

ABSTRACT

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**COMPARATIVE ANALYSIS OF BANK SOUNDNESS LEVEL BY USING
RGEC METHOD OF PT BANK SYARIAH MANDIRI AND PT BANK
MUAMALAT INDONESIA PERIOD 2017-2019**

Science Writing. Faculty of Economics, Gunadarma University, 2021

Keywords: Bank's Health Level, RGEC Method (Risk Profile, Good Corporate Governance, Earnings, Capital), PT Bank Syariah Mandiri, PT Bank Muamalat Indonesia

(xiii + 81 + Attachment)

Bank is one of the institutions that plays an important role in financial traffic and the movement of a country's economy. Banks need to maintain the trust of their customers. Customers and the public can trust if the bank is not in trouble or can be categorized as healthy. This research aims to determine the health level of PT Bank Syariah Mandiri and PT Bank Muamalat Indonesia in 2017-2019 and then compare the two banks in terms of four aspects of RGEC, namely Risk Profile, Good Corporate Governance, Earnings, and Capital.

The data used in this research are secondary data in the form of annual publication reports and GCG implementation reports published by PT Bank Syariah Mandiri and PT Bank Muamalat Indonesia in 2017-2019. This research uses quantitative descriptive analysis to explain in detail the bank soundness level at PT Bank Syariah Mandiri and PT Bank Muamalat Indonesia.

Research results showed that during 2017-2019 PT Bank Syariah Mandiri was in a healthy condition while PT Bank Muamalat Indonesia was in a fairly healthy condition. In terms of the Risk Profile aspect through the NPF and FDR ratio values, it shows a healthy condition in both banks, the GCG aspect shows that Bank Syariah Mandiri is in a very healthy condition while Bank Muamalat Indonesia is in a fairly healthy condition, the Earnings aspect through the ROA and BOPO ratio values shows the healthy condition of the two banks, as well as the Capital aspect through the CAR ratio value showed very healthy conditions in both banks. Overall, PT Bank Syariah Mandiri is better than PT Bank Muamalat Indonesia.

Bibliography (2003-2020)