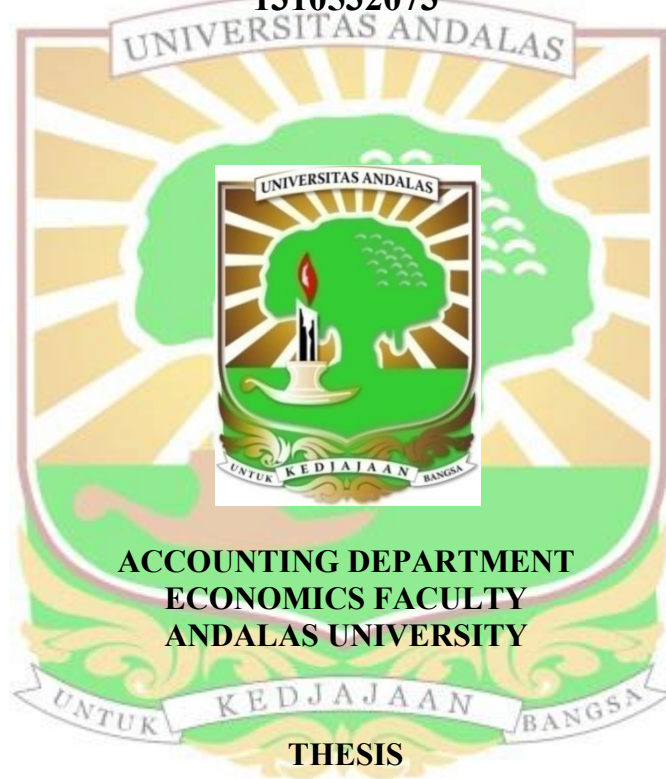


**National Private Bank Performance Analysis using Risk-
Based Bank Rating Method (Case Study for PT. Bank Central
Asia Tbk. and PT. Bank CIMB Niaga Tbk.)**

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PADANG

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ABSTRACT

This research is aimed to determine the Bank Performance based on risk profile, good corporate governance, profitability (earnings) and capital criteria during period 2013-2015 in accordance with the Circular Letter of Bank Indonesia. The object of this study is national private bank listed on Indonesia Stock Exchange. The period of investigation were started from 2013 to 2015 by using the sample of 2 companies namely PT. Bank Central Asia Tbk. and PT. Bank CIMB Niaga Tbk.. The data were collected through documentation method. This research commence four RBBR criteria, risk profile criteria through the NPL ratio and LDR, Good Corporate Governance criteria, Profitability (Earnings) criteria through ROA ratio and NIM, and Capital criteria through CAR. The result of this research showed that in the periods of 2013-2015, PT. Bank Central Asia Tbk. predicated as very healthy bank and PT. Bank CIMB Niaga predicated as very healthy only in 2013 then in 2014 and 2015 predicated as healthy bank. Risk Profile criteria showed NPL were under 5% for entire banks, LDR were under 100%, Good Corporate Governance criteria showed banks got predicate very good and good. Profitability (Earnings) criteria showed ROA were over 1,5% and NIM were over 3%. Capital criteria showed CAR were over 12% so that it could fill 12% the minimum requirement of capital.

Keywords: Risk-Based Bank Rating, Risk profile, Good Corporate Governance, Profitability (Earnings) and Capital.

ABSTRAK

Tujuan riset ini adalah mengetahui performa bank menggunakan kriteria dari *risk profile*, *good corporate governance*, *profitability (earnings)* and *capital* selama periode 2013-2015 dengan aturan penilaian yang telah tertera di Surat Edaran Bank Indonesia. Objek riset ini adalah bank swasta nasional yang terdaftar di Bursa Efek Indonesia. Periode yang menjadi objek riset mulai dari tahun 2013 sampai 2015 yang menggunakan sample dari 2 macam perusahaan yaitu PT. Bank Central Asia Tbk. and PT. Bank CIMB Niaga Tbk.. Teknik pengumpulan data menggunakan metode dokumentasi. Dalam menganalisa performa bank, penulis menggunakan kriteria *risk profile* dengan rasio NPL dan LDR, kriteria *Good Corporate Governance*, kriteria *Profitability (Earnings)* dengan rasio ROA dan NIM dan kriteria *Capital* menggunakan rasio CAR. Hasil riset selama periode 2013-2015 adalah PT. Bank Central Asia Tbk. mendapatkan predikat bank yang sangat sehat dan PT. Bank CIMB Niaga mendapat predikat bank yang sangat sehat hanya pada periode 2013, di periode 2014 dan 2015 mendapatkan predikat bank yang sehat. Dari kriteria *Risk Profile* menunjukkan bahwa NPL rasio berada dibawah 5% untuk keseluruhan bank, LDR rasio berada dibawah 100%, *Good Corporate Governance* mendapatkan penilaian sangat bagus dan bagus. *Profitability (Earnings)* rasio diatas 1,5% and NIM rasio lebih dari 3%. *Capital* menunjukkan bahwa CAR melebihi 12% atau dengan kata lain telah memenuhi kebutuhan minimum atas modal sebesar 12%.

Kata Kunci: *Risk-Based Bank Rating*, *Risk profile*, *Good Corporate Governance*, *Profitability (Earnings)* and *Capital*.

