

ABSTRAK

Analisis Tingkat Kesehatan Bank dengan Metode CAMEL pada PD. BPR Bank Sleman periode 2014 – 2016

Penelitian tingkat kesehatan bank ini bertujuan untuk mengetahui tingkat kesehatan bank yang ditinjau dari analisis metode CAMEL, objek penelitian PD. BPR Bank Sleman periode 2014 – 2016. Analisis metode CAMEL berpedoman pada Surat Keputusan Direksi BI No 30/KEP/DIR/ tanggal 30 April 1997. Metode CAMEL merupakan suatu metode yang terdiri dari lima komponen dasar yaitu, permodalan (*capital*), kualitas aktiva produktif (*assets*), manajemen (*management*), rentabilitas (*earnings*), dan likuiditas (*liquidity*). Untuk melakukan analisis dengan menggunakan metode CAMEL diperlukan laporan keuangan. Laporan keuangan yang dipergunakan neraca, laporan laba rugi, laporan perhitungan kewajiban penyediaan modal minimum, dan laporan kualitas aktiva produktif dengan periode 2014 – 2016. Berdasarkan hasil penilaian tingkat kesehatan bank dengan menggunakan metode CAMEL secara keseluruhan maka disimpulkan bahwa tingkat kesehatan bank PD. BPR Bank Sleman tahun 2014 – 2016 secara keseluruhan dalam keadaan sehat.

Kata kunci: Metode CAMEL

ABSTRACT

Analysis of Bank Soundness Level with CAMEL Method at PD. BPR Bank Sleman for the period of 2014 – 2016

The research on the soundness of the bank aims to determine the level of bank health by means of CAMEL method analysis. The object of research is BPR Bank Sleman 2014-2016 period. Analysis of the CAMEL method is based on the Decree of Bank Indonesia Directors No 30 / KEP / DIR / dated 30 April 1997. The CAMEL method is a method consisting of five basic components namely, Capital, quality of earning assets (Assets), Management), profitability (Earnings), and Liquidity. To do the analysis using the CAMEL method, financial statements are needed. Financial statements used consist of the balance sheet, income statement, calculation of minimum capital adequacy reports, and earning asset quality reports for the period 2014 - 2016. Based on the results of the assessment of the soundness of the bank using the CAMEL method as a whole it was concluded that the soundness level of the PD bank. BPR Bank Sleman 2014 - 2016 as a whole is in good health.

Keywords: CAMEL method