

## ABSTRACT

This study aims to analyze the level of bankruptcy (financial distress) of the Banten Regional Development Bank with the Altman Z Score, Springate and CAMEL methods. The type of data used is secondary data, namely the historical data of the Banten Regional Development Bank financial statements in the 2016-2018 period that have been presented and published by relevant and responsible parties. This research results that with the Altman Z Score and Springate method the bankruptcy rate experienced by Banten BPD is high by producing a value below the predetermined lower limit. Whereas with CAMEL, the average CAR is 20016-2018 10.72%, the average NPL is 5.8%, the average ROA is 2.65%, the average ROE is -29.7%, the average BOPO is 96% The average LDR was 79.84%.

Keywords: Financial Disress, Bankruptcy, Altman Z Score, Springate, CAMEL



## ABSTRAK

Penelitian ini bertujuan untuk menganalisis tingkat kebangkrutan (financial distress) dari Bank Pembangunan Daerah Banten dengan metode Altman Z Score, Springate dan CAMEL. Jenis data yang digunakan adalah data sekunder, yaitu data historis laporan keuangan Bank Pembangunan Daerah Banten pada periode 2016-2018 yang telah disajikan dan dipublikasikan oleh pihak ang terkait dan bertanggung jawab. Penelitian ini menghasilkan bahwa dengan metode Altman Z Score dan Springate tingkat kebangkrutan yang dialami BPD Banten tinggi dengan menghasilkan nilai dibawah batas bawah yang telah ditetapkan. Sedangkan dengan CAMEL , CAR rata-rata 20016-2018 10,72%, NPL rata-rata 5,8%, ROA rata-rata 2,65%, ROE rata-rata -29,7%, BOPO rata-rata 96% , LDR rata-rata 79,84%.

Kata Kunci : Financial Disress, Kebangkrutan, Altman Z Score, Springate, CAMEL

