Abstract

Tia Putri Hadiani judul " Analisis Tingkat Kesehatan Bank dengan Menggunakan Metode CAMEL Pada PT. Bank BJB Bandung Periode 2006 – 2009". Dibawah bimbingan ibu Linna Ismawati, S.E M.Si

This research is conducted in accounting division of BJB Bank. Decline in CAMEL ratio is the fenomena. The background of this study is the importance of bank health, because a healthy bank will give a positive influenze to people trust and make an economic system good, so is not only important to the operational and non-operational activity of a bank but also for the economic system and development of nation. The object of this research is factors that cause the decline of CAMEL ratio, the calculation of health level of BJB Bank and solution to over come the decline of CAMEL ratio.

In this research the writer uses desciptive analyze, where the writer calculates the health level of that bank with CAMEL ratio. Which conclude the condition of capital, assets quality, management, earning and liquidity ratio. Then the writer also give the solution for solving the declination in bank performance.

The research refills the decline of CAMEL occurreds because LDR (loan to deposit ratio) declination, it is happened because the credit amount is decreasing compared to collected fund so that create a declination in profit.

Keywords*: Bank Performance Ratio (CAMEL)*