

**ANALISIS TINGKAT KESEHATAN BANK  
MENGUNAKAN PENDEKATAN METODE *RISK PROFILE, GOOD  
CORPORATE GOVERNANCE, EARNING* DAN *CAPITAL* (RGEC) PADA  
BANK UMUM BUMN YANG TERDAFTAR DI BURSA EFEK INDONESIA  
PERIODE 2021-2024**

**Tirta Fitri Puspa Harsari**

**Abstrak**

Penelitian ini bertujuan menganalisis Tingkat Kesehatan Bank Umum BUMN Periode 2021-2024 menggunakan Metode RGEC (*Risk Profile, Good Corporate Governance, Earning, Capital*) dengan data sekunder laporan keuangan 5 Bank BUMN. *Risk Profile* diukur dengan rasio *Non Performing Loan* (NPL) dan *Loan to Deposit Ratio* (LDR). *Good Corporate Governance* (GCG) dinilai berdasarkan 11 aspek pelaksanaan. *Earning* diukur dengan *Return On Asset* (ROA) dan *Net Interest Margin* (NIM), sedangkan *Capital* melalui *Capital Adequacy Ratio* (CAR). Hasil menunjukkan selama 2021-2024, *Risk Profile* dengan rasio NPL dalam kondisi sehat dengan rata-rata NPL sebesar 3,42%, 2,73%, 2,72%, 2,42%. LDR tahun 2021-2022 dalam kondisi sehat dengan rata-rata LDR sebesar 84,59% dan 82,67%, sedangkan tahun 2023-2024 dalam kondisi cukup sehat sebesar 87,49% dan 93,93%. GCG tahun 2021-2024 dalam kondisi baik dengan rata-rata sebesar 1,8. *Earning* 2021-2024 dalam kondisi sehat dengan rata-rata ROA sebesar 1,08%, 1,53%, 1,75%, 1,70% dan NIM sebesar 4,73%, 4,72%, 4,35%, dan 4,09%. *Capital* tahun 2021-2024 dalam kondisi sangat sehat dengan rata-rata CAR sebesar 21,43%, 25,80%, 26,51%, 25,74%. Secara keseluruhan, tingkat kesehatan Bank Umum BUMN 2021-2024 berperingkat komposit 2 (sehat) dengan nilai 81,6%. Artinya, bank mampu mengelola risiko, tata kelola, profitabilitas, dan permodalan dengan baik sehingga memiliki daya tahan yang kuat terhadap perubahan kondisi selama periode tersebut.

**Kata Kunci:** *Tingkat Kesehatan Bank, Bank Umum BUMN, Metode RGEC.*

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**ANALYSIS OF BANK HEALTH LEVEL  
USING THE APPROACH OF RISK PROFILE, GOOD CORPORATE  
GOVERNANCE, EARNING AND CAPITAL (RGEC) METHOD IN STATE-  
OWNED COMMERCIAL BANKS LISTED ON THE INDONESIA STOCK  
EXCHANGE IN THE PERIOD 2021-2024**

***Tirta Fitri Puspa Harsari***

***Abstract***

*This study aims to analyze the health of BUMN Commercial Banks for the period 2021-2024 using the RGEC Method (Risk Profile, Good Corporate Governance, Earnings, Capital), utilizing secondary data from the financial reports of five BUMN banks. The Risk Profile is measured by the Non-Performing Loan (NPL) ratio and the Loan to Deposit Ratio (LDR). Good Corporate Governance (GCG) is evaluated based on 11 aspects of implementation. Earnings are assessed using the Return on Assets (ROA) and the Net Interest Margin (NIM), while Capital is measured by the Capital Adequacy Ratio (CAR). The results indicate that from 2021 to 2024, the Risk Profile, as measured by the Non-Performing Loan (NPL) ratio, remains in a healthy state, with average NPL ratios of 3.42%, 2.73%, 2.72%, and 2.42%. The LDR for 2021-2022 is also in a healthy condition, averaging 84.59% and 82.67%. In contrast, the LDR for 2023-2024 is categorized as fairly healthy, with averages of 87.49% and 93.93%. The GCG score for the period 2021-2024 is rated positively, with an average score of 1.8. Earnings during 2021-2024 are in a healthy condition, reflected by an average Return on Assets (ROA) of 1.08%, 1.53%, 1.75%, and 1.70%, alongside a NIM of 4.73%, 4.72%, 4.35%, and 4.09%. Capital adequacy during the same period is classified as very healthy, with an average CAR of 21.43%, 25.80%, 26.51%, and 25.74%. Overall, the health level of BUMN General Banks from 2021 to 2024 is rated as composite 2 (healthy), with a score of 81.6%. This result indicates that the bank effectively manages risk, governance, profitability, and capital, thereby demonstrating strong resilience to changing conditions throughout the period.*

***Keywords:*** *Bank Health Level, State-Owned Commercial Banks, RGEC Method.*