

PENGARUH ANALISIS CAMEL TERHADAP KINERJA KEUANGAN
(Studi pada bank devisa di Indonesia yang terdaftar di Bursa Efek Indonesia
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ABSTRAK

Kinerja keuangan bank merupakan suatu gambaran kondisi keuangan bank pada suatu periode tertentu, baik mencakup aspek penghimpun dana maupun penyaluran dananya. Maka perbankan perlu mengukur tingkat kesehatan bank. Alat ukur untuk mengukur kesehatan bank yaitu dengan Analisis CAMEL yang diukur dengan indikator *Capital Adequacy Ratio*, *Non Performing Loan*, *Net Interest Margin*, Beban Operasional dan Pendapatan Operasional, dan *Loan to Deposit Ratio*.

Tujuan Penelitian ini dilakukan untuk menguji pengaruh Analisis CAMEL terhadap Kinerja Keuangan pada bank devisa yang terdaftar di Bursa Efek Indonesia periode 2014-2016. Jenis penelitian ini merupakan penelitian eksplanatori. Teknik penentuan sampel yang digunakan adalah purposive sampling yang berjumlah 21 bank devisa. Jenis data dalam penelitian ini adalah data sekunder berupa laporan keuangan selama periode 2014-2016 yang di peroleh melalui situs Bursa Efek Indonesia. Analisis yang digunakan dalam penelitian ini adalah analisis linier berganda pada taraf signifikansi sebesar 5%. Program yang digunakan dalam menganalisis data menggunakan *Eviews 8.0*.

Hasil penelitian menunjukkan bahwa secara parsial variable *Capital Adequacy Ratio*, *Non Performing Loan*, *Net Interest Margin*, Beban Operasional dan Pendapatan Operasional, dan *Loan to Deposit Ratio* berpengaruh signifikan terhadap kinerja keuangan. Secara simultan Analisis CAMEL dalam penelitian ini diukur dengan *Capital Adequacy Ratio*, *Non Performing Loan*, *Net Interest Margin*, Beban Operasional dan Pendapatan Operasional, dan *Loan to Deposit Ratio* berpengaruh signifikan terhadap kinerja keuangan.

Kata Kunci: Analisis CAMEL, *Capital Adequacy Ratio*, *Non Performing Loan*, *Net Interest Margin*, Beban Operasional dan Pendapatan Operasional, *Loan to Deposit Ratio*, dan kinerja keuangan.

THE INFLUENCE OF CAMEL ANALYSIS TO FINANCIAL PERFORMANCE

(Study on Foreign Banks in Indonesia which listed in the Indonesia Stock Exchange 2014-2016)

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ABSTRACT

The financial performance of the bank is a picture of the financial condition of banks in a given period, either covering aspects of fund raising and distribution of funds. So banks need to measure the level of bank health. Measuring tool to measure the health of banks, among others, CAMEL analysis of aspects of Capital Adequacy Ratio, Non Performing Loan, Net Interest Margin, Operating expenses to Operating income, and Loan to Deposit Ratio.

The purpose of this research is to examine the effect of CAMEL analysis to determine the partial effect on financial performance at foreign banks listed on the Indonesia Stock Exchange period 2014-2016. This type of research is explanatory research. Sample determination techniques used were purposive sampling, amounting to 21 foreign exchange banks. The type of data in this research is secondary data in the form of financial statements during the period 2014-2016 that were obtained from the Indonesia Stock Exchange website. The analysis method used in this research is multiple linear regression analysis at a significance level of 5%. This research uses Eviews 8.0 program to analyze the data.

The results showed that partially Capital Adequacy Ratio, Non Performing Loan, Net Interest Margin, Operating expenses to Operating income, and Loan to Deposit Ratio had a significant impact on financial performance. Simultaneously CAMEL analysis is measured by Capital Adequacy Ratio, Non Performing Loan, Net Interest Margin, Operating expenses to Operating income, and Loan to Deposit Ratio had a significant impact on financial performance.

Keywords: CAMEL analysis, Capital Adequacy Ratio, Non Performing Loan, Net Interest Margin, Operating expenses to Operating income, and Loan to Deposit Ratio, and financial performance.