

ABSTRAK

Muhamad Agus Setiawan, Analysis of the level of credit risk by using the Ratio Non Performing Loan (NPL) and Loan to Deposit Ratio (LDR) to the state owned banks listed on the Indonesian stock exchanges the period 2011-2015. The development of a new economy will not escape from banking because banking plays a significant role as the economic and regional development which is a subsystem of the national economy. Basically, the bank is an intermediary institution communities receiving funding from customer deposits and lend these funds to customers who lack funds. Giving credit is the main activity of a bank containing the risk that can affect the health of banks. Companies can use Non Performing Loan (NPL) and Loan to Deposit Ratio (LDR) to determine the level of credit risk in banking. The purpose of this study was to determine how to identify the level of credit risk and comparing the level of credit risk in the review of the ratio Non performing Loan (NPL) and Loan to Deposit Ratio (LDR) in so banks and private banks. Results from this study showed that the average level Non Performing Loan (NPL) private bank is lower than the 0,12% state owned bank. As for the Loan to Deposit Ratio (LDR) averaging more effective soe bank 13,51% as compared to private banks. It is concluded that the level of NPL ratio of private banks and state owned banks alike have been classified in the category of fluent for bank NPL value private and state owned banks still under standard conditions Indonesia bank that is 5% but the level of NPL ratio of private banks more smoothly compared to state owned banks for the private bank NPL ratio value of the average lower by 0.12% in comparison with the state owned banks. For LDR level state owned banks are more effective in comparison with private banks as the average value of state owned bank LDR has reached standard provisions of Indonesian banks which averaged 87,44% while for private banks LDR value on average 73.93% standard provisions still under Indonesian bank that is 85%-110%.

Keywords : Non Performing Loan Ratio and Loan to Deposit Ratio.

ABSTRAK

Muhamad Agus Setiawan, Analisis tingkat risiko kredit dengan menggunakan rasio noan perfoming loan (NPL) dan loan to deposit ratio (LDR) pada bank BUMN dan Bank Swasta yang terdaftar di bursa efek indonesia periode 2011 – 2015. Perkembangan ekonomi suatu neagara tidak akan lepas dari perean perbankan sebab perbankan berfungsi sebagai alat kelengkapan ekonomi dan pembangunan daerah yang merupakan subsistem dari perekonomian nasional. Pada dasarnya bank merupakan lembaga intermediasi masyarakat yang menerima simpanan dana dari nasabah dan meminjamkan dana tersebut kepada nasabah yang kekurangan dana. Pemberian kredit merupakan kegiatan utama suatu bank yang mengandung risiko yang dapat berpengaruh pada kesehatan bank. Perusahaan dapat menggunakan rasio Noan Perfoming Loan (NPL) dan Loan to Deposit Ratio (LDR) untuk mengetahui tingkat risiko kredit yang ada di perbankan. Tujuan penelitian ini adalah untuk mengetahui cara mengidentifikasi tingkat risiko kredit dan membandingkan besarnya tingkat Resiko kredit yang di tinjau dari rasio Noan Perfoming Loan (NPL) dan Loan to Deposit Ratio (LDR) yang ada di perbankan BUMN dan Bank Swasta. Hasil dari penelitian ini menunjukkan bahwa rata-rata tingkat rasio Noan Perfoming Loan (NPL) bank swasta lebih rendah 0,12 % daripada Bank BUMN. Sedangkan untuk nilai rasio Loan to Deposit Ratio (LDR) rata-rata Bank BUMN lebih efektif 13,51% dibandingkan dengan bank swasta. Kesimpulan penelitian ini adalah tingkat rasio NPL bank swasta dan bank BUMN sama-sama sudah tergolong dalam kategori Lancar karena nilai NPL bank swasta dan bank BUMN masih di bawah standart ketentuan bank indonesia yakni 5%. akan tetapi tingkat rasio NPL bank swasta lebih lancar di bandingkan bank BUMN karena nilai rasio NPL bank swasta rata-rata lebih rendah 0,12% di bandingkan dengan bank BUMN. Untuk tingkat rasio LDR bank BUMN lebih efektif di bandingkan dengan bank swasta karena rata-rata nilai rasio LDR Bank BUMN sudah mencapai setandard ketentuan bank indonesia yakni rata-rata 87,44% sedangkan untuk nilai rasio LDR bank swasta rata-rata 73,93% masih di bawah setadart ketentuan bank indonesia yakni 85%-110%.

Kata Kunci : *Rasio Noan Perfoming Loan dan Loan to Deposit Ratio.*