

ABSTRACT

COMPARATIVE ANALYSIS OF THE LEVEL OF HEALTH OF ISLAMIC BANKS AND CONVENTIONAL BANKS WITH METHODS RISK PROFILE, GOOD CORPORATE GOVERNANCE, EARNINGS AND CAPITAL (RGEC)

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Indonesian economic conditions growing in the financial services sector banking, from year to year continues repair. Changes to regulations, one of which, a change in the method of assessment of the level of health is also changing, from the first method, namely CAMEL 1991 later changed in 2004 to CAMELS and changed again in 2011 to RGEC. Competition among banks are also increasingly tight, it can be seen a lot of increase in the number of banks in Indonesia, both conventional banks and Islamic banks.

This study aims to determine the differences in the level of health of Islamic banks and conventional banks 2012-2013. Valuation differences in the level of health using the latest methods RGEC the risk factor profile (risk profile), the factors of corporate governance (GCG), earnings (earnings), the capital factor (capital). The sample used in this study is 8 Islamic banks and 18 conventional banks by using purposive sampling method. Statistical analysis techniques using the Mann-Whitney test hypothesis test using SPSS version 21.

The results showed that of the four factors appraiser health level, only three factors showed no significant differences in health levels between Islamic banks and conventional banks are risk factor profile, corporate governance and capital. While the factors that showed significant differences are of earnings (earnings) this is because there are significant differences in the rate of profit between the two banks.

Keywords: Health banks, risk profile, corporate governance, earnings, capital.