

## ABSTRAK

Penelitian ini bertujuan untuk mengevaluasi tingkat kesehatan PT Bank Panin Tbk selama periode 2014 hingga 2024 dengan menggunakan pendekatan RGEK, yang mencakup empat aspek utama: *Risk Profile*, *Good Corporate Governance*, *Earnings*, dan *Capital*. Penelitian ini menggunakan metode kuantitatif dengan pendekatan deskriptif, data yang dianalisis bersumber dari laporan tahunan dan laporan GCG yang telah diterbitkan secara resmi. Setiap komponen RGEK dianalisis berdasarkan indikator-indikator yang relevan untuk memberikan gambaran menyeluruh tentang kondisi bank. Hasil penelitian menunjukkan bahwa tingkat kesehatan Bank Panin pada aspek *Risk Profile*, yang dianalisis melalui rasio NPL, PDN, dan LDR, PT Bank Panin Tbk. mayoritas berada dalam kategori Sehat. Penilaian terhadap aspek *Good Corporate Governance* berdasarkan hasil self-assessment selama sepuluh tahun juga menunjukkan bahwa bank ini konsisten berada pada kategori Sehat. Dari sisi *Earnings*, yang diukur melalui rasio ROA, ROE, BOPO, dan NIM, hasilnya menunjukkan kinerja yang stabil dan sehat. Sementara itu, Aspek *Capital* yang dianalisis melalui rasio CAR menunjukkan kinerja sangat baik dan konsisten berada pada kategori Sangat Sehat. Temuan ini menegaskan bahwa *Capital* merupakan indikator paling dominan dalam mencerminkan kesehatan Bank Panin, karena mencerminkan kemampuan menjaga kecukupan modal sesuai standar perbankan.

**Kata Kunci:** *Capital*, *Earnings*, *Good Corporate Governance*, Kinerja Keuangan, Metode RGEK, *Risk Profile*, Tingkat Kesehatan Bank.

## ABSTRACT

*This study aimed to evaluate the financial health of PT Bank Panin Tbk during the period 2014 to 2024 using the RGEC approach, which covered four main aspects: Risk Profile, Good Corporate Governance, Earnings, and Capital. The research employed a quantitative method with a descriptive approach, and the data analyzed were obtained from annual reports and officially published GCG (Good Corporate Governance) reports. Each RGEC component was analyzed based on relevant indicators to provide a comprehensive overview of the bank's condition. The results showed that the health level of Bank Panin in the Risk Profile aspect, which was assessed through the NPL (Non-Performing Loan), PDN (Net Open Position), and LDR (Loan to Deposit Ratio) ratios, was mostly in the Healthy category. The evaluation of Good Corporate Governance, based on self-assessment results over ten years, also indicated that the bank was consistently in the Healthy category. In terms of Earnings, as measured by ROA, ROE, BOPO, and NIM ratios, the bank was showing stable and sound performance. Meanwhile, the Capital aspect, assessed through the CAR (Capital Adequacy Ratio), demonstrated very strong performance and consistently remained in the Very Healthy category. This finding highlighted that Capital was the most dominant indicator in reflecting the health condition of Bank Panin, as its high CAR values consistently indicated the bank's ability to maintain adequate capital in accordance with banking health standards.*

**Keywords:** *Bank health level, Capital, Earnings, Financial performance, Good Corporate Governance, RGEC method, Risk Profile.*