

**ANALYSIS OF BANK'S HEALTH LEVEL BASED ON *RISK BASED*
BANK RATING (RBBR) IN PT. BPR INTI DANA SENTOSA
IN THE PERIOD OF 2015-2018**

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ABSTRACT

The objective of the study was to determine: (1) the health level of the bank is reviewed from the risk profile factors for the 2015-2018 period, (2) the health level of the bank in terms of *good corporate governance* factors for the period of 2015-2018, (3) the health level of the bank in terms of earnings factors in the period 2015-2018, (4) the health level of bank in terms of factors capital in the 2015-2018 period, (5) the level of bank health in terms of risk profile factors, good corporate governance, earnings, capital for the 2015-2018 period.

The results showed at PT. BPR Inti Dana Sentosa NPL in 2015, which was 5% - 7% received the title of quite healthy, decreased in 2016 which was 8-10% unhealthy, and in 2017-2018 it was healthy. The 2015 LDR for the period March, June, December <100% with the predicate is quite healthy. Good corporate governance ranks 2 healthy. ROA in 2015-2018 is <1.5% very healthy, NIM in 2015-2018 is > 3% very healthy, CAR in 2015-2018 is > 12% very healthy.

Keywords: Bank Health Level, RBBR