ABSTRAK

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Analisis Tingkat Kesehatan Bank Berdasarkan *Risk Profile, Good Corporate Governance, Earnings,* dan *Capital* (RGEC) dan Tinjauannya Dari Sudut Pandang Islam.

Penelitian ini bertujuan untuk mengetahui tingkat kesehatan Bank Umum Swasta Nasional (BUSN) devisa dan Bank Campuran periode 2013-2018 berdasarkan faktor *Risk Profile, Good Corporate Governance, Earnings,* dan *Capital* (RGEC). Penelitian ini adalah penelitian kuantitatif deskriptif, populasi penelitian ini adalah BUSN Devisa dan Bank Campuran yang terdaftar di Bursa Efek Indonesia periode 2013 – 2018 sebanyak 57 bank dengan teknik pengambilan sampel secara *purposive sampling*, sehingga jumlah sampel sebanyak 11 bank (6 BUSN dan 5 bank campuran). Teknik analisis yang digunakan adalah analisis statistik deskriptif dengan menggunakan metode RGEC di bawah Peraturan Bank Indonesia. Hasil penelitian masing-masing BUSN Devisa dan Bank Campuran ini menunjukkan bahwa NPL kedua jenis bank menunjukkan predikat "Sangat Sehat". Berdasarkan risiko likuiditas (LDR), BUSN Devisa menempati predikat "Cukup Sehat" sedangkan Bank Campuran "Tidak Sehat". Berdasarkan aspek GCG kedua jenis bank menempati predikat "Baik". Berdasarkan *Earnings* dengan ROA, BUSN Devisa menempati predikat "Cukup Sehat" sedangkan Bank Campuran "Sangat Sehat" dan NIM, kedua jenis bank banyak memiliki predikat "Sangat Sehat". Berdasarkan *Capital*, kedua jenis bank juga menempati predikat "Sangat Sehat". Berdasarkan RGEC, Bank Campuran lebih unggul daripada BUSN Devisa. Dalam perspektif Islam mengukur tingkat kesehatan bank berdasarkan RGEC diperbolehkan selagi tidak melanggar syari'at Islam karena sangat bermanfaat sebagai evaluasi bisnis.

Kata Kunci : Tingkat Kesehatan Bank, RGEC, BUSN Devisa, Bank Campuran, NPL, LDR, GCG, ROA, NIM, CAR

ABSTRACT

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Analysis of Bank Soundness Levels Based on Risk, Good Corporate Governance, Earning, and Capital* (RGEC) *and Reviewed from the Viewpoint of Islam.

This study aimed to find out the soundness levels of foreign exchange commercial bank and joint venture banks in 2013-2018 based on many aspects of Risk Profile, Good Corporate Governance, Earnings, dan Capital (RGEC). This research is a quantitative descriptive study, the population consist of foreign exchange commercial banks and joint venture bank which listed on Indonesia Stock Exchange at the period of 2013 to 2018 which amount 57 banks, with purposive sampling techniques, untill the number of samples as many as 11 banks (6 foreign exchange commercial bank and 5 joint venture banks). Analysis technique that used was analysis descriptive statistic by using RGEC method under the regulation of Bank Indonesia. The results of this research each foreign exchange commercial bank and joint venture bank showed that NPL each bank have"Most Healthy" predicate. Based on liquidity risk (LDR), foreign exchange commercial bank have "Healthy Enough" predicate while joint venture banks have "Unhealthy" predicate. Based on GCG, each bank have "Good" predicate. Based on Earnings with ROA, foreign exchange commercial bank have "Healthy Enough" while joint venture banks have "Most Healthy" predicate and NIM, each bank have "Most Healthy" predicate. Based on Capital, each bank have "Most Healthy" predicate. Based RGEC, joint venture banks healthier than foreign exchange commercial bank. In Islam perspective, bank soundness levels measure based on RGEC was allowwed while not violating Islamic law because its usefull as a bussiness evaluation.

Keyword   : Bank Soundness, RGEC, Foreign Exchange Commercial Bank, Joint Venture Banks, NPL, LDR, GCG, ROA, NIM, CAR.