

ABSTRACT

Banks are considered healthy if they can effectively manage their financial performance. The purpose of this study is to analyze the health of banks as measured by the RGEC method, which includes the Risk Profile assessed through Earnings (ROA, BOPO), Capital (CAR), and the application of the One-Way ANOVA test to compare which banks are better or healthier than others. This research is quantitative in nature and utilizes secondary data obtained from the annual reports and financial statements of the relevant banks that have been publicly published. The data used in this study consists of the annual financial statements of Sharia Banks for the period of 2013-2023. The sampling method employed is purposive sampling.

The results of this study indicate that the level of bank health, assessed from the earnings aspect, reveals that several banks are classified as unhealthy, specifically Bank Aladin Syariah and PNBS. This suggests a deficiency in the banks' ability to manage their finances. In contrast, BRIS and BTPS are classified as healthy, indicating that both banks exhibit excellent financial management. From the perspective of capital, all banks are classified as healthy, indicating that they possess a strong ability to manage existing risks. Meanwhile, based on the results of the One-Way ANOVA test among the four banks, Bank BTPN ranks first with a very good classification across all aspects. In contrast, BRIS, Bank Aladin Syariah, and PNBS do not show significant differences and cannot be statistically compared.

Keywords: *Sharia Bank Health, ROA, BOPO, CAR, ANOVA*