ANALISIS KINERJA KEUANGAN PERBANKAN MENGGUNAKAN METODE CAMEL PADA PT. BANK PERKREDITAN RAKYAT TRESNA NIAGA PERIODE 2020-2024

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ABSTRAK

Tujuan penelitian ini adalah untuk mengevaluasi kinerja keuangan PT. Bank Perkreditan Rakyat Tresna Niaga tahun 2020 dan 2024 menggunakan metode CAMEL, yang mencakup aspek seperti modal, kualitas aset, manajemen, laba, dan likuiditas. Data penelitian ini diperoleh dari laporan keuangan Bank Perkreditan Rakyat Tresna Niaga yang dipublikasikan resmi oleh Otoritas Jasa Keuangan (OJK). Data tersebut dianalisis secara kuantitatif berdasarkan ketentuan yang berlaku serta indikator-indikator dalam metode CAMEL untuk memperoleh gambaran mengenai kondisi kinerja keuangan bank. Hasil analisis menunjukkan bahwa aspek *Capital* (Permodalan) BPR Tresna Niaga dengan rata-rata 18,64% mencerminkan permodalan yang kuat. Aspek *Asset Quality* (*Asset to Liability Ratio*) menunjukkan rata-rata diatas 122,47% menunjukkan kualitas aset dalam kondisi yang baik. Aspek *Management* (BOPO) menunjukkan nilai rata-rata 85,02% mencerminkan kemampuan bank dalam mengendalikan beban operasional terhadap pendapatan, meskipun masih terdapat fluktuasi pada beberapa periode. *Earning* (ROA) menunjukkan kondisi yang baik dengan nilai selalu diatas 1,5%. Aspek *Liquidity* (LDR) berada pada kategori yang kurang likuid, yang ditunjukkan oleh rasio LDR yang jauh diatas batas ideal dengan nilai rata-rata 201,36%. Penelitian ini memberikan kontribusi dalam menilai stabilitas dan kinerja BPR.

Kata kunci: Analisis Kinerja Bank, Analisis Keuangan, Metode CAMEL, Permodalan, Kualitas Aset, Manajemen, Laba, Likuiditas.

BANKING FINANCIAL PERFORMANCE ANALYSIS USING THE CAMEL METHOD AT PT. BANK PERKREDITAN RAKYAT TRESNA NIAGA 2020-2024 PERIOD

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ABSTRACT

This study uses the CAMEL approach method, which considers five key factors: capital, asset quality, management, profit, and liquidity, to examine the financial performance of PT. Bank Perkreditan Rakyat Tresna Niaga from 2020 to this study uses the CAMEL approach method, which considers five key factors: capital, asset quality, management, profit, and liquidity, to examine the financial performance of PT. Bank Perkreditan Rakyat Tresna Niaga from 2020 to 2024. The financial statements of PT. Bank Perkreditan Rakyat Tresna Niaga, which are available on the official website of the Financial Services Authority (OJK), are used as data. The data are analyzed quantitatively using the CAMEL method and rules. The results of the analysis show that the capital aspect of BPR Tresna Niaga, with an average of 18.64%, indicates high capitalization. The average of more than 122.47% in the Asset Quality aspect (Asset to Liability Ratio) indicates that the assets are in good condition. The figure of 122.47% in the Asset Quality aspect (Asset to Liability Ratio) indicates that the assets are in good condition. Although sometimes there are variations, the bank's ability to control operational costs compared to income is reflected in the Management aspect (BOPO), which has an average value of 85.02%. Sometimes there are occasional variations, the bank's ability to control operational costs compared to income is reflected in the Management aspect (BOPO), which has an average value of 85.02%. With figures that are consistently above 1.5%, consistently (ROA) indicates strong health. Above 1.5%, profit (ROA) indicates strong health. With an average LDR ratio of 201.36%, which is far above the recommended limit, the LDR aspect is included in the less liquid category. With an LDR ratio of 201.36%, which is far above the recommended limit, the LDR aspect is included in the less liquid category. This study helps evaluate the performance and stability of banks in rural areas.

Keywords: *Bank Performance Analysis, Financial Analysis, CAMEL Method, Capitalization, Asset Quality, Management, Profit, Liquidity*