

ABSTRACT

Arman Luisindrian, 2024. *Analysis of the Health Level of Bank Muamalat Indonesia Using the ANGELS Methods for the 2016-2022 Period. Islamic Economics Study Program, Faculty of Islamic Religion, University of Siliwangi.*

The health of a bank is in the interests of all related parties, namely bank owners and managers, the public who use bank services, and Bank Indonesia as the bank supervisor and supervisor. Bank health assessment is very important because banks manage funds from the public that are entrusted to the bank. One method for assessing the level of bank health is the ANGELS method. Bank Muamalat Indonesia, seen from the assessment of its financial performance from 2016 to 2022, experienced a decline in financial performance as indicated by the rise and fall of the capital ratio, the decline in the ROA ratio and the increase in the company's operating expense ratio. The aim of this research is to analyze the health level of Bank Muamalat Indonesia using the ANGELS method. period 2016-2022.

The research methodology used in this research is descriptive qualitative research supported by secondary data sources in the form of annual financial reports, corporate governance reports and sustainability reports for the 2016-2022 period. The data analysis technique used by the author in this research is by using the ANGELS analysis methods.

The results of this research indicate that Bank Muamalat Indonesia for the 2016-2022 period in assessing the bank's health level using the ANGELS method Bank Muamalat Indonesia is a sharia bank that has healthy performance in the aspects of trust management, non-economic wealth, give out, capital and assets, liquidity and sensitivity to the market, and socio-economic wealth from 2016-2022. This bank implements good corporate governance, comprehensive health programs, fair distribution of welfare, and distribution of zakat and welfare funds in accordance with sharia. Only the earnings aspect is still very unhealthy with an average value of 0.12%, meaning that Bank Muamalat Indonesia's ability to gain profits from its productive assets is still very small and needs to be improved..

Keywords: Health Level, ANGELS, Bank Muamalat Indonesia