

# ANALISIS FINANCIAL DISTRESS DENGAN METODE CAMELS DAN RGEC PADA BANK INTERNASIONAL INDONESIA, BANK J TRUST INDONESIA, DAN BANK PERMATA

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Bank health measurement method has been developing: the latest two methods. are CAMELS and RGEC. This research aims to compare BII (Maybank.), I Trust, and Permata health level using CAMELS and RGE( methods in 2011-2015 period The bank health level was measured by some \_financial ratio: those ratios are CAR. NPA, BOPH, FMK, NPL, TR. IRR DR. FACR, and G(li.

This research is a research using quantitative approach. The subject of this research is BII (Maybank), .J Trust, and Permata financial report. The object used in this research is the 2011-2015 financial report The (law collection technique used in this research is by downloading the financial report from the official site. In analyzing the data, the researcher used CAMELS and RGEC methods. The method was done by determining a hank health level which is categorized into bank health rank.

The research reveal,' that the measurement of BII (Maybank). J Trust, and Permata health level in line using CAMELS and RGEC shows. the hank health predicate that is in line with the standard made by Bank of Indonesia. The majority of BII (Maybank) and Permata achieved the predicate 'HEALTHY' so must be maintained by maintain its health level and J Trust achieved the predicate 'NOT HEALTHY' so must be maintained by increase the trust from society and making promotions programs to increase the bank margin.

Keywords : Financial Distress, CAMELS, RGEC