

## **ABSTRACT**

### ***The Effect of Level bank health Assessment with Risk Based Bank-Rating toward Profitability on Foreign Exchange National Private Commercial Banks listed on the Indonesia Stock Exchange.***

Nadhira Aulia<sup>1)</sup>, Karsam Sunaryo<sup>2)</sup>, Fitriyah Nurhidayah<sup>2)</sup>

<sup>1)</sup> Student of Accounting Department, Pembangunan Jaya University

<sup>2)</sup> Lecturer of Accounting Department, Pembangunan Jaya University

*This study aims to determine the effect of bank soundness rating with a Risk Based Bank-Rating or RGEC method with a Risk Profile variables as measured by Non Performing Loans (NPL) and Loan to Deposit Ratio (LDR), Good Corporate Governance variables as measured by the Board of Commissioners Independent, Audit Committee, Board of Directors, and Board of Commissioners, Earnings variable as measured by Operating Expenses to Operating Income and Operating Costs and Operating Income (BOPO) and Net Interest Margin (NIM) and Capital variables as measured by Capital Adequacy Ratio (CAR) towards Profitability at Foreign Exchange National Private Commercial Banks listed on the Indonesia Stock Exchange.*

*This research data was obtained from the financial statements of the publication and annual report of each Foreign Exchange National Private Bank listed on the Indonesia Stock Exchange in 2011-2017. The number of samples in this study were 14 National Foreign Exchange Private Commercial Banks with a period of 2011-2017 which were taken through purposive sampling. The results of this study indicate that simultaneously all the independent variables (Risk Profile, GCG, Earning, and Capital) in this study have a significant effect on profitability with a significance level of 5%. Partially, the results show that only the GCG and Earning variables have a significant effect on profitability, while the Risk Profile and Capital have no influence on profitability with a significance level of 5%*

**Keywords:** Risk Based-Bank Rating, Profitability, Foreign Exchange National Private Commercial Banks listed on the Indonesia Stock Exchange.

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