

## **ABSTRACT**

### **Analysis of the Comparison of Bank Rating Performance among Sharia Bank Based on *Risk-based Bank Rating (RBBR)***

**By**

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Otoritas Jasa Keuangan (OJK) renewed the policy of assessment of sharia-based general bank rating performance in 2014. The policy is arranged in OJK's regulation number 8/POJK.3/2014. The regulation uses risk approach (Risk-based Bank Rating, RBBR) which is different from the soundness assessment of the bank earlier. This research aims to know the comparison of bank rating performance between Syariah Mandiri Bank and Muamalat Indonesia Bank.

The objects of this research were PT Bank Syariah Mandiri and PT Bank Muamalat Indonesia which have assets and equity on the same class. The used data were in 2012 and 2013. Bank rating performance was assessed based on RBBR consisting of risk profile, good corporate governance, earnings, and capital with scoring method.

This research shows that the soundness of Muamalat Indonesia Bank is better than the soundness of Syariah Mandiri Bank. The total assessment of the soundness of Muamalat Indonesia Bank is 1,425625 points while the total assessment of the soundness of Syariah Mandiri Bank is 1,618125 points. The difference of the total assessment of the bank rating performance between the two bank is 0,1925 points.

**Keywords:** Bank rating performance, RBBR, risk profile, good corporate governance, earnings, capital