

## ABSTRAK

Tingkat kesehatan bank merupakan kemampuan bank dalam melaksanakan prosedur perbankannya agar dapat timbul rasa percaya dari nasabah dan orang-orang yang berkepentingan pada bank. Tujuan dari penelitian ini adalah untuk mengetahui tingkat kesehatan bank pada Bank BNI periode 2018 menggunakan metode RGEC berdasarkan Peraturan No. 131/1/PBI/2011 Mengenai Penilaian Kesehatan Bank Umum. Metode penelitian yang digunakan adalah metode kuantitatif. Jenis data yang digunakan dalam penelitian ini adalah data kuantitatif yang bersumber dari laporan keuangan bank dan data deskriptif yang bersumber dari laporan tahunan Bank BNI mengenai penilaian *Good Corporate Governance* (GCG). Berdasarkan penelitian penulis mengenai tingkat kesehatan Bank BNI menurut metode RGEC dapat diperoleh hasil bahwa tingkat kesehatan Bank BNI menurut perhitungan Profil Risiko yang di hitung menggunakan rasio *Non Performing Loan* (NPL) dikatakan sangat sehat sedangkan dalam perhitungan rasio *Loan to deposit Ratio* (LDR) dikatakan cukup sehat, menurut penilaian *Good Corporate Governance* (GCG) Bank BNI periode 2018 dikatakan sehat yang di paparkan dalam laporan tahunan mengenai *Good Corporate Governance* (GCG), selanjutnya untuk penilaian Rentabilitas menggunakan rasio *Return On Asset* (ROA) dikatakan sangat sehat dan untuk penilaian rasio *Net Interest Margin* (NIM) dikatakan sangat sehat, yang terakhir adalah penilaian atas Permodalan menggunakan rasio *Capital Adequacy Ratio* (CAR) dikatakan sangat sehat.

Kata kunci: Penilaian Tingkat Kesehatan Bank.

## **ABSTRACT**

*The rating of a bank is the ability of the bank to carry out its banking procedures so that trust can arise from customers and people with an interest in the bank. The purpose of this study was to determine the level of health of banks in Bank BNI for the period 2018 using the RGEC method based on Regulation No. 131/1 / PBI / 2011 Regarding Commercial Bank Health Assessments. The research method used is a quantitative method. The type of data used in this study is quantitative data sourced from bank financial statements and descriptive data sourced from Bank BNI annual reports regarding the assessment of Good Corporate Governance (GCG). Based on the author's research on the level of health of BNI Bank according to the RGEC method it can be obtained that the level of health of BNI Bank according to the calculation of Risk Profile calculated using the Non Performing Loan (NPL) ratio is said to be very healthy while in the calculation of the Loan to deposit Ratio (LDR) ratio it is said to be sufficient healthy, according to the assessment of Bank BNI Good Corporate Governance (GCG) for the 2018 period is said to be healthy which is described in the annual report on Good Corporate Governance (GCG), then for the assessment of Profitability using the Return On Assets (ROA) ratio is said to be very healthy and for assessing the Net Interest ratio Margin (NIM) is said to be very healthy, the latter is an assessment of Capital using the Capital Adequacy Ratio (CAR) said to be very healthy.*

*Keywords: Risk Base Bank Rating*