ABSTRACT

Indri Sepfriani, title "Analysis Assessment Of The Bank Soundness Using Camel Method At PT. Bank Negara Indonesia(Persero), Tbk Regional Office 04 Bandung"
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Bank Health is an important case in the banking sector. Health bank is a bank that can carry out its functions properly. Assessment of bank health is very important because the bank managing the funds of the community entrusted to the bank. Way of bank soundness rating known as CAMEL method. The purpose of this research was to determine the soundness of the bank at the PT. Bank Negara Indonesia (Persero), Tbk Regional Office 04 Bandung if assessed by CAMEL method.

The method used in this research is descriptive method. Techniques of data collection was carried out by observation (direct observation), literature and documentation. While the design of analysis used is quantitative descriptive analysis.

From research conducted showed that in 2005 and 2009 PT Bank Negara Indonesia (Persero), Inc. has a value of CAMEL ratio amounted to 68.96 and 70.93, which means having enough healthy predicate. While in 2006, 2007, and 2008, PT Bank Negara Indonesia (Persero), Inc. with the CAMEL ratios respectively by 63.18, 63.22, 65.97 and received the title "Less Healthy" because of earning assets classified quite high and rising ratio BOPO indicating that the high operational costs to be borne by the bank.

Keyword : Bank Health, CAMEL Method