

ANALISIS PERKEMBANGAN TINGKAT KESEHATAN BPR XYZ TAHUN 2014 – 2016 DENGAN MENGGUNAKAN METODE CAMEL

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The rule of banking is very important in an economy because in its operational activities the bank has several functions, such as an intermediary functions that bridges the interests of the party who has excess fund (creditor funds) with the party in need of fund (borrower/debtor), function as a media in transmitting monetary policy and also banks provide services in the current account traffic. To improve banking functions and to support economic growth, the government in this case Bank of Indonesia issued a series of policies which are better known as deregulation on various prudential banking. Based on the provisions of Bank Indonesia that in order to maintain the security of customers, all Indonesian banking institution are obliged to report their performance to The Financial Service Authority (OJK) and always adhere to the provisions of the law prevailing in the region of Indonesia. Therefore all banking institution in Indonesia will be assessed its performance by using CAMEL Methods, including capital, assets, r managements, earning and liquidity.

This assessment is quantitative descriptive research method, with five aspects of banking assessment such as; Capital aspects using the Capital Adequacy ratio (CAR), Asset Quality aspects are using KAP (Earning Assets Quality) and PPAP (Allowance for Earning Assets), Management aspects using calculations of general management and risk management, Earning aspects are using Return on Asset (ROA) ratio and Operational to Operating income (BOPO) ratio, finally, Liquidity aspects are using Cash Ratio (CR) and Loan to Deposit Ratio (LDR).

For the result, we used a primary data obtained through questionnaires and secondary data in the form of financial statements balance sheet and income statement of PT BPR XYZ between 2014 to 2016. According to health assessment Bank Perkreditan Rakyat (BPR), based on Decree of the Board of Directors of Bank Indonesia No.30/12/KEP/DIR/1997, The result of financial statement PT BPR XYZ of three years period (2014 – 2016) assessments and based on some benchmarks to determine the reliability of the bank after assessment of each variable, we find that the PT BPR XYZ has good banking performance (credit score more than 81 which is the minimum score of good banking performance).

Keywords: Health Assessment BPR, Capital, Assets, Management, Earning, Liquidity (CAMEL) factors.