ABSTRAK

Analisis Laporan Keuangan Pada PT Bank Danamon Tbk Menggunakan Metode RGEC (*Risk Profile, Good Corporate Governance, Earnings, Capital*) Periode 2019-2025

Gresyha Natalya Sipahutar
NPM 062240632833

Penelitian ini bertujuan untuk menganalisis kinerja keuangan PT Bank Danamon Indonesia Tbk periode 2019–2025 menggunakan metode RGEC (*Risk Profile, Good Corporate Governance, Earnings*, dan *Capital*) berdasarkan Peraturan Bank Indonesia Nomor 13/1/PBI/2011 tentang Penilaian Tingkat Kesehatan Bank Umum. Penelitian menggunakan pendekatan deskriptif kuantitatif dengan data sekunder berupa laporan keuangan tahunan yang bersumber dari situs resmi PT Bank Danamon Tbk dan Bursa Efek Indonesia. Indikator yang digunakan meliputi *Non-Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), *Self Assessment* GCG, *Return on Assets* (ROA), *Return on Equity* (ROE), *Net Interest Margin* (NIM), dan *Capital Adequacy Ratio* (CAR). Hasil penelitian menunjukkan bahwa: (1) *Risk Profile* berada pada kondisi Sehat (PK-2) dengan rasio NPL dan LDR yang terkendali; (2) *Good Corporate Governance* secara konsisten memperoleh predikat Sehat (PK-2) selama tujuh tahun; (3) *Earnings* berada pada kategori Cukup Sehat (PK-3) dengan fluktuasi yang signifikan terutama pada tahun 2020–2021 akibat dampak pandemi COVID-19; dan (4) Capital sangat solid dengan CAR berkisar 24,2%–27,5% yang masuk kategori Sangat Sehat (PK-1). Secara keseluruhan, kinerja keuangan PT Bank Danamon Tbk selama periode 2019–2025 berada pada predikat Sehat.

Kata Kunci: Permodalan, Rentabilitas, RGEC, Profil Risiko, Tata Kelola Perusahaan

ABSTRACT

Financial Statement Analysis Of PT Bank Danamon Tbk Using The Rgec Method (Risk Profile, Good Corporate Governance, Earnings, Capital) For The Period 2019–2025

Gresyha Natalya Sipahutar
NPM 062240632833

This study aims to analyze the financial performance of PT Bank Danamon Indonesia Tbk for the period 2019–2025 using the RGEC method (Risk Profile, Good Corporate Governance, Earnings, and Capital) based on Bank Indonesia Regulation Number 13/1/PBI/2011 on the Assessment of Commercial Bank Soundness. The research employs a quantitative descriptive approach using secondary data in the form of annual financial reports sourced from the official website of PT Bank Danamon Tbk and the Indonesia Stock Exchange. The indicators used include Non-Performing Loan (NPL),Loan to Deposit Ratio (LDR), GCG Self Assessment, Return on Assets (ROA), Return on Equity (ROE), Net Interest Margin (NIM), and Capital Adequacy Ratio (CAR). The findings indicate that: (1) Risk Profile is in a Healthy condition (PK-2) with controlle NPL and LDR ratios; (2) Good Corporate Governance consistently received a Healthy rating (PK-2) over seven years; (3) Earnings are in a Fairly Healthy category (PK-3) with significant fluctuations, particularly in 2020–2021 due to the impact of the COVID-19 pandemic; and (4) Capital is highly solid with a CAR ranging from 24.2% to 27.5%, classified as Very Healthy (PK-1). Overall, the financial performance of PT Bank Danamon Tbk during the 2019–2025 period is in a Healthy condition.

Keywords: Capital, Earnings, GCG, RGEC, Risk Profile