

**Analisis Perbandingan Laporan Kinerja Keuangan Menggunakan Metode RGEC Pada Jenis Bank Berdasarkan Status Kepemilikan (Studi Pada Bank Umum Milik Negara dan Bank Campuran Tahun 2011-2014)**

**RIO PUTRA ADITA**

(Pembimbing : Dr. Herry Subagyo, MM)

*Manajemen - S1, FEB, Universitas Dian Nuswantoro*

*www.dinus.ac.id*

*Email : 211201202556@mhs.dinus.ac.id*

**ABSTRAK**

Penelitian ini mengetahui tingkat kesehatan bank ditinjau dari aspek Risk Profile NPL & LDR, NPM, Earnings of ROA, ROE, BOPO & NIM. Capital CAR pada bank BUMN-BC tahun 2011-2014. Objek penelitian ini adalah perbankan yang menerbitkan laporan keuangan selama tahun 2011-2014, perusahaan yang sehat secara permodalan, mempunyai data laporan keuangan selama kurun waktu penelitian yaitu tahun 2011-2014 dan memiliki modal minimum sesuai Kebijakan API, penelitian ini menggunakan metode dokumenter. Dapat disimpulkan bahwa bank BUMN mempunyai keunggulan pada variable NPL, ROE, ROA, BOPO, NIM. Sementara pada bank BC mempunyai keunggulan dalam rasio variabel LDR, NPM, CAR. Hasil statistika juga menunjukkan bahwa NPL bank BUMN lebih tinggi dari NPL bank BC, bank BUMN dibebani oleh pemerintah dengan pembiayaan UMKM dan pembiayaan dalam perumahan. Dari LDR, bank BUMN lebih rendah dari LDR bank BC, bank BUMN dibebani pemerintah dengan menyediakan dana untuk Kredit Usaha Rakyat. Dari NPM, bank BC lebih tinggi dari NPM bank BUMN, bank BC mempunyai kemampuan yang kurang lebih sama baiknya dalam memperoleh laba bersih dari kegiatan operasionalnya. NPM yang dicapai bank BC mengacu pada pendapatan operasional bank yang terutama berasal dari kegiatan pemberian kredit yang dalam prakteknya memiliki berbagai resiko seperti resiko kredit, bunga, kurs valas dan sebagainya.

Kata Kunci : Tingkat Kesehatan Bank, Metode RGEC, Bank Umum Milik Negara, Bank Campuran

**Comparative Analysis of Financial Performance Report Using RGEC  
Method to The Bank Based on Status of Ownership  
(Study on State-Owned General Bank and Joint Venture Bank Period  
in 2011-2014)**

**RIO PUTRA ADITA**

(Lecturer : Dr. Herry Subagyo, MM)

*Bachelor of Management - S1, Faculty of Economy &  
Business, DINUS University*

*www.dinus.ac.id*

*Email : 211201202556@mhs.dinus.ac.id*

**ABSTRACT**

This research determine the level of soundness bank reviewed from aspects Risk Profile NPL & LDR, NPM, Earnings ROA, ROE & NIM. Capital CAR owned banks-joint venture bank in 2011-2014. The object of this study is banking that issued financial report during the years 2011-2014, A healthy company capitalization, has financial report data during of the research period in 2011-2014 and have minimum capital in accordance with API policy, this research used documentary method. It can be concluded that the state-owned banks have excellence of variable NPL, ROE, ROA, ROA, NIM. From the joint venture bank have excellence on a variable ratio LDR, NPM, CAR. Statistical results also show NPL of that state-owned banks were higher than NPL joint venture bank, state-owned banks burdened by government with SMEs financing and financing of housing. From LDR, state-owned banks is lower than LDR joint venture bank, state-owned banks burdened the government by providing funds for the people's business credit. From NPM, bank joint venture bank is above than the state-owned banks, joint venture bank roughly the same ability in obtaining net profits from its operational activities. The NPM joint venture bank is achieved refers to operational income of the bank which is mainly derived from credit lending activities, which in practice has a wide range of risks such as credit risk, interest, foreign exchange rate, etc.

**Keyword** : The Level of Soundness Bank, RGEC Method, State-Owned General Bank, Joint Venture Bank