

ABSTRAK

Skripsi dengan judul “Analisis Tingkat Kesehatan Bank dengan Metode *Capital, Asset Quality, Management, Earning, Liquidity, and Sensitivity to Market Risk* (CAMELS) dan *Risk Profile, Good Corporate Governance, Earning, and Capital* (RGEC) pada PT Bank Central Asia Syariah (BCAS) Periode 2015-2019” ini ditulis oleh Dewi Sholihatun Nastiti, NIM. 12401173039, pembimbing Dr. H. Mashudi, M.Pd.I.

Penelitian ini dilatarbelakangi oleh tingkat kesehatan bank pada PT Bank Central Asia Syariah (BCAS) yang dihitung dengan menggunakan dua metode, yaitu metode *Capital, Asset Quality, Management, Earning, Liquidity, and Sensitivity to Market Risk* (CAMELS) dan *Risk Profile, Good Corporate Governance, Earning, and Capital* (RGEC). Tujuannya yaitu untuk membandingkan bagaimana tingkat kesehatan bank apabila diuji menggunakan kedua metode tersebut, apakah memiliki hasil yang sama atau berbeda. Hal tersebut nantinya akan berpengaruh terhadap bank, apakah bank dapat bertanggung jawab sebagai lembaga yang dapat dipercaya untuk mengelola atau menyalurkan dana dari nasabah.

Penelitian ini menggunakan pendekatan kuantitatif dengan sumber data yang digunakan adalah data sekunder. Teknik pengumpulan data yang digunakan dalam penelitian ini yaitu dokumentasi. Maksud dari dokumentasi disini yaitu laporan keuangan tahunan dari PT Bank Central Asia Syariah (BCAS) tahun 2015 sampai dengan tahun 2019 yang telah dipublikasikan di website resmi dari bank yang bersangkutan.

Hasil penelitian menunjukkan bahwa tingkat kesehatan bank PT Bank Central Asia Syariah (BCAS) dengan menggunakan metode *Capital, Asset Quality, Management, Earning, Liquidity, and Sensitivity to Market Risk* (CAMELS) pada periode 2015-2019 menunjukkan predikat “SANGAT SEHAT”. Sedangkan pada metode *Risk Profile, Good Corporate Governance, Earning, and Capital* (RGEC) juga menunjukkan predikat “SANGAT SEHAT”.

Kata Kunci: Analisis Kesehatan Bank, Metode *Capital, Asset Quality, Management, Earning, Liquidity, and Sensitivity to Market Risk* (CAMELS), Metode *Risk Profile, Good Corporate Governance, Earning, and Capital* (RGEC)

ABSTRACT

Thesis with the title "Analysis of Bank Soundness using the Capital, Asset Quality, Management, Earning, Liquidity, and Sensitivity to Market Risk (CAMELS) and Risk Profile, Good Corporate Governance, Earning, and Capital (RGEC) Methods at PT Bank Central Asia Syariah (BCAS) for the 2015-2019 period" was written by Dewi Sholihatun Nastiti, NIM. 12401173039, adviser Dr. H. Mashudi, M.Pd.I.

This research is motivated by the soundness of the bank at PT Bank Central Asia Syariah (BCAS) which is calculated using two methods, namely the Capital, Asset Quality, Management, Earning, Liquidity, and Sensitivity to Market Risk (CAMELS) and Risk Profile, Good Corporate Governance, Earning, and Capital (RGEC) methods. The aim is to compare how the bank's soundness level when tested using the two methods, does it have the same or different results. This will later affect the bank, whether the bank can be responsible as an institution that can be trusted to manage or channel funds from customers.

This study uses a quantitative approach with the data source used is secondary data. The data collection technique used in this research is documentation. The purpose of the documentation here is the annual financial statements of PT Bank Central Asia Syariah (BCAS) from 2015 to 2019 which have been published on the official website of the bank concerned.

The results showed that the soundness of PT Bank Central Asia Syariah (BCAS) bank using the Capital, Asset Quality, Management, Earning, Liquidity, and Sensitivity to Market Risk (CAMELS) method in the 2015-2019 period showed the predicate "VERY HEALTHY". While the Risk Profile, Good Corporate Governance, Earning, and Capital (RGEC) method also shows the predicate "VERY HEALTHY".

Keywords: *Bank Health Analysis, Capital, Asset Quality, Management, Earning, Liquidity, and Sensitivity to Market Risk (CAMELS) Method, Risk Profile, Good Corporate Governance, Earning, and Capital (RGEC) Method*