

**ABSTRAK**

**ANALISIS TINGKAT KESEHATAN BANK  
DENGAN MENGGUNAKAN METODE CAMEL  
STUDI KASUS : PT. BPR. SHINTA BHAKTI WEDI**

**Antonius Purnadi  
Universitas Sanata Dharma  
Yogyakarta, 2007**

Penelitian tingkat kesehatan bank pada skripsi ini bertujuan untuk mengukur tingkat kesehatan Bank Perkreditan Rakyat yang meliputi penilaian atas permodalan, kualitas aktiva, manajemen, rentabilitas dan likuiditas, baik secara parsial maupun secara keseluruhan. Penelitian ini dilakukan guna menjawab permasalahan yang diangkat yaitu bagaimana mengukur tingkat kesehatan Bank Perkreditan Rakyat.

Penelitian ini menggunakan metode CAMEL, yaitu suatu metode yang terdiri dari lima komponen dasar yaitu *Capital Adequacy Ratio*, *Asset Quality*, *Manajement*, *Earning Ability*, *Liquidity Sufficiency*. Berdasarkan perhitungan CAMEL tersebut diperoleh nilai kesehatan bank tahun 2003-2005 yaitu sebesar 98,2 ; 98,36 dan 97,09.

Berdasarkan hasil penilaian tingkat kesehatan bank dengan menggunakan metode CAMEL, secara keseluruhan, maka disimpulkan bahwa tingkat kesehatan bank PT. BPR Shinta Bhakti Wedi tahun 2003 – 2005, secara keseluruhan dalam keadaan sehat, sedangkan hasil penilaian CAMEL secara parsial juga menghasilkan tingkat kesehatan bank ( masing-masing komponen ) yang sehat.

**ABSTRACT**

**AN ANALYSIS OF HEALTH LEVEL BANK'S  
BY USING CAMEL METHOD  
A CASE STUDY AT. PT. BPR SHINTA BHAKTI WEDI**

**Antonius Purnadi  
University Sanata Dharma  
Yogyakarta, 2007**

The main purpose of this research was to examine the health of Rural Credit Bank (Bank Perkreditan Rakyat). The objects of the examination consisted of Capital Adequacy Ratio, Asset Quality, Management/Management of Risk, Earning Ability, and Liquidity Sufficiency. This research was conducted to answer the research problem : How to measure the health level of a Rural Credit Bank (BPR) ?. In order to obtain the answer, the writer conducted a case study at PT. BPR Shinta Bhakti Wedi.

The data were processed by using five components called the CAMEL method, whose components were Capital Adequacy Ratio, Asset Quality, Management/Management of Risk, Earning Ability, and Liquidity Sufficiency. Based on the calculation of CAMEL, the health level of the bank in 2003-2005 were 98,2; 98,36 and 97,09.

The result of this study were that PT. BPR Shinta Bhakti Wedi during the period 2003-2005 as a whole, was healthy, whereas the result of the CAMEL evaluation partially also showed that PT.BPR Shinta Bhakti Wedi was healthy