

## ABSTRAK

Penelitian ini merupakan penelitian diskriptif kuantitatif yang dilakukan pada bank-bank BUMN di Indonesia yang meliputi PT. Bank Mandiri Tbk, PT. Bank Negara Indonesia Tbk, PT. Bank Rakyat Indonesia Tbk, dan PT. Bank Tabungan Negara Tbk. Tujuan penelitian ini adalah untuk menganalisis kinerja keuangan bank BUMN sebelum dan sesudah lahirnya Otoritas Jasa Keuangan (OJK) terhadap tingkat kesehatan bank menggunakan metode CAMEL.

Analisis CAMEL yang digunakan meliputi CAR (*Capital Adequacy Ratio*), NPL (*Non Performing Loan*), NIM (*Net Interest Margin*), ROA (*Return on Assets*), BOPO (Rasio Beban Operasional terhadap Pendapatan Operasional), dan LDR (*Loan to Deposit Ratio*). Data rasio keuangan diperoleh dari laporan keuangan bank pada periode 2012-2015 yang berikutnya dianalisis dengan *Wilcoxon Rank Test*.

Hasil dari analisis CAMEL menunjukkan bahwa secara umum kinerja bank BUMN sebelum OJK menunjukkan kondisi kesehatan pada setiap bank sebagai berikut: Bank BRI pada kondisi sehat, bank BNI pada kondisi cukup sehat, bank BTN pada kondisi cukup sehat dan bank mandiri pada kondisi cukup sehat. Sedangkan untuk tingkat kesehatan bank sesudah OJK menunjukkan kondisi kesehatan sebagai berikut: Bank BRI sehat, BNI cukup sehat, BTN kurang sehat dan mandiri cukup sehat. Secara umum kinerja Bank BUMN dengan metode CAMEL sebelum pelimpahan ke OJK tidak berbeda secara signifikan namun sesudah pelimpahan ke OJK kinerja bank-bank tersebut menjadi lebih baik meskipun tidak signifikan.

Berdasarkan uji Wilcoxon diketahui tidak ada perbedaan tingkat kesehatan bank yang dinilai dengan CAMEL pada bank-bank BUMN di Indonesia.

**Kata kunci:** Metode CAMEL, OJK, Bank BUMN.

## **ABSTRACT**

*This research is a quantitative descriptive research that was conducted in government banks in Indonesia, such as PT. Bank Mandiri Tbk, PT. Bank Negara Indonesia Tbk, PT. Bank Rakyat Indonesia Tbk, and PT. Bank Tabungan Negara Tbk. The purpose of this study is to analyze the financial performance of government banks before and after the birth of the Financial Services Authority (FSA) to the health of banks using the CAMEL.*

*CAMEL that were analysed include CAR (Capital Adequacy Ratio), NPL (Non Performing Loan), NIM (Net Interest Margin), ROA (Return on Assets), BOPO (ratio of Operating Expenses to Operating Income) and LDR (Loan to Deposit Ratio). Data financial ratios derived from the financial statements of banks in the period 2013-2014 were next analyzed by Wilcoxon Rank Test.*

*Results of CAMEL analysis showed that the overall performance of government banks before the FSA indicates health conditions in each bank as follows: BRI was healthy condition, BNI was fairly healthy, BTN was quite healthy and independently all of banks in fairly healthy condition. Meanwhile the health of banks after the FSA indicates health conditions as follows: Bank BRI was healthy, BNI was healthy enough, BTN was less healthy and unhealthy self-sufficient. In general, the performance of government banks with CAMEL method before transferred to the FSA did not differ significantly, but after transferred to the FSA, performance of these banks was being better though not significant.*

*Based on Wilcoxon test could be concluded that there were no differences in the health of government banks in Indonesia that assessed by CAMEL.*

**Keywords:** *CAMEL method, FSA, Government Bank.*