ABSTRACT

The economic growth of Indonesia from 2017 to 2019 remained stagnant at a growth rate of 5%. From 2020 to 2022, the economic growth of Indonesia experienced significant fluctuations due to the impact of the Covid-19 pandemic. One of the factors influencing Indonesia's economic growth is the performance of the banking sector. This is because banks have a function to drive the country's economy, as they fall under the financial sector, which plays a crucial role in the economic development of a nation. If the financial sector experiences positive growth, it will also contribute positively to economic growth.

There has been a phenomenon of fluctuating decrease in Return on Assets (ROA) and increasing Non-Performing Loans (NPL) over the past six years, resulting in a contraction in banking activities. With this change in banking conditions, it is necessary to conduct a proper analysis of the banking health. Therefore, this research aims to compare three methods of bank health analysis (RGEC, Bankometer, and CAMEL), on 38 samples of Conventional Commercial Banks listed on the Indonesia Stock Exchange during the period of 2017-2022. This study utilizes quantitative data, specifically financial reports from the sample banks. Based on the research results, it was found that the third model analysis had differences in the results of the analysis of the health level of conventional banks for the 2017-2022 period.