

CHAPTER V

CONCLUSION

1.1 Conclusion

Based on the research result and data analysis that has been done so the conclusion of tis research are:

1. Bank Health Asessment from *Risk Profile* factor in 2011 shows that Bank Nagari is in very healthy category. In 2011 the NPL rank is in very healthy category. And the LDR rate is in healthy enough category. Even the LDR rate is in healthy enough category, when the NPL rate and LDR rate is calculated, the Risk Profile composite rank is in very healthy category. In 2012, it still in very healthy category until 2014.
2. Bank Health Asesement from *Earning* factor shows that Bank Nagari is in very healthy category in 2011. And the composite rank of Earning is very healthy until 2014.
3. Bank Health Asesment from *Capital* factor shows that Bank Nagari is in very healthy category in 2011. And the composite rank of Capital is very healthy until 2014 period.

1.2 Study Limitation

There is a few limitation of the researcher in doing the thesis, whereas in this thesis research the researcher only shows how to calculate bank health assesment by using *Risk Profile*, *Good Corporate Governance*, *Earnings*, and *Capital*. But from Bank Nagari financial report, the researcher cannot find the Good Corporate

Governance composite rank. It only explain about Good Corporate Governance in Bank Nagari and shows the reward and the implementation of Good Corporate Governance in Bank Nagari.

1.3 Suggestion

Based on result and study limitation above the researcher suggest that to the next researcher that the next researcher should able to get more data on Good Corporate Governance aspect in order to get the Good Corporate Governance aspect composite rank.

