

CHAPTER V

CONCLUSION

5.1 Conclusion

Based on the analysis of data and discussion that refers to the problem and research objectives, the research conclusion can be formulated as follows:

1. PT. Bank Jatim and PT. Bank BJB provides for a large percentage of the total loan portfolio of existing assets. Bank of East Java have largest total loan portfolio than PT. Bank BJB. Bank of East Java credit is given to the parties and the provision of consumer credit, which consists of a Multipurpose Loans, Al-Mabrur Loan, Employee Loan, Credit Land titling and Mortgage and Productive credit consisting of Credit Purse Dating, Credit Linkage Program BPR, Credit Lagunadan, and KUR. While BJB largest funds in productive sectors, especially SME loans.
2. Ratio of Bank Jatim and BJB showed that the composition of liquid assets of Regional Development to meet the needs of customer funds. Because the Regional Development Bank undertake large financing to deposit the liquid assets required by the Regional Development Bank is also greater. So that the liquid assets required by the Regional Development Banks should exceed 5%.
3. ROA ratio of Bank Jatim and Bank BJB of the 2010-2014 showed the fluctuating growth. Decrease in ratio was due average growth of assets was higher than gross profit growth.
4. Percentage of Capital Adequacy Ratio (CAR) in Regional Development Bank during the period 2010-2014 are in very good condition and has been in accordance with the provisions of Basel III, banks are required to provide a total capital of at least 8% of risk weighted assets. Regional Development Bank also have a core capital above the Basel III provisions in the amount of 6%, this means that banks can absorb the risks that occur

when the economic crisis both from within and outside the country and capable of supporting loss when problems occur.

5.2 Limitation of the Research

The author is aware of the limitations of research in this study. These limitations Risk Profile that is used only inherent risk without using the quality assessment of risk management (KPMR).

1. Factor Good Corporate Governance (GCG) is not included in determining the level of health of banks in Regional Development Banks.
2. Factor Risk Profile that is used only two of the eight risk of Regional Development Bank.

5.3 Suggestion

From the conclusions in this study, the authors suggest the following:

1. For Bank East Java

Based on analysis that has been done financial ratio in Bank of East Java classified in the category of healthy. But there are some weaknesses that must be corrected immediately by the bank. To suppress the growing number of problem loans, bank must increase prudence in lending, analyze the ability of customers in credit repayment.

2. For Bank West Java and Banten

There needs to be a more general assessment of the debtor because of the use of financial ratio analysis it is not enough to be able to assess overall. In conducting analysis the ratio should be described in detail so as to provide optimal benefits and information that accurate to the company's financial condition. And for further research, could use ratio more may be used in the process of creditworthiness.

3. For Next Researchers

This study uses three (3) factors bank rating method RBBR in risk profile, earnings, and capital. At the risk profile factors, researchers use just 2 (two) of the eight (8) risks associated with Regional Development Bank and researchers also did not include factors

Good Corporate Governance as a determinant of the health of banks. Therefore, it's expected future researchers can increase risks authors not use in future studies.

