

ABSTRAK

Penelitian ini bertujuan untuk mengetahui : (1) Tingkat Kesehatan Bank ditinjau dari factor Risk Profile periode 2016-2017, (2) Tingkat Kesehatan Bank ditinjau dari factor Earnings periode 2016-2017, (3) Tingkat Kesehatan Bank ditinjau dari factor Capital periode 2016-2017, Tingkat Kesehatan Bank ditinjau dari factor Risk Profile, Earnings, dan Capital periode 2016-2017.

Metode pengumpulan data yang digunakan dalam penelitian ini adalah metode dokumentasi. Penelitian ini melakukan penilaian terhadap 3 faktor RBBR, factor Risk Profile melalui rasio NPL dan LFR, factor Earning melalui rasio ROA dan NIM, dan factor Capital melalui rasio CAR.

Hasil penelitian menunjukkan pada periode 2016-2017 mayoritas bank yang diteliti memiliki predikat sangat sehat. Faktor Risk Profile menunjukkan mayoritas NPL bank di bawah 5% dan mayoritas LDR bank berpredikat cukup sehat. Faktor Earning menunjukkan mayoritas ROA bank lebih dari 1,5% dan mayoritas NIM bank lebih dari 3%. Factor Capital menunjukkan mayoritas CAR bank lebih dari 12% sehingga mampu memenuhi kewajiban penyediaan modal minimum sebesar 8%.

Kata kunci: Tingkat Kesehatan Bank, Metode RGEC.



ABSTRACT

The objective of this research was to find out: (1) the healthy level of bank in term of Risk Profile Factors for the period 2016-2017, (2) the healthy level of bank in term of Earnings Factors for the period 2016-2017, (3) the healthy level of bank in term of Capital Factors for the period 2016-2017, the healthy level of bank in term of Risk Profile, Earnings, and Capital factors for the period 2016-2017.

The data were collected through documentation. This research undertook three RBBR factors, Risk Profile factor through the NPL and LFR ratio, Earning factor through the ROA and NIM ratio, and Capital factor through the CAR ratio.

The results of this research showed that in the periods of 2016-2017, the majority of banks researched had very healthy predicates. Risk Profile factor shows that the majority of banks's NPL are under 5% and the majority of banks's LDR have a fairly healthy rating. Earning factor shows the majority of bank ROA is more than 1.5% and the majority of bank NIMs are more than 3%. Factor Capital shows the majority of the bank's CAR is more than 12% so it is able to fulfill the minimum capital requirement of 8%.

Keywords: The Healthy Level of Bank, RGEC Method.

