

ABSTRAK

Penelitian ini bertujuan untuk menganalisis kinerja keuangan Bank Umum Milik Negara (BUMN) selama periode tahun 2015-2017 melalui pendekatan RGEC (*Risk Profile, Good Corporate Governance, Earnings, Capital*).

Populasi dalam penelitian ini adalah Bank Umum Milik Negara (BUMN) yang terdaftar di Bursa Efek Indonesia (BEI) selama periode 2015-2017. Teknik pengumpulan data yang digunakan adalah dokumentasi.

Hasil penelitian ini menunjukkan bahwa secara keseluruhan kinerja keuangan Bank Umum (BUMN) selama periode 2015-2017 dari analisis Aspek *Risk Profile* menunjukkan bahwa NPL bank umum BUMN memperoleh predikat baik dan dari sisi LDR bank umum BUMN memperoleh predikat cukup baik. Sedangkan untuk Aspek *Good Corporate Governance* (GCG) secara umum bank umum BUMN sudah mengelola dan menerapkan GCG dengan baik. Untuk Aspek *Earnings* yang dihitung dengan rasio ROA dan NIM secara keseluruhan bank umum BUMN mendapat predikat sangat baik. Penilaian Aspek *Capital* dengan menggunakan rasio CAR menunjukkan seluruh bank umum BUMN dalam keadaan sangat baik. Aspek RGEC secara keseluruhan berturut-turut berada dalam Peringkat Komposit 1 yaitu sangat sehat.

Kata kunci: Bank umum BUMN, *Risk Profile, Good Corporate Governance, Earnings, Capital*.

ABSTRACT

This study aims to analyze the financial performance of State-Owned Public Banks (BUMN) during the period 2015-2017 through the RGEC approach (*Risk Profile, Good Corporate Governance, Earnings, Capital*).

The population in this study is the State-Owned Public Bank (BUMN) which is listed on the Indonesia Stock Exchange (IDX) during the period 2015-2017. The data collection technique used is documentation.

The results of this study indicate that overall the financial performance of commercial banks (BUMN) during the 2015-2017 period from the Aspect analysis *Risk Profile* showed that the NPLs of state-owned commercial banks received a good predicate and from the LDR side of state-owned commercial banks obtained a fairly good predicate. While for the aspects of *Good Corporate Governance* (GCG) in general, state-owned banks have managed and implemented GCG well. For Aspects *Earnings* calculated by ROA and NIM ratios as a whole, state-owned commercial banks get very good predicate. Assessment of Aspects *Capital* using the CAR ratio shows that all state-owned commercial banks are in very good condition. The overall aspects of RGEC are in Composite Rating 1, which is very healthy.

Keywords: BUMN public bank, *Risk Profile, Good Corporate Governance, Earnings, Capital*.