

# COMPARISON ANALYSIS OF THE HEALTH OF SYARIAH COMMERCIAL BANKS IN INDONESIA BEFORE AND DURING THE COVID-19 PANDEMIC

Nama: Dandin Setia Rahayu

NIM: 191600213

## ***Abstract***

*This study looked at the differences in the soundness level of Islamic commercial banks in Indonesia which were assessed using the ratios of ROA, NPF, FDR and CAR before and during Covid-19. Data was collected from secondary data using documentation techniques from financial report data for Islamic commercial banks in Indonesia in 2018-2021. The study found that there were differences in the soundness of Islamic commercial banks in Indonesia before and during the Covid-19 outbreak which were assessed using the ROA, NPF, FDR and CAR ratios. From the overall ratio, the health of the bank is not in a problematic condition and sharia commercial banks in Indonesia are still surviving during the Covid-19 pandemic.*

*Keywords: Bank Soundness Level, ROA, NPF, FDR, CAR*

# **ANALISIS PERBANDINGAN TINGKAT KESEHATAN BANK UMUM SYARIAH DI INDONESIA SEBELUM DAN SELAMA PANDEMI COVID-19**

Nama: Dandin Setia Rahayu

NIM: 191600213

## **Abstrak**

Penelitian ini melihat perbedaan tingkat kesehatan bank umum syariah di Indonesia yang dinilai menggunakan rasio ROA, NPF, FDR, dan CAR sebelum dan selama covid-19. Data dikumpulkan bersumber dari data sekunder dengan teknik dokumentasi dari data laporan keuangan bank umum syariah di Indonesia pada tahun 2018-2021. Studi tersebut menemukan bahwa adanya perbedaan pada tingkat kesehatan bank umum syariah di Indonesia sebelum dan selama adanya covid-19 yang dinilai menggunakan rasio ROA, NPF, FDR, dan CAR. Dari keseluruhan rasio, kesehatan bank tidak dalam kondisi bermasalah dan bank umum syariah di Indonesia masih bertahan pada masa pandemi covid-19.

Kata Kunci: Tingkat Kesehatan Bank, ROA, NPF, FDR, CAR