Analisis Non Performing Loan, Loan To Deposit Ratio, Good Corporate Governance, Return On Assets, Dan Capital Adequency Ratio Pada Perusahaan Daerah Bank Perkreditan Rakyat Karya Remaja Kabupaten Indramayu

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Penelitian ini bertujuan untuk mengetahui: (1) Tingkat Kesehatan Bank ditinjau dari aspek *Risk Profile*, *Good Corporate Governance*, *Earnings*, dan *Capital* pada PD Bank Pengkreditan Rakyat Karya Remaja Kabupaten Indramayu periode 2017, (2) Perkembangan Tingkat Kesehatan Bank ditinjau dari aspek *Risk* *Profile, Earnings*, dan *Capital* pada PD Bank Pengkreditan Rakyat Karya Remaja Kabupaten Indramayu periode 2015-2017. Objek dari penelitian ini adalah laporan keuangan PD Bank Pengkreditan Rakyat Karya Remaja Kabupaten Indramayu periode 2015-2017. Metode pengumpulan data yang digunakan dalam penelitian ini adalah data sekunder. Penelitian ini menggunakan analisis data deskriptif analisis ratio: (1) *Risk Profile* menggunakan rasio keuangan NPL (*Non Performing Loan*), dan LDR (*Loan to Deposit Ratio*), (2) *Good Corporate Governance* menggunakan penilaian diri*,* (3) *Earnings* menggunakan rasio keuangan ROA (*Return On Asset*), dan (4) *Capital* menggunakan rasio keuangan CAR (*Capital Adequacy* *Ratio*). Hasil penelitian pada PD Bank Pengkreditan Rakyat Karya Remaja Kabupaten Indramayu periode 2017 menunjukkan bahwa Tingkat Kesehatan Bank ditunjukkan pada aspek *Risk Profile* yang mencakup rasio NPL pada Triwulan II sebesar 4,74% dapat dikategorikan kurang sehat, Triwulan III sebesar 4,49% (kurang sehat), Triwulan IV sebesar 3,99% (kurang sehat), dan LDR pada Triwulan II sebesar 88,82% dapat dikategorikan cukup sehat, Triwulan III sebesar 86,27% (cukup sehat), Triwulan IV sebesar 85,38% (sehat). Untuk aspek *Good Corporate Governance* sebesar 1,81% dapat dikategorikan sehat. Untuk aspek *Earnings* yang mencakup rasio ROA pada Triwulan II sebesar 3,17% dapat dikategorikan sangat sehat, Triwulan III sebesar 2,47 (sangat sehat), Triwulan IV sebesar 2,23% (sangat sehat). Aspek *Capital* yang mencakup rasio CAR pada Triwulan II sebesar 13,53% dapat dikategorikan sangat sehat, Triwulan III sebesar 13,72% (sangat sehat), Triwulan IV sebesar 12,88% (sangat sehat). Perkembangan Tingkat Kesehatan Bank periode 2015-2017 ditinjau dari aspek *Risk* *Profile* yang mencakup rasio NPL sangat baik, dan LDR cukup baik*.* Untuk aspek *Earnings* mencakup rasio ROA baik. Dan untuk aspek *Capital* mecakup CAR baik. PD Bank Pengkreditan Rakyat Karya Remaja dapat meningkatkan prinsip kehati-hatian agar timbulnya kredit bermasalah lebih dapat diminimalkan.

Kata kunci: Bank, Metode RGEC, dan Rasio.

*Analysis Of Non Performing Loan, Loan To Deposit Ratio, Good Corporate Governance, Return On Assets, And Capital Adequay Ratio In Bank Pengkreditan Rakyat Regional Companies Of Karya Remaja In Indramayu Regency*

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*This study aims to determine: (1) Bank Soundness rating from the aspect of Risk Profile, Good Corporate Governance, Earnings, and Capital in Bank Pengkreditan Rakyat Regional Companies Of Karya Remaja Indramayu Regency period 2017, (2) Development of Bank Soundness rating from the aspect of Risk Profile, Earnings and Capital period 2015-2017. The object of this study is the financial report Bank Pengkreditan Rakyat Regional Companies of Karya Remaja Indramayu Regency period 2015-2017. The data collection method used in this study is secondary data. This research uses descriptive analysis of ratio analysis: (1) Risk Profile uses NPL financial ratio (Non Performing Loan), and LDR (Loan to Deposit Ratio), (2) Good Corporate Governance use Self Assesment, (3) Earnings use financial ratio ROA (Return On Asset), and than (4) Capital use financial ratio CAR (Capital Adequacy Ratio). The results of the study in Bank Pengkreditan Rakyat Regional Companies Of Karya Remaja Indramayu Regency period 2017 indicate that the Bank's Soundness is shown in the aspect of the Risk Profile which includes the NPL ratio in the Second Quarter of 4.74% which can be categorized as less healthy, Quarter III of 4.49% (less healthy), Quarter IV of 3.99% (less healthy), and the LDR in Quarter II amounted to 88.82% can be categorized as quite healthy, Quarter III amounted to 86.27% (quite healthy), Quarter IV was 85.38% (healthy). For the aspect of Good Corporate Governance, 1.81% can be categorized as healthy. For the Earnings aspect which includes the ROA ratio in Quarter II of 3.17% it can be categorized as very healthy, Quarter III of 2.47 (very healthy), Quarter IV of 2.23% (very healthy). Capital aspect which includes CAR ratio in Quarter II of 13.53% can be categorized as very healthy, Quarter III is 13.72% (very healthy), Quarter IV is 12.88% (very healthy). The development of the Bank's Soundness Rate for the 2015-2017 period in terms of the Risk Profile aspect which includes the NPL ratio is very good, and the LDR is quite good. For the Earnings aspect includes a good ROA ratio. And for the Capital aspect, it includes a good CAR. Bank Pengkreditan Rakyat Regional Companies Of Karya Remaja Indramayu Regency can increase the precautionary principle so that the emergence of problem loans can be minimized more.*

*Keywords: Bank, RGEC Method, and Ratio*