

# PLAGIAT MERUPAKAN TINDAKAN TIDAK TERPUJI

## ABSTRAK

### ANALISIS TINGKAT KESEHATAN KEUANGAN BANK UMUM YANG TERDAFTAR DI BEI PERIODE 2005-2009 DENGAN MENGGUNAKAN METODE CAMEL

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Penelitian ini bertujuan untuk mengetahui tingkat kesehatan keuangan bank umum dan *trend* perkembangan tingkat kesehatan bank umum yang terdaftar di BEI periode 2005-2009.

Jenis penelitian adalah studi empiris. Data diperoleh dengan dokumentasi. Teknik analisis data yang digunakan adalah metode CAMEL yaitu *Capital, Assets Quality, Management, Earnings, Liquidity* seperti yang diatur dalam Peraturan Bank Indonesia Nomor 6/10/PBI/2004.

Hasil penelitian menunjukkan bahwa tingkat kesehatan bank umum periode 2005, 2006, 2007, 2008, dan 2009 tiap tahunnya memperoleh peringkat komposit 2 (PK-2), yang dipersamakan dengan predikat sehat, mencerminkan bahwa bank tergolong baik dan mampu mengatasi pengaruh negatif kondisi perekonomian dan industri keuangan namun bank masih memiliki kelemahan-kelemahan minor yang dapat diatasi oleh tindakan rutin. *Trend* perkembangan tingkat kesehatan bank umum yang terdaftar di BEI periode 2005-2009 ada sejumlah 5 rasio mengalami peningkatan *trend*, yaitu rasio kecukupan pembentukan penyisihan penghapusan aktiva produktif (PPAP), *net interest margin* (NIM), aktiva likuid kurang dari 1 bulan dibandingkan pasiva likuid kurang dari 1 bulan, LDR, dan proyeksi *cash flow*. Sedangkan 10 rasio yang mengalami penurunan trend, yaitu rasio kecukupan pemenuhan kewajiban penyediaan modal minimum (KPM), trend ke depan/proyeksi KPM, aktiva produktif yang diklasifikasikan (APYD) dibandingkan modal bank, APYD dibandingkan aktiva produktif, aktiva produktif bermasalah dibandingkan aktiva produktif, ROA, ROE, biaya operasional dibandingkan pendapatan operasional, *1 month maturity mismatch ratio*, dan ketergantungan dana antar bank.

**ABSTRACT**

**AN ANALYSIS OF FINANCIAL HEALTH LEVEL OF COMMERCIAL BANK LISTED AT INDONESIA STOCK EXCHANGE (IDX) FROM 2005 TO 2009 USING CAMEL METHOD**

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The aim of this research was to know the financial health level of commercial bank and to know the health level trend development of commercial bank that listed at IDX in 2005 to 2009.

This study was an empirical study. This study obtained the data by documentation. The data analysis technique was CAMEL method consist of Capital, Asset Quality, Management, Earnings, and Liquidity based on the Regulation of Bank Indonesia No.6/10/PBI/2004.

The result of this research showed that the commercial bank's health in 2005, 2006, 2007, 2008, and 2009 each year got Composite Rating 2, that was equivalent with healthy predicate, indicated that bank was healthy and able to solve negative influences of economic condition and financial industry but bank still have minor deficiencies that could be solved immediately by routine problem solving activities. On the trend development of bank health that listed at IDX in 2005-2009, there were 5 ratios having increasing trend, those were adequacy of the allowance formation for elimination of productive assets ratio, NIM, liquid assets less than 1 month to liquid liabilities less than 1 month ratio, LDR, and cash flow projection. However, 10 ratios have decreasing trend, consisting of adequacy of fulfillment of minimum capital requirement ratio, future trends/fulfillment of minimum capital requirement projection, productive assets classified to bank capital ratio, productive assets classified to productive assets ratio, non performing assets to productive assets ratio, ROA, ROE, operational costs to operating income ratio, 1 month maturity mismatch ratio, and dependence of the inter-bank funds ratio.