

## ABSTRACT

Fadhilah, Nur. 2014. SKRIPSI. Title “Analysis Of The Level Of Health Records Indicate Symptoms Of Financial Distress In The Syariah Business Units (UUS) Using The Method Of Multiple Discriminant Analysis (MDA) And The Method Of CAMELS Period 2010-2012”

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Shariah based financial institutions that currently more interest. So that it becomes long existence of syariah banks increasingly popular. The phenomenon of prompt bank conventional public or other financing institution to open a unit of work as the head quarters of the stem from supporting branch offices syariah and syariah units. Thight competition making syariah banks are required to have good performance to compete in compete for the national banking market in Indonesia. One whose judgment performance that can be done is to assess financial performance to know the soundness of the bank. Writers did research on syariah business unit (UUS) that a listing on BEI with the aim of determine the level of his health, which is considered by using the method of multiple discriminant analysis (MDA) and methods of CAMELS.

This type of research is quantitative research with a study of descriptive approach. Methods of analysis in this study is the method CAMELS, the method of Multiple Discriminant Analysis (MDA) Altman Z-Score and a discriminant function equation formula that is based on the results of research using the formula Altman and processed into the program SPSS. As for the technique of sampling purposive sampling technique that uses UUS listings on BEI during 2010-2012 so that the sample in this research totalled seven banks.

The results of research by using the method CAMELS during the 2010-2012 showed that UUS as the object of research in general was at a healthy condition. While judgment by using MDA Altman said that a whole object research was in the category of insolvent. While a judgment by the use of an equation function diskriminan new made based on research using a formula Altman states that have not all the objects in this research are included in the category insolvent four bank appertain grey area, eight bank included in the category healthy and nine bank appertain bankrupt.