

## ABSTRACT

Tyas, Dwi H. A. 2012. **CAMEL Application Performance Analysis of Financial Models Muamalat Indonesia With CAMEL Application Methods 2008-2010 (studies on the Jakarta Stock Exchange):** Supervisor Beautiful Yuliana, SE., MM

Key words: Model CAMEL, financial performance.

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Banking is an institution which controls the stability of the State economy. Thus, in carrying out banking functions are required to have good performance. To assess the performance of both the banking banks or Islamic banks are generally used six aspects of assessment. Among of capitalaspects, Asset quality, Management, Profitability (Earning), Liquidity.

This study aims to determine the condition factor of capital (Capital), quality of assets (Asset quality), management (Management) Profitability (Earning), liquidity (Liquidity). Bank Muamalat Indonesia both a factor and overall during the years 2008-2010. The indicators used in this study is CAR, KAP, NPF, NOM, OER / REO, and STM. The population (subjects) study is Bank Muamalat Indonesia. The data used is the bank's financial statements for the year 2008-2010. This study uses descriptive analysis, which gives an overview of the research or the financial condition and soundness of Islamic banks during the years 2008-2010.

The results showed the condition factor during the years 2008-2010 capital (Capital), quality of assets (Asset quality), Profitability (Earning), and reflected appraisal ratings obtained from each of the general. Based on the results of research there are a few suggestions that are expected to provide a reference for the reader and the parties related to attempts to discuss the banking world, that is the general weakness lies in the quality of bank assets (Asset quality). That has not been able to maximize the increase in bank deposits (deposits) banks optimally, so hopefully the management can allocate deposits for financing productive so as to obtain the bank's operations. Because if the aspect of liquidity is too high it will cause an imbalance between the Third Party Funds (TPF) with funding channeled, could result in banks are not competitive anymore. Besides the aspects studied above there are two aspects that have not been studied, this is due to data limitations. Both aspects are also important in determining the bank's financial performance management aspect and the aspect of sensitivity to market risk. Therefore, researchers are expected to come include aspects of management and sensitivity to market risk in order to obtain the financial performance of Islamic banks as a whole based on the CAMEL model or based on a composite ranking of Muamalatbank.