ANALISIS TINGKAT KESEHATAN PT BANK MAYAPADA INTERNASIONAL TBK BERDASARKAN METODE RISK BASED BANK RATING (RGEC) PADA PERIODE 2021-2025

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ABSTRAK

Penulisan tugas akhir ini bertujuan menganalisis tingkat kesehatan PT Bank Mayapada Internasional Tbk periode 2021–2025 menggunakan metode *Risk Based Bank Rating* (RBBR) dengan pendekatan RGEC yang meliputi *Risk Profile*, *Good Corporate Governance* (GCG), *Earnings*, dan *Capital*. Penelitian menggunakan data sekunder berupa laporan tahunan dan laporan keuangan resmi Bank Mayapada yang diperoleh dari situs perusahaan. Data diolah menggunakan Microsoft Excel dan dianalisis berdasarkan rasio keuangan sesuai POJK Nomor 4/POJK.03/2016. Hasil penelitian menunjukkan bahwa aspek *Risk Profile* berada pada kategori Sehat, dengan rata-rata NPL Gross 3,91% dan LDR 80,31%. Aspek GCG secara konsisten memperoleh Peringkat Komposit 2 atau kategori Sehat. Pada aspek *Earnings*, kinerja bank belum optimal, ditunjukkan oleh rata-rata ROA 0,04% (Kurang Sehat), NIM 1,86% (Cukup Sehat), dan BOPO 99,33% (Tidak Sehat). Sementara itu, aspek *Capital* berada pada kategori Cukup Sehat dengan rata-rata CAR 11,38%. Secara keseluruhan, tingkat kesehatan PT Bank Mayapada Internasional Tbk selama periode 2021–2025 berada pada kondisi cukup sehat, meskipun masih terdapat kelemahan pada aspek profitabilitas, efisiensi operasional, dan kecukupan modal.

Kata Kunci: Risk Profile, Good Corporate Governance, Earning, Capital.

ANALYSIS OF THE SOUNDNESS LEVEL OF PT BANK MAYAPADA INTERNASIONAL TBK BASED ON THE RISK-BASED BANK RATING (RGEC) METHOD FOR THE PERIOD 2021–2025

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ABSTRACT

This final project aims to analyze the health level of PT Bank Mayapada Internasional Tbk during the 2021–2025 period using the Risk Based Bank Rating (RBBR) method through the RGEC approach, which consists of Risk Profile, Good Corporate Governance (GCG), Earnings, and Capital. This study uses secondary data obtained from the bank's official annual reports and financial statements. The data were processed using Microsoft Excel and analyzed based on financial ratios in accordance with POJK Number 4/POJK.03/2016. The results indicate that the Risk Profile aspect was categorized as Healthy, with an average Gross NPL of 3.91% and LDR of 80.31%. The GCG aspect consistently achieved Composite Rating 2 (Healthy). However, the Earnings aspect showed weak performance, with an average ROA of 0.04% (Less Healthy), NIM of 1.86% (Fairly Healthy), and BOPO of 99.33% (Unhealthy). The Capital aspect was Fairly Healthy, with an average CAR of 11.38%. Overall, the bank was in a fairly healthy condition, although profitability, operational efficiency, and capital adequacy remained its main weaknesses.

***Keyword**: Risk Profile, Good Corporate Governance, Earning, Capital*