

ABSTRACT

The topic of this thesis is Analysis of Civilian Credit bank Soundness. Method used in conducting the research is CAMEL. The research was compiled along with the rapid growth of Civilian Credit banking recently. The rapid growing of Civilian Credit Banks in recent years prompted researcher to conduct a research on analysis of bank soundness. The categories are sound, fairly sound, less sound, and unsound. The research was conducted at Bank Syariah Mandiri. Data collected were balance sheet and income statement.

CAMEL analysis consists of five aspects: aspect of capital using CAR (*Capital Adequacy Ratio*), aspect of asset quality using Earning Assets (KAP) ratio and Allowance For Earning Assets (PPAP), aspect of management using NPM (*Net Profit Margin*) ratio, aspect of profitability using ROA (*Return On Assets*) and Operating Expenses on Operating Income (BOPO), aspect of liquidity using NCM-CA (Net Call Money to current Assets) ratio, and LDR (*Loan to Deposit Ratio*).

Based on results of the research conducted at PT BPR XYZ, CAMEL value in 2009 was 78.72% **FAIRLY SOUND**, in 2010 was 78.79% **FAIRLY SOUND**, in 2011 was 79.13% **FAIRLY SOUND**, in 2012 was 78.88% **FAIRLY SOUND**, and in 2013 was 78.81% **FAIRLY SOUND**.