

## **ABSTRACT**

*This study aims to compare the financial performance of Islamic banking in Southeast Asia during The Covid-19 Pandemic. The financial performance was measured using the Islamic bank health assessment method established by Bank Indonesia, namely RGEC (Risk Profile, Good Corporate Governance, Earnings, and Capital). Risk Profile uses Non-Performing Financing (NPF) and Financing to Deposit Ratio (FDR), Earnings uses Return on Assets (ROA), Return on Equities (ROE), and BOPO and Capital uses Capital Adequacy Ratio (CAR). Meanwhile, GCG is analyzed descriptively based on The GCG Principles.*

*The population of this study was all Islamic commercial banks in Southeast Asia. The sampling technique in this study used purposive sampling covering 14 Indonesian Islamic banks, 13 Malaysian Islamic banks, and 1 Brunei Darussalam Islamic bank who have published financial reports during the pandemic. The Shapiro-Wilk test is used for testing data normality, the One-Way ANOVA test and the Kruskal Wallis test are used for hypothesis testing.*

*The result shows that there are significant differences in the NPF, FDR, ROA, ROE, BOPO, and CAR. Meanwhile, the GCG did not show any difference between the Islamic banks in Southeast Asia during the pandemic.*

**Keywords:** *Financial Performance, RGEC, Islamic Banks, Southeast Asia, Covid-19 Pandemic*