

## ABSTRAK

Tujuan penelitian ini menganalisis kinerja keuangan Bank Panin Syariah. Metode yang digunakan dalam penelitian ini yaitu metode CAMEL berdasarkan Peraturan Bank Indonesia Nomor 9/1/PBI/2007 yaitu *Capital Adequacy Ratio* (CAR), *Return On Asset* (ROA), *Return On Equity* (ROE), *Non Performing Financing* (NPF).

Hasil penelitian yang telah dilakukan pada Bank Panin Syariah pada tahun 2013 CAR 15,32% tahun 2014 CAR 15,62%, tahun 2013 rasio ROA 1,85% tahun 2014 ROA 1,79%, tahun 2013 rasio ROE 14,56% tahun 2014 ROE 13,09%, tahun 2013 rasio NPF 0,75% tahun 2014 NPF 0,46%.

Berdasarkan analisis data dapat diketahui bahwa kinerja Bank Panin Syariah setelah *listed* di Bursa Efek Indonesia jauh lebih baik dari sebelumnya. Hal tersebut ditunjukkan dengan *Capital Adequacy Ratio* (CAR), *Return on Asset* (ROA), *Return on Equity* (ROE), *Non Performing Financing* (NPF). Tahun 2014 terjadi penurunan *Return on Asset* (ROA), *Return on Equity* (ROE), penurunan ini dikarenakan pemasukan laba lebih kecil dibandingkan dengan equity.

***Kata kunci:*** *Capital Adequacy Ratio* (CAR), *Return On Asset* (ROA), *Return On Equity* (ROE), *Non Performing Financing* (NPF)

## **ABSTRACT**

*The aim of this study is to analyze Panin Islamic Bank performance (quality) in Indonesia stock exchange. The method of this study refers to bank Indonesia Regulation No 9/1/PBI/2007 containt of Capital Adequacy Ratio (CAR), Return on Asset (ROA), Return on Equity (ROE), Non Performing Financing (NPF)*

*The study notes that CAR increase from 15,32% in 2013 to 15,32% in 2014, ROA decrease from 1,85% in 2013 to 1,79%, ROE decrease from 14,56% to 2013, and NPF decrease from 0,75% in 2013 to 0,46% 2014.*

*Hence, the study conclude that overall performance of Panin Islamic Bank listed in increase of capital represented by increase in CAR and it note that there is decrease represented by decrease in NPF. It notes that there is decrease ratio of ROA and ROE but still above the Bank of Indonesia Standard.*

**Keywords:** *Adequacy Capital Ratio (CAR), Return on Assets (ROA), Return on Equity (ROE), Non Performing Financing (NPF).*