

ABSTRACT

ANALYSIS OF BANK SOUNDNESS LEVEL WITH RGEC METHOD AT PT. BANK PAN INDONESIA, TBK. PERIOD 2019-2023

By:

Siti Nurmallasari Fazriah

NPM. 223404095

Guidance I : Dedeh Sri Sudaryanti S.E., M.Si., CFRM.

Guidance II : Ageng Asmara Sani S.E.I., M.E.

This study aims to determine and analyze the soundness level of PT. Bank Pan Indonesia, Tbk (Panin Bank) during the 2019-2023 period through the RGEC method approach (Risk Profile, Good Corporate Governance, Earnings, Capital). This study employs a quantitative descriptive research design, utilizing secondary data extracted from PT. Bank Pan Indonesia, Tbk's annual financial reports. During the period 2019–2023, the risk profile of PT Bank Pan Indonesia, Tbk was rated “Healthy” based on NPL and “Moderately Healthy” based on LDR, GCG obtained the predicate “Healthy”, while earnings based on ROA and NIM, and capital based on CAR both received the predicate “Very Healthy”. In contrast, earnings indicators (ROA and NIM) and capital adequacy, measured by the Capital Adequacy Ratio (CAR), both attained the highest rating of "Very Healthy" (Rank 1). The results showed that PT. Bank Pan Indonesia, Tbk's soundness level for 5 (five) years (2019-2023) obtained a composite rating of 1 with the predicate "Very Healthy". The rating reflects the bank's ability to maintain operational stability and has high resilience to the negative impact of fluctuations in business conditions, economic uncertainty, and other external pressures.

Keywords: Bank Soundness Level and RGEC Method

ABSTRAK

ANALISIS TINGKAT KESEHATAN BANK DENGAN METODE RGEC PADA PT. BANK PAN INDONESIA, TBK. PERIODE 2019-2023

Oleh:

Siti Nurmalasari Fazriah

NPM. 223404095

Pembimbing I : Dedeh Sri Sudaryanti S.E., M.Si., CFRM.

Pembimbing II : Ageng Asmara Sani S.E.I., M.E.

Penelitian ini bertujuan untuk mengetahui dan menganalisis tingkat kesehatan PT. Bank Pan Indonesia, Tbk (Panin Bank) selama periode 2019–2023 melalui pendekatan metode RGEC (*Risk Profile, Good Corporate Governance, Earnings, Capital*). Penelitian ini merupakan penelitian deskriptif kuantitatif dengan menggunakan data sekunder dari laporan keuangan tahunan PT. Bank Pan Indonesia, Tbk. Pada tahun 2019-2023, *risk profile* PT. Bank Pan Indonesia, Tbk dinilai “Sehat” berdasarkan NPL dan “Cukup Sehat” berdasarkan LDR, GCG memperoleh predikat “Sehat”, sedangkan *earnings* berdasarkan ROA dan NIM, serta *capital* berdasarkan CAR sama-sama meraih predikat “Sangat Sehat”. Hasil penelitian menunjukkan bahwa tingkat kesehatan PT. Bank Pan Indonesia, Tbk selama 5 (lima) tahun (2019–2023) memperoleh peringkat komposit 1 dengan predikat “Sangat Sehat”. Peringkat tersebut mencerminkan kemampuan bank dalam menjaga stabilitas operasional dan memiliki resiliensi tinggi terhadap dampak negatif dari fluktuasi kondisi bisnis, ketidakpastian ekonomi, serta tekanan eksternal lainnya.

Kata Kunci: Tingkat Kesehatan Bank dan Metode RGEC