

ABSTRACT

The banking sector is one of the economic sectors that has been affected by Covid-19. Banking plays an important role in building the economy of a country, therefore the level of bank soundness needs to be monitored and analyzed during the Covid-19 pandemic. Banks that are declared healthy can be profitable because they can increase their prestige in the eyes of customers.

This study aims to determine the level of bank soundness before and during the Covid-19 pandemic using the RBBR method at state owned enterprise banks, and to compare the level of bank soundness before and during the Covid-19 pandemic at state owned enterprise banks. The aspects studied using the RBBR (Risk-based bank Rating) method are Risk Profile using NPL (Non Performing Loan) and LDR (Loan to Deposit Ratio), Good Corporate Governance (GCG) by looking at the CGPI score, Earnings using ROA (Return on Asset), ROE (Return on Equity), and Capital using CAR (Capital Adequacy Ratio).

The method used in this research is comparative descriptive. The sampling technique used in this study was purposive sampling. The number of samples in this study amounted to 3 banks. The data analysis technique used in this research is descriptive analysis, normality test using Shapiro-Wilk, Paired Sample T-test, and Wilcoxon Signed Ranks Test.

The results of this study show that the bank's health level before the Covid-19 pandemic at state owned enterprise banks in 2019 was at a composite rating (PK-1) with very healthy criteria. While in 2020 at the time of occurrence of Covid-19, it was ranked composite 2 (PK-2) with healthy criteria. In addition, the results of comparative statistical tests show that there is no significant difference in the level of bank soundness between before and during the Covid-19 pandemic. While ROA and ROE there are significant differences in the level of bank soundness between before and during the Covid-19 pandemic.

Keywords: *Bank Soundness, State Owned Enterprise Banks, RBBR (Risk-based Bank Rating) Method, Covid-19*