RINGKASAN

Metode penilaian kesehatan bank terus berkembang, mulai dari CAMEL, CAMELS dan yang terbaru adalah RGEC atau *Risk Based Bank Rating*. Penelitian ini bertujuan untuk membandingkan tingkat kesehatan bank umum yang ada di Indonesia periode 2012-2014. Tingkat kesehatan bank diukur melalui empat faktor yaitu *risk profile, good corporate governance, earnings* yang diproksikan oleh rasio NIM dan ROA, dan faktor *capital* yang diproksikan oleh rasio CAR. Penelitian ini merupakan penelitian komparatif. Teknik analisis data yang digunakan adalah dengan analisis RGEC untuk mengetahui tingkat kesehatan bank dan pengujian hipotesis menggunakan Uji Kruskal-Wallis. Hasil penelitian ini diketahui bahwa secara umum tidak terdapat perbedaan tingkat kesehatan perbankan berdasarkan peringkat RGEC, terdapat perbedaan tingkat kesehatan perbankan berdasarkan peringkat *risk profile*, tidak terdapat perbedaan tingkat kesehatan perbankan berdasarkan peringkat GCG, terdapat perbedaan tingkat kesehatan perbankan berdasarkan peringkat *earnings*, dan tidak terdapat perbedaan tingggkat kesehatan perbankan berdasarkan peringkat *capital*.

Keyword: Kesehatan Bank, Risk Profile, GCG, Earnings, Capital, RGEC

SUMMARY

Assessment method of the bank rating continuously grows, it was started by CAMEL, CAMELS, and the latest one is RGEC or Risk Based Bank Rating. The purpose of this research is to comparing commercial bank rating level in Indonesia for 2012-2014 period. Level of bank rating can be measured by four factors, Risk Profile, good corporate governance, earnings, which proxy by NIM and ROA ratio, and capital which proxy by CAR ratio. This research is comparative research. Analysis technique of the data that was used is RGEC analysis to find out the level of bank rating and statistic test using Kruskal-Wallis test. The result of this research is there's no difference between the level of bank rating of banking based on RGEC rating, there's difference between the level of bank rating of banking based on risk profile rating, there's no difference between the level of bank rating of banking based on GCG rating, there's difference between the level of bank rating of banking based on earnings rating, and there's difference between the level of bank rating of banking based on capital rating.

Keyword: Bank Rating, Risk Profile, GCG, Earnings, Capital, RGEC