

**AN ANALYSIS OF BANK HEALTH LEVEL USING RGEC METHOD (RISK PROFILE, GOOD CORPORATE GOVERNANCE, EARNINGS AND CAPITAL) AT PT. BANK BENGKULU**

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**ABSTRACT**

*This research aims to determine the health level of PT. Bank Bengkulu in period 2020-2022 using RGEC method (Risk Profile, Good Corporate Governance, Earnings and Capital). The type of research used is quantitative research with the research subject was PT. Bank Bengkulu in period 2020-2022. Data obtained through documentation techniques. Based on the results of assessing bank health level by applying RGEC method at PT. Bank Bengkulu in period 2020-2022 is assessed from factors, namely 1. Risk Profile, the result of NPL ratio in 2020 is 0.78%, in 2021 is 0.91%, and in 2022 is 1.05% which is said to be very Healthy. The LDR ratio result in 2020 was 91.78%, in 2021 is 93.41%, and in 2022 is 90.45%, which can be said to be quite healthy. 2. The bank's Good Corporate Governance carried out a self-assessment with GCG in 2020 PK 1, 2021 PK 3, and 2022 PK1. 3. Earnings, the ROA ratio in 2020 is 2.05%, in 2021 is 1.43%, and in 2022 is 1.89%. This is said to be very healthy in 2020 and 2022, while 2021 is said to be healthy. The BOPO ratio result in 2020 is 83.85%, in 2021 is 87.50%, and in 2022 is 81.55%, which can be said to be very healthy. 4. Capital, the results of the CAR ratio in 2020 is 24.24%, in 2021 is 22.92%, and in 2022 is 24.52%, which can be said to be very healthy. Results from research on the health level of PT. Bank Bengkulu received PK 1 in 2020 and 2022, namely with a very healthy statement and PK 2 in 2021 with a healthy statement.*

*Keywords: Bank Health Level, RGEC Method, Bank Bengkulu.*

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