ANALISIS RASIO CAMEL UNTUK MENGUKUR TINGKAT KESEHATAN KEUANGAN BANK PERKREDITAN RAKYAT

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ABSTRACT

Bank as a financial institution is place to a variety of financial transactions both for companies and individuals. The Bank is a business entity which collects funds from the public in the form of savings and channel them to the public in other forms in order to improve the standard of living of the people. Society as the party most responsible, in general, have the attitude responsive to the various services provided by each bank to attract public sympathy. Sympathy and public trust in a bank, not apart from the bank's financial condition, including the bank's health. Bank health are not only important for the continuity of its operations, but also important for the banking system and economic development of a country, because healthy banks will have positive influence on public confidence and to achieve the economic system are active and efficient. Assessment of the health of a particular bank can be done by analyzing its financial statements. The financial statements of banks in the form of balance sheet, providing information to parties outside the bank, such as central banks, the public, and investors regarding its financial position description, which can further be used to assess the inherent risks in a bank. Income Statement provides a description of the business development bank. Soundness essentially assessed with a qualitative approach on various aspects affecting the condition and development of a bank. Qualitative approach in the implementation is done by quantifying the components of each factor such as: Capital, Assets Quality, Management, Profitability and Likuiditas. Faktor-factors assessed as described above is known as CAMEL (Capital, Asset, Management, Earning, and Likuidity.)

Keywords: Perbankan, Capital, Asset, Management, Earning, Likuidity