

## ABSTRAK

Penelitian ini bertujuan untuk menganalisis penerapan metode RGEC (*Risk Profile, GCG, Earning, Capital*) dalam penilaian tingkat kesehatan bank umum swasta nasional devisa yang terdaftar di BEI. Populasi dalam penelitian ini berjumlah 25 bank umum swasta nasional devisa dan diperoleh sampel sebanyak 7 bank selama periode penelitian 2016-2017 dengan menggunakan purposive sampling sebagai teknik pengambilan sampel. Teknik analisis penelitian yang digunakan mengacu pada Surat Edaran BI No. 13/24/DPNP yang menilai faktor-faktor RGEC dengan pendekatan deskriptif kuantitatif. Hasil penelitian ini menunjukkan bahwa penilaian tingkat kesehatan bank pada bank umum swasta nasional devisa tahun 2016-2017 : 1.) penilaian tingkat kesehatan bank dari aspek *Risk Profile* yang diukur dengan menggunakan NPL dikategorikan sangat sehat dan sehat, sedangkan yang diukur dengan menggunakan LDR dikategorikan cukup sehat meskipun ada bank yang dikategorikan kurang sehat. 2.) penilaian tingkat kesehatan bank dari aspek *Good Corporate Governance* dikategorikan sangat baik. 3.) penilaian tingkat kesehatan bank dari aspek *Earning* yang diukur dengan ROA dan NIM dikategorikan sangat sehat. 4.) penilaian tingkat kesehatan bank dari aspek *Capital* dikategorikan sangat sehat.

**Kata Kunci:** Penilaian tingkat kesehatan bank, RGEC, bank umum swasta nasional devisa.

## **ABSTRACT**

*This research aimed to analyze implementation application of the RGEC method (Risk Profile, GCG, Earning, Capital) in the assessment of soundness of the national foreign exchange private bank listed on the IDX. The population in this research amounted to 25 national foreign exchange private banks and a sample of 7 banks was obtained during period 2016-2017. The research used purposive sampling as a sampling technique. The research analysis technique used refers to Circular of No. BI. 13/24 / DPNP which was assessed RGEC factors with a quantitative descriptive approach. The results of this research indicated that the assessment of bank soundness at national foreign exchange private banks in 2016-2017: 1.) the assessment of bank soundness from the aspect of Risk Profile measured using NPL categorized as very healthy and healthy, while those measured using LDR categorized as sufficient healthy even though there any banks categorized as unhealthy. 2.) the assessment of the soundness of the bank from the aspects of Good Corporate Governance categorized as very good. 3.) the assessment of bank soundness from the Earning aspect as measured by ROA and NIM categorized as very healthy. 4.) the assessment of bank soundness from the aspect of Capital categorized as very healthy.*

**Keywords:** *Rating of bank soundness, RGEC, national foreign exchange private bank*