

ABSTRACT

Purpose – BUS performance over the last 4 years is better than UUS. Unfortunately, until now, UUS is still the main alternative for Conventional Commercial Banks that want to contribute to the Islamic financial business rather than having to replace it with BUS (Ramadani, 2016). This is because the costs incurred in establishing a UUS are lower than when directly opening a BUS. In line with efforts to increase Islamic banking in Indonesia, the government issued Law No. 21 of 2008 concerning Islamic Banking. Through this regulation, every Conventional Commercial Bank that has a UUS is required to spin off. According to POJK No. 12 of 2023 article 59 paragraph (1) BUK which has a UUS with the value of UUS assets has reached 50% (fifty percent) of the total asset value of its parent BUK and / or the total assets of UUS are at least IDR 50,000,000,000,000.00 (fifty trillion rupiah) must separate UUS with certain stages that pay attention to the efficient, healthy and sustainable performance of the financial services industry.

Methodology – The method used in the research is RGEC method (Risk Profile, GCG, Earnings, Capital). Secondary data obtained through the quarterly financial statements of PT Bank Maybank Indonesia in 2019-2023.

Finding – The results showed that both in terms of capital adequacy and health level, UUS PT Bank Maybank Indonesia is not ready to spin off. Keywords: Sharia Business Unit, Spin off

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