

ABSTRACT

Moh Tohir, Banking Financial Analysis Method Using Yield And Rate In Government Banks Listed On Indonesia Stock Exchange. Under the guidance of Dr. Chairul Anam, Drs. Ec., M.Kes and R. Gatot Heru Pranjoto, SE., MM.

The purpose of this research was to understand the financial performance of Government Banks listed on Indonesia Stock Exchange (IDX) during the 2009-2013 period, based on the yield and rate method. This research is descriptive. The object of this research is Bank Mandiri Tbk., Bank Negara Indonesia, Tbk., Bank Rakyat Indonesia, Tbk., and Bank Tabungan Negara, Tbk.

The conclusion of this research is (1) In terms of the ratio Yield On Investmen the financial performance of Bank Mandiri, BNI, BRI, and BTN unfavorable because the value of this ratio declined from year to year. (2) In terms of performance Break Even Yields Bank Mandiri, BNI and BRI is good because the value of the ratio is getting down from year to year, while Banks BTN value fluctuates. (3) The calculation of the Cost Of Funds shows the average value goes down every year, this shows the performance of the four banks is good because the average cost of funds is below the average BI Rate. (4) Based on the ratio Third Fund To Productive Assets, average value of Bank Mandiri and Bank BNI is above the standard, while Bank BRI and Bank BTN is below the standard (5) Based on The Loan To Deposit Ratio (LDR) Government Bank's financial performance is good because during the five years the value is smaller than a standard BI (85%), except Bank BTN above standard. (6) From the Interest Margin, Government Bank performance is not good because the average value of Interest Margin below the average standard Commercial Bank Company (CBC) is 5.55%, only Bank BRI able to achieve average standards in the amount of 7.88%. (7) Bank which has the best performance during the 2009-2013 period is BRI, because from the results of the calculation six ratios, the value of Bank BRI was nearly achieve the overall standard, there is only two that does not achieve the standard the ratio of Break Even Yield and ratio Third Fund to Productive Assets. In terms of profitability Bank BRI is the most good.

Keywords: Yield and Rate, Government Banks, Financial Performance.

ABSTRAK

Moh Tohir, Analisis Keuangan Perbankan Menggunakan Metode Yield And Rate Pada Bank Pemerintah Di Bursa Efek Indonesia. Dibawah bimbingan Dr. Chairul Anam, Drs. Ec., M.Kes dan R. Gatot Heru Pranjoto, SE., MM.

Tujuan penelitian ini adalah untuk mengetahui kinerja keuangan bank pemerintah yang terdaftar di Bursa Efek Indonesia (BEI) selama periode 2009-2013, berdasarkan metode *Yield and Rate*. Jenis penelitian ini adalah diskriptif. Objek dalam penelitian ini adalah Bank Mandiri, Tbk., Bank Negara Indonesia, Tbk., Bank Rakyat Indonesia, Tbk., dan Bank Tabungan Negara, Tbk.

Kesimpulan penelitian ini adalah (1) Ditinjau dari rasio *Yield On Investmen* kinerja keuangan Bank Mandiri, Bank BNI, Bank BRI, dan Bank BTN kurang baik karena nilai rasionya menurun dari tahun ke tahun. (2) Dari segi *Break Even Yields* Bank Mandiri, BNI, dan BRI memiliki kinerja yang baik karena nilai rasionya semakin turun dari tahun ke tahun, sedangkan Bank BTN nilainya berfluktuasi. (3) Hasil perhitungan Biaya Dana (*Cost Of Fund*) memperlihatkan rata-rata nilainya menurun setiap tahun, ini menunjukkan kinerja keempat bank tersebut baik karena rata-rata biaya dananya dibawah rata-rata BI Rate. (4) Berdasarkan rasio Dana Pihak Ketiga Terhadap Aktiva Produktif secara rata-rata nilai Bank Mandiri dan Bank BNI baik karena berada diatas nilai rata-rata Bank Umum Perseroan (BUP), sedangkan nilai Bank BRI dan Bank BTN kurang baik karena berada di bawah rata-rata Bank Umum Perseroan (BUP). (5) Berdasarkan *Loan To Deposit Ratio* (LDR) Bank Pemerintah memiliki kinerja keuangan yang baik karena selama lima tahun nilainya lebih kecil dari standard BI (85%), kecuali Bank BTN di atas standard. (6) Dari sisi Margin Bunga, kinerja Bank Pemerintah kurang baik karena nilai rata-rata Margin Bunganya di bawah standard rata-rata Bank Umum Perseroan (BUP), hanya Bank BRI yang mampu mencapai standar. (7) Bank yang memiliki kinerja paling baik adalah Bank BRI, karena dari hasil perhitungan enam rasio, nilai Bank BRI sudah hampir memenuhi standard secara keseluruhan, hanya ada dua rasio yang tidak memenuhi standard yaitu rasio *Break Even Yield* dan rasio Dana Pihak Ketiga Terhadap Aktiva Produktif. Dari segi profitabilitas Bank BRI paling baik.

Kata kunci : *Yield and Rate*, Bank Pemerintah, Kinerja keuangan.