

**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui tingkat kesehatan bank sebelum *initial public offering* (IPO) dan sesudah *initial public offering* (IPO) pada PT. Bank Pembangunan Daerah Jawa Timur, Tbk berdasarkan metode RBBR yang terdiri dari *risk profile*, *good corporate governance*, *earnings* dan *capital*. Metode pengumpulan data yang digunakan adalah observasi nonpartisipan dengan cara dokumentasi. Teknik analisis deskriptif dengan berpedoman pada Surat Edaran Bank Indonesia No. 13/24/DPNP tentang Penilaian Tingkat Kesehatan Bank Umum. Hasil analisis menunjukkan bahwa tingkat kesehatan bank sebelum IPO dan sesudah IPO pada PT. Bank Pembangunan Daerah Jawa Timur, Tbk secara keseluruhan dapat dikatakan bank yang sehat. Faktor *Risk Profile* yang dinilai melalui NPL dan LDR secara keseluruhan menggambarkan pengelolaan risiko yang telah dilaksanakan dengan baik. Faktor *Good Corporate Governance* menunjukkan PT. Bank Pembangunan Daerah Jawa Timur, Tbk sudah menerapkan tata kelola perusahaan dengan baik. Faktor *Earnings* atau rentabilitas yang penilaiannya terdiri dari ROA dan NIM mengalami kenaikan dan hal ini menandakan bertambahnya jumlah aset yang dimiliki PT. Bank Pembangunan Daerah Jawa Timur, Tbk diikuti dengan bertambahnya keuntungan yang didapat oleh PT. Bank Pembangunan Daerah Jawa Timur, Tbk. Menggunakan indikator CAR, peneliti membuktikan bahwa PT. Bank Pembangunan Daerah Jawa Timur, Tbk memiliki faktor *Capital* yang baik, yaitu diatas ketentuan Bank Indonesia sebesar 12%. Kesimpulan hasil penelitian menunjukkan bahwa PT. Bank Pembangunan Daerah Jawa Timur, Tbk sebelum IPO tahun 2009 hingga 2011 dan sesudah IPO tahun 2012 hingga 2019 secara keseluruhan berada pada peringkat komposit satu dengan predikat sangat sehat serta masing-masing total nilai komposit sebesar 97%, 93%, 93%, 90%, 90%, 87%, 90%, 87%, 90%, 93%, 87%

**Kata kunci** : Tingkat kesehatan bank, Risk Profile, Good Corporate Governance, Earnings, Capital, Initial Public Offering

**ABSTRACT**

*This study aims to determine the level of health of the bank before the initial public offering (IPO) and after the initial public offering (IPO) at PT. East Java Regional Development Bank, Tbk. Based on the RBBR method which consists of a risk profile, good corporate governance, earnings and capital. Data collection methods used were non-participant observation by means of documentation. Descriptive analysis technique based on Bank Indonesia Circular No. 13/24 / DPNP concerning Rating of Soundness of Commercial Banks. The analysis shows that the level of health of the bank before the IPO and after the IPO at PT. The Regional Development Bank of East Java, Tbk as a whole can be said to be a healthy bank. The Risk Profile factor assessed through the NPL and LDR as a whole describes risk management that has been well implemented. Good Corporate Governance Factors indicate PT. The Regional Development Bank of East Java, Tbk has implemented good corporate governance. Earnings or earnings factor whose valuation consists of ROA and NIM has increased and this indicates an increase in the number of assets owned by PT. The Regional Development Bank of East Java, Tbk is followed by increasing profits obtained by PT. East Java Regional Development Bank, Tbk. Using CAR indicators, researchers prove that PT. The Regional Development Bank of East Java, Tbk has a good capital factor, which is above the Bank Indonesia regulation of 12%. The conclusion of the research results showed that PT. Regional Development Bank of East Java, Tbk before the IPO in 2009 to 2011 and after the IPO in 2012 to 2019 as a whole were ranked one composite with a very healthy predicate and each composite total value of 97%, 93%, 93%, 90% , 90%, 87%, 90%, 87%, 90%, 93%, 87%.*

**Key words :** *Bank soundness level, Risk Profile, Good Corporate Governance, Earnings, Capital, Initial Public Offering*