

**METODE *RISK PROFILE*, *GOOD CORPORATE GOVERNANCE*,
EARNING DAN *CAPITAL* (RGEC) DALAM MENGUKUR TINGKAT
KESEHATAN BANK PADA bank **bjb** PERIODE 2015-2017**

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ABSTRAK

Tujuan studi penulisan ini adalah untuk mengetahui kondisi *Risk Profile*, *Good Corporate Governance*, *Earning* dan *Capital* pada bank **bjb** Periode 2015-2017, Untuk mengetahui hasil perhitungan tingkat kesehatan bank pada bank **bjb** Periode 2015-2017, Untuk mengetahui hambatan dan solusi dalam mengukur tingkat kesehatan bank menggunakan *Risk Profile*, *Good Corporate Governance*, *Earning* dan *Capital* pada bank **bjb** Periode 2015-2017. Rasio yang digunakan yaitu rasio *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), hasil *self assessment GCG*, *Return On Asset* (ROA), *Net Interest Margin* (NIM) dan *Capital Adequacy Ratio* (CAR).

Metode studi yang digunakan adalah metode deskriptif dengan pendekatan kuantitatif. Teknik pengumpulan data dilakukan dengan studi lapangan, wawancara, dokumentasi dan studi kepustakaan.

Kesimpulan studi ini Kondisi *risk profile*, *good corporate governance*, *earning* dan *capital* tahun 2015-2017 mengalami kenaikan dan penurunan setiap tahunnya Namun, hasil penilaiannya tidak berubah setiap tahunnya. Hasil perhitungan tingkat kesehatan bank **bjb** periode 2015-2017 yaitu berada pada peringkat 1 yaitu sangat sehat.

Kata kunci : **Tingkat Kesehatan Bank, *Risk Profile*, *Good Corporate Governance*, *Earning*, dan *Capital***

***METHOD OF RISK PROFILE, GOOD CORPORATE GOVERNANCE,
EARNING AND CAPITAL (RGEK) IN MEASURING BANK HEALTH
LEVELS AT bank bjb 2015-2017 PERIOD***

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ABSTRAK

*The aim of this study is to determine the condition of Risk Profile, Good Corporate Governance, Earning and Capital at bank **bjb** for the 2015-2017 period, to find out the results of the calculation of the bank's soundness level in the bank **bjb** for the 2015-2017 period, to find out the obstacles and solutions in measuring the soundness of the bank using Risk Profile, Good Corporate Governance, Earning and Capital at the bank **bjb** 2015-2017 Period. The ratio used is the ratio of Non Performing Loans (NPL), Loan to Deposit Ratio (LDR), results of the GCG self assessment, Return On Assets (ROA), Net Interest Margin (NIM) and Capital Adequacy Ratio (CAR).*

The study method used is descriptive method with a quantitative approach. Data collection techniques are carried out by field studies, interviews, documentation and literature studies.

*The results of this study conditions of risk profile, good corporate governance, earnings and capital in the bank **bjb** in 2015-2017 have increased and decreased each year. However, the assessment results do not change every year. The results of the calculation of bank **bjb** health levels for the period 2015-2017 are ranked 1, which is very healthy.*

***Keywords: Bank Health Levels, Risk Profile, Good Corporate Governance,
Earning, and Capital***