

## ***ABSTRACT***

*This study was conducted to analyze of the RGEC method of health level of rural bank, especially rural bank with a core capital of at least fifty billion rupiah in Indonesia. The RGEC method consists of a risk profile measured by NPL and LDR, good corporate governance measured from the results of the assessment of eleven elements of governance implementation, earnings measured by ROA and NIM, and capital measured by KPMM. The Zmijewski Score is used to categorize BPR in healthy and unhealthy conditions.*

*Rural bank which have a core capital of at least fifty billion rupiah, are the population in this study with an observation period of 2021-2023. From this population, research samples were obtained, namely 131 rural bank samples with details of 25 rural bank in healthy condition and 106 rural bank in unhealthy conditions. The data analysis method used in this study is PLS-SEM with Smart PLS software 4.1.1.2 version.*

*The results of the study show that risk profile, good corporate governance, and earnings do not have a significant effect on the health of BPR. Meanwhile, capital has a positive and significant effect on the health of BPR.*

*Keywords: bank health, RGEC method, zmijewski score*