

## ABSTRACT

*This study aims to analyze how Springate (S-Score) methods and Risk Based Bank Rating (RBBR) methods to assessing the health of Conventional Banks and Islamic Banks in Indonesia within 2013-2016 and how comparison between Springate methods and RBBR methods to assessing the health of banks. The samples used in this study are 10 Bank consisting of 5 Conventional Banks such as Bank Mandiri, BRI, BNI, BCA, Bank Bukopin and 5 Islamic Banks such as Bank Mandiri Syariah, BRI Syariah, BNI Syariah, BCA Syariah and Bank Bukopin Syariah. When using the RBBR method to assessing the health of banks author use NPL and LDR ratio to assess the bank's health from the aspect of risk profile and ROA and NIM ratio to assess the bank's health from earning aspect. The analytical tool used to test the hypothesis in this study are springate model analysis, descriptive analysis, normality test Kolmogrov-smirnov and difference of Paired Samples t Test.*

*The result of this studies resumed that by using Springate (S-Score) method, the fifth conventional banks are categorized as unhealthy or potentially bankrupt because they have value  $S < 0,862$ . meanwhile for islamic banks, for the year between 2013-2016 the four samples are Bank Mandiri syariah, BNI Syariah, BCA Syariah and Bukopin Syariah are in healthy category while for Bank BRI Syariah categorized unhealthy or potentially bankrupt. For RBBR method in terms of NPL ratio, LDR, ROA and NIM, the results was the health of conventional banks and islamic banks are in the healthy category and The final result found that there are differences of bank health research results when using Springate (S-Score) method and RBBR method.*

*Keywords : Bank's health, Springate (S-Score), Risk Based Bank Rating*

