

ABSTRACT

ANALYSIS OF THE FINANCIAL PERFORMANCE USING CAMEL IN ISLAMIC BANKING IN 2008 – 2012

By

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Purpose of this study to analyze the development of Islamic banking financial performance in the year 2008 - 2012 by using CAMEL in accordance with the provisions of Indonesian bank. Data analysis methods used in this thesis is a descriptive analysis.

PT. Bank BRI Syariah, PT. Bank Syariah Mandiri, dan PT. Bank Syariah Mega Indonesia as objects in this study. Secondary data obtained from the annual financial statements of the period 2008-2012. Assessment is carried out by measuring the variables CAR, KAP, NPM, ROA, BOPO and LDR.

Financial performance assessment results with CAMEL ratio which shows that seen from the aspect of capital owned by PT. Bank BRI Syariah, PT. Bank Syariah Mandiri, PT. Bank Syariah Mega Indonesia turns over 8%, so that PT. Bank BRI Syariah, PT. Bank Syariah Mandiri, PT. Bank Syariah Mega Indonesia have sufficient capital to cover all risks arising from the investment of funds in productive assets that support risk. Then viewed from the aspect of management as measured by Net Profit Margin found to comply with the provisions of Indonesian bank and other than that of earning and liquidity aspects are achieved by PT. Bank BRI Syariah, PT. Bank Syariah Mandiri, PT. Bank Syariah Mega Indonesia accordance with the provisions of Indonesian bank.

Assessment of financial performance and its relation to the ratio of CAMEL, it can be said that over the last 5 years (years 2008-2012) which shows that the financial performance achieved by PT. Bank BRI Syariah, PT. Bank Syariah Mandiri, PT. Bank Syariah Mega Indonesia are at a healthy predicate.

Keyword : Financial Performance and CAMEL