama tahun 2015-2017 menempati Peringkat Komposit 1 (PK1). Bank umum BUMN selama periode tersebut dinilai sangat mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya tercermin dari kriteria faktor-faktor penilaian, antara lain *risk profile*, penerapan GCG, *earnings*, dan *capital* yang secara umum sangat baik

Kata kunci: Tingkat Kesehatan Bank, Metode RGEC, Profil Risiko, Tata Kelola Perusahaan yang Baik, Rentabilitas, Modal