

ABSTRACT**COMPARISON ANALYSIS OF BANK HEALTH BEFORE AND AFTER
THE IMPLEMENTATION OF PSAK 71 USING THE RISK PROFILE,
EARNINGS, AND CAPITAL APPROACH****By****ANTON ALFIAN**

This study aims to analyze differences in the soundness of banks before and after the application of PSAK 71 by using a risk profile, earnings, and capital approach. The variables in this study were measured by three ratios based on each approach. The risk profile approach is measured by Non Performing Loan (NPL), earning is measured by Return On Assets (ROA), and capital is measured by Capital Adequacy Ratio (CAR). This research was conducted on conventional banking companies listed on the Indonesia Stock Exchange in 2020, the research samples were 40 conventional banking companies. The results of the study proved that there were significant difference in earnings as measured by Return On Assets (ROA) and capital as measured by Capital Adequacy Ratio (CAR). However, there was no significant difference in the risk profile as measured by Non Performing Loans (NPL).

Keywords: PSAK 71, Risk Profile, Earning, Capital

ABSTRAK

ANALISIS PERBANDINGAN TINGKAT KESEHATAN BANK SEBELUM DAN SESUDAH PENERAPAN PSAK 71 DENGAN MENGGUNAKAN PENDEKATAN *RISK PROFILE*, *EARNINGS*, DAN *CAPITAL*

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Penelitian ini bertujuan untuk menganalisis perbedaan tingkat kesehatan bank sebelum dan sesudah penerapan PSAK 71 dengan menggunakan pendekatan *risk profile*, *earnings* dan *capital*. Variabel dalam penelitian ini diukur dengan tiga rasio berdasarkan masing-masing pendekatan. Pendekatan *risk profile* diukur dengan *Non Performing Loan (NPL)*, *earnings* diukur dengan *Return On Asset (ROA)*, dan *capital* diukur dengan *Capital Adequacy Ratio (CAR)*. Penelitian ini dilakukan terhadap perusahaan perbankan konvensional yang terdaftar di Bursa Efek Indonesia pada tahun 2020, sampel penelitian sebesar 40 perusahaan perbankan konvensional. Hasil penelitian membuktikan bahwa terdapat perbedaan yang signifikan pada *earnings* yang diukur dengan *Return On Asset (ROA)* dan *capital* yang diukur dengan *Capital Adequacy Ratio (CAR)*. Namun tidak terdapat perbedaan yang signifikan pada *risk profile* yang diukur dengan *Non Performing Loan (NPL)*.

Kata Kunci: PSAK 71, *Risk Profile*, *Earning*, *Capital*