

ABSTRACT

Lotus Mega, Fortrania. 2015. Thesis. Title: Health level Analysis of Sharia Public Bank and Sharia Business Unit Using Method Approach of CAMELS And RGEC.

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Banking should always be assessed health to stay fit in serving the customers, the Bank that classified unhealthy can inflict the bank institution itself and of the others, namely the customers of the bank. To assess a health bank can be viewed from various aspects of assessment, this research aimed to determine whether the bank is in a very healthy, healthy, healthy enough, less healthy or unhealthy. There were several methods that can be used to assess or analyze the health of the banking, namely CAMEL, CAMELS and RGEC.

This research was a quantitative research, with descriptive approach. The data used was secondary data on 34 banking companies consisted of 11 companies of Syaria public banks and 23 companies of Syaria business units. Analysis conducted in this study was to use the calculation of financial ratios that have been set by the financial services authority

The results showed that the health level of Syaria public Bank and Syaria Business Unit with using CAMELS method and RGEC showed health predicate of the bank in accordance with the standards set by Bank Indonesia, for the period 2011 can be concluded that the Syaria public Banks and Sharia Business Unit of composite rankings "HEALT", the period of 2012 with the conclusion of composite rating "HEALT", and for the period of 2013 with the conclusion of composite rating "HEALT". RGEC method can be said to be better than in the two previous methods, namely CAMELS and CAMEL, through RGEC, BI (Bank Indonesia) wanted banks to be able to identify problems early, performed the appropriate and faster follow-up improvements, and implemented Good Corporate Governance (GCG) and better risk management so banks will be more resilient in the face of crisis.