PENILAIAN TINGKAT KESEHATAN BANK MENGGUNAKAN METODE CAMEL DAN PENERAPAN PENILAIAN PRAKTIK GOOD CORPORATE GOVERNANCE (GCG) PADA BPRS BANDAR LAMPUNG TAHUN PERIOD 2011-2014

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ABSTRACT

The aim of this study was to determine the level of bank health on BPRS Bandar Lampung in 2011-2014 by using CAMEL and assessment of the implementation of GCG therein. Where the factors are assessed on CAMEL consists of the CAR capital, asset quality with NPA ratio, a ratio of management NPM, earnings by ROA and BOPO, as well as the liquidity ratio of FDR.

This research is descriptive quantitative approach to the subject to be studied is BPRS Bandar Lampung, the types and sources of data in this study are primary data and secondary date where the primary data collected by giving a questionnaire containing statements regarding the implementation of GCG therein and secondary data is Bandar Lampung SRB financial reports in 2011-2014.

Results from this study indicate that in 2011 BPRS Bandar Lampung has a predicate Simply Health 2012 Health, 2013 Less Healthy, Fit and 2014. Results of the implementation of GCG in it also produces a composite score ranked second in the superbly specified where the value means that the application of GCG Good. and it can be concluded that the application of GCG is directly proportional to the results of bank rating on the BPRS Bandar Lampung.

Keyword: CAMEL, Bank Health Level, GCG