

## **ABSTRACT**

*This study aimed to analyze the factors that influence of bank's health level version of Bank Indonesia and version of Infobank. In addition, to analyze whether there are differences bank's health level based on financial ratios version of Bank Indonesia versus Infobank.*

*The population of this study are all conventional commercial banks in Indonesia, which is registered in the Indonesian Banking Directory and Infobank magazine period 2005-2008. Based on a purposive sampling method, samples are selected as many as 88 conventional commercial banks in Indonesia. The data analysis technique used is logistic regression to analyze whether financial ratios ((Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL), Fulfillment PPAP, Operating Expenses to Operating Income (BOPO), Net Interest Margin (NIM), Return on Assets (ROA), ROE (Return On Equity), Loans to Deposits Ratio (LDR)) influence of bank's health level both version of Bank Indonesia and version of Infobank. This study also uses T-Test to analyze whether there are differences bank' level health based on financial ratios version of Bank Indonesia versus Infobank .*

*Results from logistic regression analysis version of the Bank Indonesia shows that only two financial ratios that influence the level health of banks are Non Performing Loan (NPL) and Return on Equity (ROE). While the version of Infobank, there are three financial ratios that influence the level health of bank are Non Performing Loan (NPL), Return on Assets (ROA), and Loan to Deposit Ratio (LDR). From the results of the T-Test showed that there were differences bank's health level based on financial ratios version of Bank Indonesia versus Infobank.*

*Keywords: Financial Ratio Analysis, CAMEL, The Level Health of Bank,*