

## INTISARI

### ANALISIS PENILAIAN TINGKAT KESEHATAN BANK DENGAN MENGUNAKAN METODE CAMEL PADA PD. BPR BANK SLEMAN PERIODE TAHUN 2015-2017

Penelitian ini bertujuan untuk mengetahui dan menganalisis tingkat kesehatan bank pada PD. BPR Bank Sleman periode tahun 2015-2017 dengan menggunakan metode CAMEL.

Sumber data dalam penelitian ini menggunakan data sekunder dari laporan keuangan yang berupa Neraca, Laporan Laba Rugi, Laporan Arus Kas dan Laporan Perubahan Ekuitas. Pengumpulan data dilakukan dengan teknik dokumentasi. Metode analisis data dalam penelitian ini adalah analisis CAMEL (*Capital, Asset Quality, Management, Earning* dan *Likuidity*) yang digunakan dalam menilai kesehatan bank.

Berdasarkan hasil penelitian yang telah dilakukan bahwa tingkat kesehatan bank dari tahun 2015, 2016 dan 2017 dinilai dari aspek permodalan masing-masing sebesar 32,62%, 32,80%, 34,36% termasuk dalam kategori sehat karena telah melebihi dari kriteria kesehatan bank sebesar 8%. Aspek kualitas aset yang diukur menggunakan Kualitas Aset Produktif (KAP) masing-masing sebesar 0,82%, 1,05%, 0,85% dalam kategori sehat. Aspek manajemen yang dinilai dengan rasio *Net Profit Margin* (NPM) masing-masing sebesar 74,36%, 72,89%, 73,16% dalam kategori kurang sehat. Selanjutnya aspek rentabilitas yang dinilai menggunakan 2 rasio yaitu *Return On Asset* (ROA) masing-masing sebesar 3,71%, 3,67%, 4,01% termasuk dalam kategori sehat sedangkan rasio BOPO masing-masing sebesar 72,58%, 72,4%, 69,34 juga termasuk dalam kategori sehat. Aspek likuiditas menggunakan 2 rasio yaitu *Cash Ratio* (CR) masing-masing sebesar 15,42%, 11,39%, 11,96% dalam kategori sehat, sedangkan *Loan to Deposit Ratio* masing-masing sebesar 78,70%, 75,59%, 78,71% termasuk dalam kategori sehat.

Kata kunci: Kesehatan bank, CAMEL, PD. BPR Bank Sleman

## ***ABSTRACT***

### **THE ANALYSIS OF ASSESSMENT OF BANK HEALTH LEVEL USING CAMEL METHOD ON PD. BPR BANK SLEMAN IN THE PERIOD OF 2015-2017**

This study aims to find out and analyze the level of bank health in PD. BPR Bank Sleman in the period of 2015-2017 using the CAMEL method.

The sources of data in this study used secondary data on financial statements itself consist of balance sheet, profit and loss statement, statement of cash flows and statement of changes in equity. Data collection was done with documentation techniques. The method of data analysis in this study was the CAMEL (Capital, Asset Quality, Management, Earning and Liquidity) analysis used in assessing the bank health.

Based on the results of research that has been done, the level of bank health from 2015, 2016 and 2017 are assessed from each aspect of capital with 32.62%, 32.80%, and 34.26% which is included in the healthy category because it has exceeded the bank health criteria which is equal to 8%. The aspects of asset quality which are measured using Productive Asset Quality (KAP) are each 0.82%, 1.05%, and 0.85% which is included in the healthy category. Each of management aspects which is assessed with the Net Profit Margin (NPM) ratio are 74.36%, 72.89%, and 73.16% which is in the unhealthy category. The aspect of profitability which was assessed using 2 ratios, namely Return on Assets (ROA) of 3.71%, 3.67%, and 4.01%, is included in the healthy category while BOPO ratio with each 72.58%, 72.4%, and 69.34 is also included in the healthy category. The liquidity aspect uses 2 ratios, namely Cash Ratio (CR) of 15.42%, 11.39%, and 11.96% is in the healthy category, while the Loan to Deposit Ratio is 78.70%, 75.59% and 78.71% is included in the healthy category.

**Keywords:** bank health, CAMEL, PD. BPR Bank Sleman