

# ANALISIS LAPORAN KEUANGAN UNTUK MENGUKUR KINERJA KEUANGAN PERBANKAN (Studi pada Bank Negara dan Bank Umum Swasta Nasional Go Public)



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## ABSTRAKSI

Penelitian ini berjudul: “Analisis Laporan Keuangan Untuk Mengukur Kinerja Keuangan Perbankan (Studi pada Bank Negara dan Bank Umum Swasta Nasional Go Public)”. Penelitian ini dilatar belakangi oleh adanya fenomena munculnya bankbank umum swasta nasional baru yang turut meramaikan industri perbankan di Indonesia. Hal ini menyebabkan persaingan dalam industri perbankan semakin ketat. Untuk itu bank-bank tersebut berlomba-lomba untuk meningkatkan kinerjanya agar perannya sebagai lembaga perantara keuangan (financial intermediary) yang berdasarkan kepercayaan dapat berjalan dengan lancar.

Penelitian ini bertujuan untuk mengetahui kinerja keuangan Bank Negara dan Bank Umum Swasta Nasional, serta untuk memberikan bukti empiris tentang perbedaan antara kinerja keuangan Bank Negara dan Bank Umum Swasta Nasional. Di mana kinerja keuangan dalam penelitian ini diukur dengan menggunakan metode CAMELS (Capital, Assets, Management, Earnings, Liquidity, Sensitivity to Market Risk) sesuai dengan ketentuan dari Bank Indonesia. Pada penelitian ini digunakan rasio-rasio keuangan yang merupakan indikator dari faktor-faktor CAMELS. Rasio-rasio tersebut adalah CAR (Capital Adequacy Ratio), NPL (Non Performing Loans), ROA (Return On Assets), ROE (Return On Equity), NIM (Net Interest Margin), BOPO (Biaya Operasional terhadap Pendapatan Operasional), dan LDR (Loan to Deposit Ratio).

Sampel penelitian terdiri dari 17 perusahaan perbankan yang go public, yang terbagi dalam kategori Bank Negara go public terdapat 3 bank, dan yang termasuk dalam kategori Bank Umum Swasta Nasional go public terdapat 14 bank. Data yang digunakan adalah laporan keuangan triwulanan publikasi bank periode 2005-2007. Alat analisis yang digunakan dalam penelitian ini untuk mengetahui apakah terdapat perbedaan kinerja keuangan secara signifikan antara Bank Negara dan Bank Umum Swasta Nasional dengan menggunakan uji statistic independent sample t-test.

Hasil analisis dari uji statistic independent sample t-test dalam penelitian ini menunjukkan Bank Negara memiliki kualitas kinerja keuangan yang lebih baik daripada Bank Umum Swasta Nasional pada rasio CAR, ROE, NIM, BOPO, dan LDR. Sementara untuk rasio NPL dan ROA, Bank Negara menunjukkan kualitas kinerja keuangan di bawah Bank Umum Swasta Nasional. Namun tidak terdapat perbedaan yang signifikan antara kinerja keuangan Bank Negara dan Bank Umum Swasta Nasional. Dengan demikian hipotesis dalam penelitian ini tidak terbukti.

## ABSTRAC

This study is entitled: "The Analysis of the Financial Statement for Measuring the Banking Financial Performance (Studies on the Government Bank and National Private Commercial Bank which gone public)". The research had this phenomenon of the emergence of the new national private commercial banks which also enliven the banking industries in Indonesia as a background. This could result in the competitions in the banking industries which are becoming increasingly stricter. Therefore, the banks keep on competing to improve and to increase their performances, so that their roles as the intermediary financial institutions (financial intermediary) which are based on the belief could run smoothly.

This study was aimed to and had the purposes of knowing and finding out the financial performances of the Government Bank and the National Private Commercial Bank, as well as being able to provide the empirical evidences on the differences between the financial performances of the State Bank and the National Private Commercial Bank where the financial performances on this research was measured by using the CAMELS method (Capital, Assets, Management, Earnings, Liquidity, Sensitivity to Market Risk) in accordance with the provisions which were stipulated by the Indonesian Bank. This research used the financial ratio which constituted the indicators of the CAMELS factors. Those ratios are CAR (Capital Adequacy Ratio), NPL (Non Performing Loans), ROA (Return On Assets), ROE (Return On Equity), NIM (Net Interest Margin), BOPO (Operational Cost towards Operational Revenue), and LDR (Loan to Deposit Ratio).

The samples used on this research consisted of 17 banking companies which have been already gone public. These samples of the 17 banking companies were divided into 2 categories, they are : 3 banks which were included into the category of the go public Government Bank and 14 banks which were included into the category of the go public National Private Commercial Bank. The data used were the quarterly financial report published by the bank on the year period of 2005-2007. The analysis tools used in this research were to find out whether there are any significant differences on the financial performance between the Government Bank and the National Private Commercial Bank by using the independent statistics test of the sample t-test.

The results of the analysis obtained from the independent statistics test of the sample t-test on this research showed that the Government Bank has the qualities of financial performances which were better than the National Private Commercial Bank on the ratios of the CAR, ROE, NIM, BOPO, and LDR. Meanwhile, for the ratios of the ROA and NPL, the State Bank showed the qualities of the financial performances below the National Private Commercial Bank. However, there were no significant differences between the financial performances of the Government Bank and the National Private Commercial Bank. Thus, the hypothesis on this research was not evident.