

ANALISIS PENILAIAN TINGKAT KESEHATAN BANK DENGAN MENGGUNAKAN METODE RGEC PADA BANK UMUM BUMN YANG TERDAFTAR DI BURSA EFEK INDONESIA TAHUN 2013-2017

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui: (1) penilaian tingkat kesehatan bank umum BUMN ditinjau dari *Risk Profile* pada tahun 2013-2017, (2) penilaian tingkat kesehatan bank umum BUMN ditinjau dari *Good Corporate Governance* pada tahun 2013-2017, (3) penilaian tingkat kesehatan bank umum BUMN ditinjau dari *Earnings* pada tahun 2013-2017, (4) penilaian tingkat kesehatan bank umum BUMN ditinjau dari *Capital* pada tahun 2013-2017, (5) penilaian tingkat kesehatan bank umum BUMN ditinjau dari aspek RGEC (*Risk Profile, Good Corporate Governance, Earnings, dan Capital*) pada tahun 2013-2017.

Populasi dalam penelitian ini adalah Bank Umum BUMN yang terdaftar di BEI periode 2013-2017. Pengambilan sampel menggunakan teknik *purposive sampling* diperoleh sampel sebanyak 4 perusahaan perbankan. Teknik analisis data menggunakan teknik analisis tingkat kesehatan bank dengan menggunakan pendekatan Risiko (*Risk-based Bank Rating/RBBR*).

Hasil penelitian menunjukkan bahwa: (1) hasil penilaian Profil risiko (*Risk profile*) bank umum BUMN dengan menggunakan 2 indikator yaitu faktor risiko kredit dengan menggunakan rasio NPL dan risiko likuiditas dengan rasio LDR. Nilai NPL selama tahun 2013-2014 masuk kategori sangat sehat dan pada tahun 2015-2017 berada pada kondisi yang sehat. Nilai LDR bank umum BUMN selama tahun 2013-2017 masuk kategori cukup sehat, (2) hasil penilaian *Good Corporate Governance* (GCG) bank umum BUMN pada tahun 2013 dengan kriteria cukup sehat, tahun 2014-2015 dengan kriteria sehat, tahun 2016-2017 dengan kriteria sehat, (3) hasil penilaian Rentabilitas (*Earnings*) bank umum BUMN dengan menggunakan dua rasio yaitu ROA dan NIM selama tahun 2013-2017 masuk dalam kriteria sangat sehat, (4) hasil penilaian Permodalan (*Capital*) bank umum BUMN selama tahun 2013-2017 berada dalam kondisi sangat sehat, dan (5) hasil penilaian tingkat kesehatan bank umum BUMN dilihat dari aspek RGEC (*Risk profile, Good Corporate Governance, Earnings, dan Capital*) selama tahun 2013-2017 berdasarkan aspek *risk profile, GCG, earnings, dan capital* berada pada Peringkat Komposit 1 (PK-1).

Kata kunci: Bank Umum BUMN, RGEC (*Risk Profile, Good Corporate Governance, Earnings, dan Capital*)

**ANALYSIS OF BANK HEALTH RATING ASSESSMENT USING RGEC
METHOD IN THE GENERAL BANKS OF SOEs REGISTERED IN
INDONESIA STOCK EXCHANGE IN 2013-2017**

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ABSTRACT

This study aims to find out: (1) assessment of the soundness of BUMN commercial banks in terms of the Risk Profile in 2013-2017, (2) assessment of the soundness of BUMN commercial banks in terms of Goog Corporate Governance in 2013-2017, (3) assessment of the level SOE commercial bank health review from Earnings in 2013-2017, (4) SOE commercial bank health rating assessment from 2013-2017 in Capital, (5) SOE commercial bank health care rating assessment in terms of RGEC (Risk Profile, Good Corporate Governance) Governance, Earnings, and Capital) in 2013-2017.

The population in this study is state-owned commercial banks listed on the Indonesia Stock Exchange in the period 2013-2017. Sampling using a purposive sampling technique obtained a sample of 4 banking companies. The data analysis technique uses the analysis technique of bank soundness using the Risk-based Bank Rating (RBBR) approach.

The results showed that: (1) the assessment of the risk profile of a state-owned commercial bank using 2 indicators, namely credit risk factors using the NPL ratio and liquidity risk with the LDR ratio. The NPL value for 2013-2014 is in the very healthy category and in 2015-2017 is in a healthy condition. The LDR value of state-owned commercial banks during 2013-2017 is quite healthy, (2) the results of the assessment of Good Corporate Governance (GCG) of state-owned commercial banks in 2013 with quite healthy criteria, in 2014-2015 with healthy criteria, in 2016-2017 with healthy criteria, (3) the results of the assessment of earnings (Earnings) of state-owned commercial banks using two ratios namely ROA and NIM during 2013-2017 included in the very healthy criteria, (4) the results of the assessment of the Capital of the state-owned commercial banks during 2013- 2017 is in very healthy condition, and (5) the results of the assessment of the soundness of state-owned commercial banks are seen from the aspects of RGEC (Risk profile, Good Corporate Governance, Earnings, and Capital) during 2013-2017 based on aspects of risk profile, GCG, earnings, and capital is in the Composite Rating 1 (PK-1).

Keywords: *BUMN Public Bank, RGEC (Risk Profile, Good Corporate Governance, Earnings, and Capital)*