

ABSTRAK

ANALISIS TINGKAT KESEHATAN FINANSIAL BANK DENGAN MENGGUNAKAN METODE CAMEL

Studi Kasus pada PT. Bank Lippo dan PT. Bank Niaga Periode 2005-2007

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Tujuan penelitian ini adalah untuk menyediakan bukti tentang tingkat kesehatan finansial PT. Bank Lippo dan PT. Bank Niaga tahun 2005-2007. Peneliti tertarik menganalisis tingkat kesehatan finansial kedua bank bermula dari penggabungan PT. Bank Lippo dan PT. Bank Niaga menjadi PT. Bank CIMB Niaga yang berpengaruh terhadap tingkat kepercayaan masyarakat.

Penelitian ini adalah studi kasus. Data dikumpulkan dengan teknik dokumentasi yaitu data sekunder berupa laporan keuangan yang dipublikasikan melalui *website* Bank Indonesia. Data dianalisis dengan menggunakan metode CAMEL.

Hasil penelitian berdasarkan data yang tersedia menunjukkan bahwa PT. Bank Lippo dan PT. Bank Niaga mampu menjaga tingkat kesehatannya dengan memperoleh predikat “Sehat” pada periode 2005-2007. Predikat tersebut diperoleh karena PT. Bank Lippo pada periode 2005 dan 2007 memperoleh Peringkat Komposit 2 (PK-2) sedangkan pada periode 2006 memperoleh Peringkat Komposit 1 (PK-1). PT. Bank Niaga periode 2005-2007 memperoleh Peringkat Komposit 2 (PK-2) berturut-turut. Menurut Peraturan Bank Indonesia No. 6/10/PBI/2004, Peringkat Komposit 1 (PK-1) mencerminkan bahwa bank tergolong sangat baik dan mampu mengatasi pengaruh negatif kondisi perekonomian dan industri keuangan sedangkan Peringkat Komposit 2 (PK-2) mencerminkan bahwa bank tergolong baik dan mampu mengatasi pengaruh negatif kondisi perekonomian dan industri keuangan namun bank masih memiliki kelemahan-kelemahan minor yang dapat segera diatasi oleh tindakan rutin.

ABSTRACT

AN ANALYSIS OF FINANCIAL HEALTH LEVEL USING CAMEL METHOD

Study Case at Lippo Bank and Niaga Bank Period 2005-2007

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The purpose of this research was to providing evidence about the financial health level of Lippo Bank and Niaga Bank in 2005-2007. Researcher's interest to analysis financial health level of the both bank start from merger between Lippo Bank and Niaga Bank to be CIMB Niaga Bank which influence on society's trust level.

This research was study case. The data collected with documentation technique used is which is secondary data in the form of financial statement published by *Bank Indonesia's* website. The data was analysed by using CAMEL method.

The result from this research based on the available data showed that Lippo Bank and Niaga Bank was able to maintain its health by achieving "Healthy" predicate in 2005, 2006, and 2007. That predicate was achieved because Lippo Bank in 2005 and 2007 got 1st Composite Level (PK-1), meanwhile in 2006 got 2nd Composite Level (PK-2). Niaga Bank in 2005, 2006, and 2007 got 2nd Composite Level (PK-2) successively. According to *Peraturan Bank Indonesia No. 6/10/PBI/2004*, the 1st Composite Level (PK-1) reflected that bank was classified as very good and was able to tackle the negative influence of economic conditions and financial industry, meanwhile the 2nd Composite Level (PK-2) reflected that bank was classified as very good and was able to tackle the negative influence of economic conditions and financial industry but bank still had some minor weaknesses that could be solved immediately by routine actions.