

ANALISIS TINGKAT KESEHATAN BANK DENGAN MENGGUNAKAN METODE *RISK-BASED BANK RATING* (RBBR) PADA PD BPR SLEMAN (BANK SLEMAN) TAHUN 2017-2018

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Abstrak

Perbankan memiliki peran penting dalam membangun perekonomian dan keuangan dalam satu negara termasuk Indonesia. Kesehatan atau kondisi keuangan bank dan non keuangan bank merupakan hal yang paling penting, kondisi bank yang sehat akan menghasilkan keuntungan yang baik dan kinerja keuangan yang baik, sehingga masyarakat tertarik dan percaya dalam menyimpan dana pada bank. Oleh karena itu, penting bagi bank untuk menjaga kesehatan bank agar kepercayaan masyarakat tetap terjaga. Tujuan dari penulisan laporan tugas akhir ini adalah untuk mengetahui tingkat kesehatan PD BPR Sleman (Bank Sleman) tahun 2017- 2018 dengan menggunakan metode *Risk-Based Bank Rating* yang meliputi faktor *Risk Profile*, *Good Corporate Governance*, *Earning*, dan *Capital*. Didalam penulisan laporan tugas akhir ini penulis menggunakan metode penelitian deskriptif kuantitatif dengan mencari rasio-rasio yang didapat dari perhitungan masing-masing faktor dan komponen berdasarkan metode *Risk-Based Bank Rating* dengan cara membandingkan hasil perhitungan analisis rasio-rasio mengacu pada Peraturan Bank Indonesia. Berdasarkan hasil analisis terhadap tingkat kesehatan PD BPR Sleman (Bank Sleman) tahun 2017- 2018 dengan menggunakan metode *Risk-Based Bank Rating* secara keseluruhan dapat dikatakan bahwa kinerja dan kesehatan PD BPR Sleman (Bank Sleman) dalam kondisi sangat sehat. Diperoleh rata-rata nilai rasio *Non Performing Loan* kurang dari 2% dapat digolongkan ke dalam peringkat 1, nilai rasio *Loan to Deposits Ratio* kurang dari 94,75% dapat digolongkan ke peringkat 1, nilai komposit *Good Corporate Governance* kurang dari 1,5 dapat digolongkan ke peringkat 1, nilai rasio *Return On Assets* lebih dari 1,5% dapat digolongkan ke peringkat 1, nilai rasio *Net Interest Margin* lebih dari 3% dapat digolongkan ke peringkat 1, dan nilai rasio *Capital Adequacy Ratio* lebih dari 11% dapat digolongkan ke peringkat 1.

Kata Kunci: *Tingkat Kesehatan Bank, Risk-Based Bank Rating, Risk Profile, Good Corporate Governance, Earning, Capital.*

**ANALYSIS OF BANK HEALTH LEVEL USING RISK-BASED BANK
RATING (RBBR) METHOD IN PD BPR SLEMAN (BANK SLEMAN) YEAR
2017-2018**

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Abstract

Banking has an important role in developing the economy and finance in one country including Indonesia. Health or financial condition of banks and non-financial banks is the most important thing, the condition of a healthy bank will produce good profits and good financial performance, so that people are interested and trust in saving funds in the bank. Therefore, it is important for banks to maintain the health of the bank so that public trust is maintained. The purpose of this final project report is to determine the health level of PD BPR Sleman (Bank Sleman) in 2017-2019 using the Risk-Based Bank Rating method which includes Risk Profile, Good Corporate Governance, Earning, and Capital factors. In writing this final report the author uses a quantitative descriptive research method by looking for ratios obtained from the calculation of each factor and component based on the Risk-Based Bank Rating method by comparing the results of the calculation of ratio analysis according to Bank Indonesia Regulations. Based on the results of the analysis of the health level of PD BPR Sleman (Bank Sleman) in 2017-2019 using the overall Risk-Based Bank Rating method, it can be said that the performance and health of PD BPR Sleman (Bank Sleman) are in very healthy condition. Obtained an average value of the ratio of Non Performing Loans of less than 2% can be classified into rank 1, the value of the ratio of Loan to Deposits Ratio less than 94.75% can be classified into rank 1, composite value of Good Corporate Governance less than 1.5 can be classified to rank 1, the value of the Return on Assets ratio of more than 1.5% can be classified as rank 1, the value of the ratio of Net Interest Margin of more than 3% can be classified as rank 1, and the ratio of Capital Adequency Ratio of more than 11% can be ranked 1.

Keywords: *Bank Health Level, Risk-Based Bank Rating, Risk Profile, Good Corporate Governance, Earning, Capital*