

**COMPARATIVE ANALYSIS OF BANK HEALTH LEVELS USING THE  
RGEC METHOD BEFORE AND AFTER THE IMPLEMENTATION OF  
THE KBMI GROUPING ON THE CASE OF KBMI 4 BANKS:  
BANK MANDIRI, BRI, BCA, BNI**

**THESIS**

**Presented as Partial Fulfilment of the Requirements of the Degree of Sarjana  
Ekonomi (S1) in International Business Management Program Faculty of  
Business and Economics Universitas Atma Jaya Yogyakarta**



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**FACULTY OF BUSINESS AND ECONOMICS  
UNIVERSITAS ATMA JAYA YOGYAKARTA**

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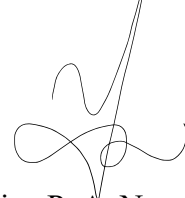
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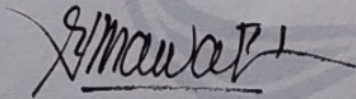
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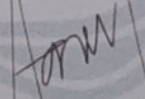
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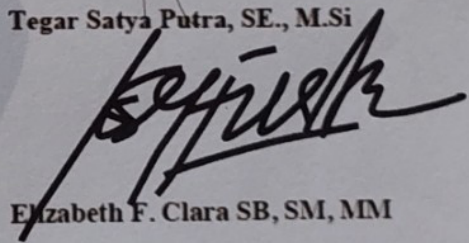
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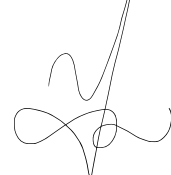
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Yogyakarta, 6 November 2023

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***ABSTRACT***

This study was conducted to discern the difference in the overall health (using the RBBR method) and the difference in the RGEC factors of the KBMI 4 Banks before and after the implementation of KBMI grouping. The subject of this study is the KBMI 4 Banks, which include Bank Mandiri, BRI, BCA, and BNI, and the hypothesis testing was conducted using the paired t-test. This study found that there was **no** supporting evidence which posits that there was a difference in the NPL, GCG, ROA, NIM, OER, and CAR before and after the KBMI grouping, yet this research supports the notion that the LDR of KBMI 4 Banks had changed before and after the KBMI grouping. Moreover, this research found that BCA is the most sound among the KBMI 4 Banks, followed by Bank Mandiri, then BRI, and BNI.

***Keywords:*** KBMI, RGEC, NPL, LDR, GCG, ROA, NIM, OER, CAR, RBBR