ABSTRACT

Acquisition is one of the steps taken by companies to increase profits or performance of the company. PT. Bank Rakyat Indonesia acquire PT. Bank Agroniaga. in order to improve the performance of the two banks and to distribute KUR (Kredit Usaha Rakyat*) sets by the government. The impact of the acquisition of the company can be seen by conduct a routine and periodic evaluations.*

This study aims to evaluate and compare the health level banking and profit growth between before and after the acquisition of PT. Bank Rakyat Indonesia Tbk.(2007-2014) measured by using RGEC approach (Risk Profile, Good Corporate Governance, Earnings, Capital). Based on Bank Indonesia Regulation No. 13/1 / PBI / 2011, RGEC is an overall evaluation to see the rating of the bank. RGEC approach. This is done by using the ratio of Non Performing Loan (NPL), the Net Open Position (NOP), Loan to Deposit Ratio (LDR), Good Corporate Governance (GCG), Return on Assets (ROA), Net Interest Margin (NIM), and Capital Adequacy Ratio (CAR). The type of this research is quantitative that using secondary data. The technique analysis is performed with paired t-test (different test research)

Analytical results from this study indicate that the Bank BRI Tbk. is a very healthy bank both before and after the acquisition. But simultaneously there are no differences in the health level banking and profit growth between before and after the acquisition. Partially indicates that there are differences in the level of health as measured by the ratio of NPL, LDR, GCG, ROA, NIM and there are no differrences of the health level banking as measured by the ratio of the PDN, CAR.

Keywords: Health Level Banking, RGEC Method, Profit Growth