

ABSTRACT

Sharia Banks are banks that carry out their business activities based on sharia principles. Islamic banks in Indonesia have experienced a very significant increase in assets since the start of operations in 2005. Islamic banks have received good reception from the majority of Indonesian people who are Muslim and uphold the principle of Islamic activities. Therefore Sharia Banks have bright prospects especially in Indonesia, because they must be protected from potential financial distress. Predictions of the financial difficulty system are required and are precise and easy to use. Bank Indonesia recommends a system for prediction models called Risk Based Bank Ratings (RBBR) while the IMF recommends a system called Bankometer. The purpose of this study is to analyze the RBBR model and the Bankometer model can be used to determine financial distress and the results of comparisons between the two models.

The sample of this study was 11 Sharia Banks registered in Indonesia that announced financial reports on the website from 2013 to 2017. Based on the results of the study, both the RBBR and Bankometer methods showed that all Islamic banks were in good health. Although it is healthy with the RBBR method, it is obtained more detailed results that 5 banking parameters namely Non Performing Financing, Financing to Deposit Ratio, Good Corporate Governance, Net Interest Margin and Capital Adequate Ratio are in a healthy condition, while the other 2 parameters are in an unhealthy condition, namely Return On Asset and Operational Costs Operating Income.

Keywords : *Bankometer , Financial Distress , Risk Based Bank Rating (RBBR), Syaria Bank*