

ABSTRACT

(Nasya Diyana / 2100861201078 / 2025 / The Impact of Bank Health Levels Using the RGEC Method on Stock Prices of Regional Development Banks Listed on the Indonesia Stock Exchange for the Period 2019-2023 / 1st ADVISOR Dr. Hana Tamara Putri, SE,MM. / 2nd ADVISOR Ahmadi, SE., MM.

Banks play an important role in a country's economy, including Regional Development Banks (BPD), which must maintain their financial stability to support the regional economy. The health of a bank can be an internal factor that affects stock price fluctuations. Therefore, this study aims to examine the impact of the bank's health level on the movement of BPD's stock prices.

This research was conducted with the aim of determining the impact of the bank's health level, which consists of several factors, namely Risk Profile, Good Corporate Governance, Profitability (Earnings), and Capital (Equity) on the stock prices of Regional Development Banks listed on the Indonesia Stock Exchange for the period 2019-2023.

The type of data used and collected in this study is secondary data. The data source used in this study comes from annual reports through the company's official website <https://www.bankbanten.co.id>, <https://www.bjb.co.id>, <https://www.bankjatim.co.id>.

This study uses multiple linear regression analysis to measure the impact of bank health on stock prices. Based on the research results, the factors for assessing the health level of Regional Development Banks using the RGEC method, which examines the aspects of Risk Profile, Good Corporate Governance, Earnings, and Capital during the years 2019-2020 mentioned above, the health level of Regional Development Banks is at composite rank 1 (PK-1) with very healthy criteria.

The results of the study show that NPL, LDR, GCG, ROA, NIM, and CAR together (simultaneously) have a significant impact on stock prices. Meanwhile, the partial test results show that the NPL, LDR, GCG, and ROA variables have a significant influence on stock prices. The NIM and CAR variables indicate that, partially, they do not have a significant effect on stock prices.