



ABSTRAK

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PERUBAHAN RENTABILITAS BANK DAN PENYEBABNYA, KASUS PT. BANK DESA BHAKTI DAYA EKONOMI PAKEM TAHUN 1992 - 1996.

Penulis melakukan penelitian pada PT. Bank Desa Bhakti Daya Ekonomi. Tujuan yang ingin dicapai dalam penelitian ini adalah 1) untuk mengetahui *trend* atau perkembangan rentabilitas bank tahun 1992 - 1996, 2) untuk mengetahui penyebab perubahan rentabilitas bank.

Data yang diperlukan untuk menjawab permasalahan itu adalah data laporan keuangan tahun 1992-1996 dan data gambaran umum perusahaan. Penelitian ini dilaksanakan selama bulan April- Juli 1997. Subyek pada penelitian ini adalah Manajer Administrasi dan Keuangan. Teknik pengumpulan data dengan wawancara, dokumentasi dan observasi. Teknik analisis data yang penulis pergunakan untuk menjawab permasalahan pertama yaitu metode kuadrat terkecil (*least square method*) $Y = a + bX$, permasalahan kedua dijawab dengan memeriksa faktor yang mempengaruhi rasio rentabilitas bank dan diperjelas dengan analisis SWOT.

Hasil penelitian yaitu : rasio GPM tahun 1992 - 1996 = 14,19%, 10,01%, 8,69%, 6,36%, 8,77% ; rasio NPM tahun 1992-1996 = 5,21%, 4,47%, 5,03%, 5,59%, 6,58% ; rasio NI on TA tahun 1992-1996 = 1,70%, 1,38%, 1,55%, 1,80%, 1,76% ; rasio GY on TA tahun 1992-1996 = 32,6%, 30,9%, 30,8%, 30,3%, 26,7%. *Trend* atau perkembangan rasio GPM turun, NPM naik, NI on TA naik dan GY on TA turun. Penyebab turunnya GPM karena ada kenaikan persentase biaya operasional



ABSTRACT

THE CHANGES OF RATES OF RETURN AND THEIR CAUSES
A CASE STUDY AT PT. BANK DESA BHAKTI DAYA EKONOMI, PAKEM,
1992 - 1996

This research was conducted at PT. Bank Desa Bhakti Daya Ekonomi from April to July 1997. The purposes of this research are : 1) to know the trend of bank's rates of return from 1992 to 1996; 2) to identify major causes of the changes of its rates of return.

The data needed in this research consist of the financial reports from 1992 to 1996 and the general information about the bank. The subjects of this research include managers of the administration and finance departments. The techniques used for collecting data are interview, observation, and document study. The technique analysis to answer the first problem is least-square method. The second problem is answered by investigating factors which influence the ratios of the bank's rates of return supported by the SWOT analysis.

The results of this research showed that the annual gross profit margin from 1992 to 1996 were 14.19%, 10.01%, 8.69%, 6.36%, 8.77% respectively. The bank's annual net profit margin from 1992 to 1996 were 5.21%, 4.47%, 5.03%, 5.59%, 6.58% respectively. The annual ratios of net income on total asset from 1992 were 1.70%, 1.38%, 1.55%, 1.80%, 1.76% respectively. The annual ratios of gross profit on total assets from 1992 to 1996 were 32.6%, 30.9%, 30.8%, 30.3%, 26.7% respectively. The trend of the gross profit margin decreased. The net profit margin increased. The net income on total assets increased and the gross profit on total assets decreased. The decrease of the gross profit margin was due to the fact that the