

INTISARI

Tujuan dari penelitian ini adalah untuk menganalisis tingkat kesehatan bank di PT. BPR UGM tahun 2013-2015 yang dinilai dari faktor *Capital*, *Asset Quality*, *Management*, *Earnings*, dan *Liquidity*. Hasil penelitian ini diharapkan bisa menjadi pertimbangan dalam pembuatan kebijakan yang berkaitan dengan kelangsungan hidup bank.

Penulis menggunakan penilaian berdasarkan metode CAMEL sebagai penilaian tingkat kesehatan bank di Indonesia. Analisis faktor CAMEL dilakukan melalui penilaian terhadap komponen-komponen berikut: *Capital Adequacy Ratio* (CAR) untuk menilai faktor *Capital*, Kualitas Aktiva Produktif (KAP) dan Penyisihan Penghapus Aktiva Produktif (PPAP) untuk menilai faktor *Asset*, *Net Profit Margin* (NPM) untuk menilai faktor *Management*, Biaya Operasional (BOPO) dan *Return on Assets* (ROA) untuk menilai faktor *Earnings* (Rentabilitas), *Cash Ratio* (CR) dan *Loan to Deposit Ratio* (LDR) untuk menilai faktor *Liquidity*. Data dalam penelitian ini adalah data primer dan data sekunder. Data primer dalam penelitian ini diperoleh melalui wawancara, sedangkan data sekunder diperoleh melalui dokumen dan catatan dari pihak yang bersangkutan. Data sekunder meliputi: neraca, laporan laba rugi, dan laporan lainnya di 2013-2015.

Berdasarkan hasil penelitian tentang analisis bank di PT. BPR UGM di 2013-2015, sesuai dengan metode CAMEL, menunjukkan bahwa bank termasuk dalam kategori sehat.

Kata kunci: *Capital*, *Assets*, *Management*, *Earnings* dan *Liquidity*.

ABSTRACT

The purpose of this study was to analyze the soundness of banks in PT. BPR UGM in 2013-2015 consisting of Capital, Asset Quality, Management, Earnings, Liquidity. The results of this study are expected to be taken into consideration in policy making related to the survival of the bank.

In this research, author using assessment of the bank in Indonesia based on the CAMEL factors. Analysis of the factors CAMEL done through an assessment of the following components: Capital Adequacy Ratio (CAR) to assess factors Capital, Assets Quality (KAP) and the Allowance Eraser Earning Assets (PPAP) to assess factors Assets, Net Profit Margin (NPM) to assess factors Management, Operational Cost (BOPO) and Return on Assets (ROA) to assess Earning factors (Rentability), Cash Ratio (CR) and the Loan to Deposit Ratio (LDR) to assess factors Liquidity. The data in this study are primary data and secondary data. Primary data in this study were obtained through interviews, while the secondary data obtained through documents and records of the parties concerned. Secondary data include: balance sheet, income statement, and other reports in 2013-2015.

Based on the results of research on the analysis of the bank at PT. BPR UGM in 2013-2015, according to the method CAMEL, indicating that the bank is included in the category of healthy.

Keywords: Capital, Assets, Management, Earnings and Liquidity.