ABSTRACT

Bank is a financial intermediary institution (Financial Intermediary), namely as an institution that can raise funds and channel public funds effectively and efficiently. One of the main indicators used as the basis for valuation is the financial statements. The financial statements is an information that describes the condition of a company, which then it will become an information describing the performance of a company. According to Bank Indonesia regulation No.13 / 1 / PBI / 2011, Banks are required to assess their own health based on Risk, Earning, and Capital.

The object of this study are 10 Foreign Exchange Banks and 10 Non-Foreign Exchange Banks listed on the Stock Exchange for the period of 2012-2015. Samples used purposive sampling. The research method used is descriptive. Data obtained from the annual financial statements of each bank. The independent variables of NPL and LDR represent Risk factor, ROA represents Earning factor, and CAR represents Capital factor.

The results showed that based on NPL, there was no significant difference between Foreign Exchange Bank and Non-Foreign Exchange Bank. Viewed based on LDR there is no significant difference between Foreign Exchange Bank and Non-Foreign Exchange Bank. Viewed based on ROA there is a significant difference between Foreign Exchange Bank and Non Foreign Exchange Bank. Based on the CAR, there is a significant difference between Foreign Exchange Bank and Non-Foreign Exchange Bank. The result of Bank Rating based on Risk Profile is assessed through NPL and LDR. On the NPL ratio of Foreign Exchange Banks and Non Foreign Exchange Banks get very healthy predicate. Foreign exchange bank LDR Ratio and Non Bank Foreign Exchange Bank in healthy predicate. Earnings whose valuation using both banks' ROA ratios are both in very healthy predicate. Capital using CAR Ratio of Foreign Exchange Bank and Non Foreign Exchange Bank are predicted very healthy.

Keywords : Bank Health Level, RGEC, Risk Profile, Earnings, Capital.