ABSTRACT

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Lector: Niken Nindya Hapsari, SE., M.SA., Ak, CA
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The banks Soundness is an early warning system for the performance of current and future prospects. Soundness of banks and so determine the quality of the national financial system balance. This study aims to analyze the influence of the ratio of Capital Adequacy Ratio, NPF, ROA, ROA and FDR against Islamic commercial bank soundness.

This research is a quantitative study using secondary data obtained from the annual reports in Indonesian Islamic Banks published by Bank Indonesia and the data bank health ratings obtained from annual reports of Islamic Banks and bank info Research. Thus, the sample used by 11 Islamic Banks. This study uses a model of Ordinal Logit Regression analysis to analyze the effect of the ratio of Capital Adequacy Ratio, NPF, ROA, ROA and FDR.

The results showed that the Non Performing Financing (NPF) Operating Income and Operating Expenses significant effect on the health of banks with significant value and NPF 0,040 0,020 Operating Expenses Operating Income. While the Capital Adequacy Ratio, ROA, FDR did not have a significant influence on the health of banks, due to the significant value of each variable is more than 0.05 (p> 5%).