

**ABSTRAK**

**ANALISIS KESEHATAN BANK DENGAN MENGGUNAKAN *RISK PROFILE, GOOD CORPORATE GOVERNANCE, EARNINGS, DAN CAPITAL***

**(Studi Kasus di Bank BUMN yang Terdaftar di Bursa Efek Indonesia Tahun 2013-2015)**

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Tujuan penelitian ini adalah untuk mengetahui tingkat kesehatan Bank BUMN yang telah terdaftar di bursa efek Indonesia pada tahun 2013 sampai dengan tahun 2015 dengan menggunakan metode RGEC (*Risk Profile, Good Corporate Governance, Earnings, Capital*). Penelitian ini penting karena tingkat kesehatan Bank BUMN merupakan indikator kinerja Bank BUMN.

Penelitian ini merupakan studi kasus pada Bank BUMN yang terdaftar di Bursa Efek Indonesia. Teknik pengumpulan data dalam penelitian ini menggunakan teknik dokumentasi. Penelitian ini menggunakan populasi sasaran dengan jumlah 4 bank. Teknik analisis data menggunakan metode RGEC berdasarkan Peraturan Bank Indonesia.

Hasil penelitian menunjukkan bahwa: Faktor *risk profile* yang terdiri dari risiko kredit mendapatkan predikat sangat sehat, risiko pasar mendapatkan rasio diatas 100% dan mendapatkan risiko tinggi, dan risiko likuiditas mendapatkan kriteria cukup sehat. Faktor *Good Corporate Governance* (GCG) mendapatkan kriteria baik. Faktor *earnings* mendapatkan kriteria sangat sehat. Faktor *capital* mendapatkan kriteria sangat sehat.

Kata Kunci: Metode RGEC, Tingkat Kesehatan Bank.

**ABSTRACT**

**AN ANALYSIS OF BANK'S PERFORMANCE BASED ON RISK  
PROFILE, GOOD CORPORATE GOVERNANCE, EARNINGS, AND  
CAPITAL**

**(A Case study of State Bank listed in Indonesia Stock Exchange Period 2013-  
2015)**

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This research aims to determine performance of State Bank listed in Indonesia Stock Exchange in the year 2013-2015 based on RGEC (Risk Profile, Good Corporate Governance, Earnings, Capital) method. This research is important because the health of State Banks is an indicator of State Bank performance.

This research is a case study in the State Banks listed in Indonesia Stock Exchange. The data collection technique used is documentation. This research is using targeted population of 4 banks. Data analysis technique used is RGEC method based on Bank Indonesia regulation.

Results of this study showed that: risk profile factor which consist of credit risk got very good performance predicate, while market risk had a ratio over 100% and it included as moderate risk, whereas the liquidity risk got moderate performance predicate. Good Corporate Governance (GCG) factor was included in a good predicate. Earnings factor was in a very good performance predicate. Capital factor was also categorized as very good performance predicate.

**Keywords:** RGEC method, Bank performance analysis.