

ANALISIS KINERJA BANK DENGAN MENGGUNAKAN METODA CAMEL DAN PREDIKSI KEBANGKRUTAN ALTMAN PADA BANK PUBLIK YANG TERDAFTAR DI BURSA EFEK INDONESIA (BEI)

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ABSTRAKSI

Tujuan penelitian ini adalah : untuk mengetahui kinerja bank publik yang terdaftar di BEI dengan menggunakan metoda CAMEL, mengetahui kinerja bank publik yang terdaftar di BEI dengan menggunakan metoda Z-score Altman, dan untuk mengetahui gambaran kinerja bank publik yang terdaftar di BEI dengan menggunakan metoda CAMEL dan Z-score Altman yang dianalisis secara deskriptif.

Teknik analisis data yang digunakan dalam penelitian ini adalah teknik analisis metoda CAMEL dan model Altman untuk mengetahui kinerja perbankan. Adapun tahapan analisisnya adalah sebagai berikut : (1) menghitung masing-masing rasio-rasio keuangan CAMEL, (2) menghitung nilai kotor dari masing-masing rasio CAMEL, (3) dilanjutkan dengan menghitung nilai bersih rasio CAMEL dengan cara mengalikan nilai kotor masing-masing rasio CAMEL dengan bobot masing-masing rasio CAMEL, (4) menentukan predikat tingkat kesehatan bank menurut SK DIR BI No. 30/11/KEP/DIR tanggal 30 April 1997, (5) menganalisis hasil perhitungan metoda CAMEL tiap bank selama 2 tahun, (6) data yang telah terkumpul kemudian diolah dengan menggunakan model Z-score Altman, (7) mendapatkan skor kebangkrutan Altman, (8) menentukan kriteria kebangkrutan menurut metoda Z-score Altman, (9) menganalisis hasil perhitungan metoda Z-score Altman tiap bank selama 2 tahun, (10) memberikan penjelasan secara deskriptif mengenai gambaran kinerja bank yang dianalisis dengan menggunakan metoda CAMEL dan Z-score Altman.

Berdasarkan hasil analisis dengan menggunakan metoda CAMEL diketahui bahwa rata-rata tingkat kesehatan 10 bank publik yang terdaftar dan diteliti berada pada kondisi cukup sehat. Bank yang memiliki kinerja paling baik dilihat dari metoda CAMEL yaitu Bank Mayapada Internasional dengan predikat sehat dengan nilai rasio sebesar 81,70%. Dari hasil analisis metoda Z-score Altman menunjukkan kategori yang bervariasi; tidak bangkrut, grey area dan bangkrut. Dalam kurun waktu 2007-2008 telah terjadi penurunan predikat Z-score bank publik yang terdaftar dari tidak bangkrut ke arah bangkrut. Persentase bank yang mengalami pergeseran tersebut sebanyak 10%. Bank memiliki predikat tidak bangkrut hanya ada satu bank yaitu Bank Mandiri (Persero). Berdasarkan analisis metoda CAMEL dan metoda Z-score, maka kinerja yang memiliki kinerja baik yaitu pada Bank Mayapada Internasional dengan predikat sehat dalam kategori grey area dan Bank Mandiri (Persero) dengan predikat cukup sehat dalam kategori tidak bangkrut.

ABSTRACT

The research purpose is to know public bank performance that listed at IDX using CAMEL method, knowing public bank performance that listed at IDX using method of Z-Score Altman, and to know public bank performance picture that listed in IDX by using method of CAMEL and of Z-Score analyzed Altman descriptively.

Technique analyze data which is used in this research is technique analyze method of CAMEL and model of Altman to knowing banking performance. As for its analysis step shall be as follows : (1) calculating the each monetary ratios of CAMEL, (2) calculating the dirty values from each ratio of CAMEL, (3) continued by calculating clean values ratio of CAMEL by multiplying dirty values is each ratio of CAMEL with Wight of each ratio of CAMEL, (4) determining predicate mount health of bank according to SK DIR BI No. 30/11/KEP/DIR 30 April 1997, (5) analyzing result of calculation of method of CAMEL every bank during 2 year, (6) data which have been gathered then processed by using model of Z-Score Altman, (7) getting bankruptcy score of Altman, (8) determining bankruptcy criterion according to method of Z-Score Altman, (9) analyzing result of calculation of method of Z-Score Altman every bank during 2 year, (10) giving clarification descriptively regarding analyzed bank performance picture by using method of CAMEL and of Z-Score Altman.

Pursuant to result of analysis by using method of CAMEL known that mean mount health 10 public bank that listed and checked to reside in healthy condition enough. Bank owning best performance seen from method of CAMEL that is Bank of Mayapada International with healthy predicate with ratio value equal to 81,70%. From result of method analysis of Z-Score Altman show category which vary; doesn't bankrupt, area grey and going bankrupt. In range of time 2007-2008 have happened degradation of public Z-Score bank predicate enlisting from doesn't bankrupt up at going bankruptcy. Percentage of natural bank of the friction counted 10%. Bank have predicate doesn't bankrupt there's only one bank that is Bank Mandiri (Persero). Pursuant to method analysis of CAMEL and method of Z-Score, hence performance owning good performance that is Bank of Mayapada International with healthy predicate in category of grey area and Bank Mandiri (Persero) with healthy predicate enough in category doesn't bankrupt. The research purpose is to know public bank performance that listed at IDX using CAMEL method, knowing public bank performance that listed at IDX using method of Z-Score Altman, and to know public bank performance picture that listed in IDX by using method of CAMEL and of Z-Score analyzed Altman descriptively.

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