

ABSTRACT

WELLY, SOUNDNESS ANALYSIS OF PT. BANK MANDIRI Tbk. YEAR 2007-2010

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The topic of this essay is about analysis of the soundness of Bank mandiri. Method used for the research is CAMEL method. This research is compiled due to the development of Bank Mandiri and numbers of awards for many criteria the bank has achieved. There are four categories of soundness, which are health, healthy enough, not healthy enough, and not healthy. CAMEL analysis has five aspects, capital aspect using CAR (*Capital Adequacy Ratio*) ratio, asset aspect using PAQ (*Productive Activa Quality*) ratio, management aspect using NPM (*Net Profit Margin*) ratio, earning aspect using ROA (*Return On Assets*) and OEOI (*Operational Expense towards Operational Income*) ratio, and liquidity aspect using LDR (*Loan to Deposit*) ratio.

Based on the research to Bank Mandiri, CAMEL value on 2007 is 92,48 (**HEALTHY**), on 2008 is 91,8 (**HEALTHY**), on 2009 is 92,14 (**HEALTHY**), on 2010 is 91,77 (**HEALTHY**).

Keywords: Bank soundness and CAMEL