

ABSTRACT

The economy in Indonesia underwent many changes. Especially in recent years such as in 1998 and in 2008, in both years the Indonesian economy experienced a difficult period. The global economic crisis that occurred in 2008 actually began with the US economic crisis which then caused a wave of financial crisis (financial tsunami) to other countries around the world, including Indonesia.

The data used in this study are secondary data, namely the financial statements of each bank in this case the banks used as samples are Bank Mandiri, Bank Syariah Mandiri, Bank Mega and Bank Mega Syariah data will be obtained from the Bank's official website for the period 2007 to 2010. The method used in this study is the CAMEL Method.

The results showed that there was an impact of the financial tsunami on the soundness of conventional banks and Islamic banks. The writer suggests the next researcher to use a different method and sample. For conventional banking and Sharia banking, it is expected to consider the principle of prudence in formulating strategies and policies to improve the provision of capital adequacy and maintain conditions of soundness in order to remain in a healthy condition.

Keywords : Financial Tsunami, Conventional Banks, Sharia Banks, Bank Soundness, CAMEL Method.