

ABSTRAK

Bellina Gultom, 7103220008. Analisis Penilaian Tingkat Kesehatan Bank dengan Menggunakan Metode RGEC pada Perbankan Indonesia yang Terdaftar di BEI. Skripsi Program Studi Akuntansi, Fakultas Ekonomi, Universitas Negeri Medan.

Permasalahan dalam penelitian ini yaitu apakah terdapat pengaruh dalam menentukan Tingkat Kesehatan Bank dari *Non Performing Loan*, *Loan to Deposit Ratio*, *Return on Asset*, *Capital Adequacy Ratio*.

Penelitian ini bertujuan untuk menguji pengaruh *Non Performing Loan*, *Loan to Deposit Ratio*, *Return on Asset*, *Capital Adequacy Ratio* terhadap Tingkat Kesehatan Bank dan mengetahui Tingkat Kesehatan Bank pada perusahaan perbankan yang terdaftar di BEI.

Populasi dalam penelitian ini adalah seluruh perusahaan perbankan yang terdaftar di BEI pada periode 2011-2012. Ada 37 perusahaan yang terdaftar, perusahaan yang memenuhi kriteria 29 perusahaan sampel dengan menggunakan *purposive sampling* yang di download dari situs www.idx.co.id dan www.bi.go.id. Teknik analisis data yang digunakan adalah model regresi logistik dengan nilai probabilitas signifikannya.

Pengujian dengan regresi logistik menghasilkan persamaan $TKS=4,522-0,428NPL$, $TKS=-2,127+0,066LDR$, $TKS=2,012+0,870ROA$ dan $TKS=-1,606+0,315CAR$. Hasil yang diperoleh dengan taraf signifikan 5% menunjukkan bahwa secara simultan probabilitas NPL, LDR, ROA, CAR ($0,033<0,05$) berpengaruh secara simultan, dan bila dilihat dari segi parsial menunjukkan probabilitas NPL ($0,028<0,05$), LDR ($0,131>0,05$), ROA ($0,026<0,05$), CAR ($0,199>0,05$) yang mengartikan bahwa *Non Performing Loan*, *Return on Asset* berpengaruh secara parsial dan *Loan to Deposit Ratio* dan *Capital Adequacy Ratio* dan secara simultan *Non Performing Loan*, *Loan to Deposit Ratio*, *Return on Asset*, *Capital Adequacy Ratio* berpengaruh secara simultan. Bank yang terdaftar di BEI periode 2011-2012 memiliki predikat sehat sebanyak 26 bank dan predikat tidak sehat 3 bank.

Kata Kunci: Tingkat Kesehatan Bank, *Non Performing Loan*, *Loan to Deposit Ratio*, *Return on Asset*, *Capital Adequacy Ratio*

ABSTRACT

BellinaGultom, 7103220008. Analysis Banks Rating Appraisal by Using RGEC Method of Indonesian Banking Listed in Indonesia Stock Exchange. Thesis.Accounting Study Program.State University of Medan. 2014

The problem in this research is whether there is an influence in determining bank ratings from its *Non Performing Loan, Loan to Deposit Ratio, Return on Asset, Capital Adequacy Ratio*

And is aimed to examine the influence of *Non Performing Loan, Loan to Deposit Ratio, Return on Asset, Capital Adequacy Ratio* on bank ratings and to know rating banks that banking companies listed in Indonesia Stock Exchange.

The population in this research are all banking companies listed in Indonesia Stock Exchange in 2011 – 2012. There is 37 listed companies. Populasi dalam penelitian ini adalah seluruh perusahaan perbankan yang terdaftar di BEI pada periode 2011-2012. From 37 listed companies, 29 companies were selected as the samples by using purposive sampling method, downloading from Indonesian Stock Exchanges site www.idx.co.id and Central Bank of Indonesia site www.bi.go.id. Data analysis techniques in this research used is logistic regression analysis with significant probability value.

This research use logistic regression. The results obtained with significance level $\alpha = 5\%$, shows that probability value of NPL, LDR, ROA, CAR ($0,033 < 0,05$) simultaneously influence, and partially shows that NPL probability ($0,028 < 0,05$), LDR ($0,131 > 0,05$), ROA ($0,026 > 0,05$), CAR ($0,199 < 0,05$) means that *Non Performing Loan, Capital Adequacy Ratio* have influence partially and *Loan to Deposit Ratio, Capital Adequacy Ratio* has no influence partially.

The conclusion of the research hypothesis states that *Non Performing Loan* and *Return on Asset* have influence partially. *Loan to Deposit Ratio* and *Capital Adequacy Ratio* have no influence partially on bank ratings and *Non Performing Loan, Loan to Deposit Ratio, Return on Asset, Capital Adequacy Ratio* influence simultaneously. From bank companies listed in the Stock Exchange during 2011-2012, 26 banks has a title as healthy bank and 3 banks as unhealthy bank.

Keywords: Bank Ratings, Non Performing Loan, Loan to Deposit Ratio, Return on Asset, Capital Adequacy Ratio