

ABSTRACT

ANALYSIS OF FINANCIAL HEALTH ON BANK MEGA LTD (A Case Study of Bank Mega Ltd)

By

Yulia Rantika Citra

Bank is the financial institution that has the main role to raise funds from the publics in the form of deposits and redistributing them back to the publics with the aim at improving the living standard. The objective of this research was analyzing the financial health of Bank Mega through the Risk Based Bank Rating method based on the Regulations of Bank Indonesia No. 13/PBI/2011. This testing used 4 factors i.e., (1) *Risk Profile*, (2) Credit Risk with Net Performing Loans (NPL) ratio, and (3) Risk Liquidity to the Loan to Deposit Ratio (LDR), Good Corporate Governance, Earnings with the Return On Asset (ROA) ratio, Net Interest Margin ratio, and Capital with Capital Adequacy Ratio (CAR). The result of this research showed that the Non-Performing Loans (NPL) was 2.11% in *healthy* rank and the Loan to Deposit Ratio (LDR) was 65% in *very healthy* rank. This study did not discuss further calculations regarding the Good Corporate Governance (GCG) because there were no calculation ratios in the factor. The Return on Assets (ROA) was 1.84% in *very healthy* rank. The Net Interest Margin (NIM) was 5% in *very healthy* rank. The Capital Adequacy Ratio was 17% in *very healthy* rank. Therefore, all factors used reflected the condition of the bank in *healthy* criteria so that it was able to deal with significant, negative effects of business conditions and other external factors.

Keywords: Financial Performance, Bank Health, Risk Based Banking Rating (RBBR) Method

