

ABSTRACT

Comparative Analysis of Financial Risk Conventional Bank and Islamic Bank In Indonesia In the Year 2012

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This study aims to determine the level of potential bankruptcy that occurred in the banking and calculate and compare the potential bankruptcy of the conventional banks and Islamic banks in 2012. Sempel in this study yitu ten companies listed in Bank Indonesia, which consists of five conventional banks and five Islamic banks determined by purposive sampling method. Technique of analyzing data used is the Altman Z-Score.

The results of this study indicate that the condition of the banks that have been measured using financial ratios affect the health potential of banks as measured by the method of Altman Z-Score and health conditions banks are calculated using the Altman Z-Score and generally seen between conventional banks and banks sharia so that it can be concluded that there is significant influence between financial ratios and Altman method. Thus, the conventional bank soundness and Islamic banks in poor health because of the value of the Z-Score obtained is below a predetermined number interpretation.

Keywords: health of banks, financial ratios, Altman Z-Score method