

ABSTRAK

PENILAIAN TINGKAT KESEHATAN BANK UMUM BERDASARKAN PERATURAN BANK INDONESIA NO. 6/10/PBI/2004

(Studi Kasus pada PT. Bank Arta Niaga Kencana, Tbk, PT. Bank Central Asia,
Tbk dan PT. Bank UOB Buana, Tbk)

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Penelitian ini bertujuan untuk mengetahui tingkat kesehatan PT. Bank Arta Niaga Kencana, Tbk, PT. Bank Central Asia, Tbk dan PT. Bank UOB Buana, Tbk periode tahun 2005 dan 2006. Teknik pengumpulan data yang digunakan adalah teknik dokumentasi dari Website Bank Indonesia. Sedangkan teknik analisis data yang digunakan adalah Peraturan Bank Indonesia No. 6/10/PBI/2004. Penilaian yang dilakukan terhadap faktor Permodalan, Kualitas aset, Manajemen, Rentabilitas, dan Likuiditas.

Berdasarkan analisis yang dilakukan, PT. Bank Arta Niaga Kencana, Tbk periode tahun 2005 triwulan I memperoleh Peringkat Komposit 3 berarti Bank tergolong cukup baik, triwulan II dan III menempati peringkat komposit 2, triwulan IV dan triwulan I periode tahun 2006 menempati Peringkat Komposit 3, pada triwulan II, triwulan III dan triwulan IV tahun 2006 menempati Peringkat Komposit 2 berarti Bank tergolong baik. PT. Bank Central Asia, Tbk periode tahun 2005 dan 2006 untuk triwulan I sampai dengan triwulan IV memperoleh Peringkat Komposit 2 yang berarti Bank tergolong baik. PT. Bank UOB Buana, Tbk periode tahun 2005 dan 2006 untuk triwulan I sampai dengan triwulan IV memperoleh Peringkat Komposit 2 yang berarti Bank tergolong baik.

ABSTRACT

COMMERCIAL BANK'S HEALTH LEVEL EVALUATION BASED ON BANK INDONESIAN RULES NO. 6/10/PBI/2004 (A Case Study at PT. Bank Arta Niaga Kencana, Tbk., PT. Bank Central Asia, Tbk., and PT. Bank UOB Buana, Tbk.)

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The aim of this research was to know the health level of PT. Bank Arta Niaga Kencana, Tbk., PT. Bank Central Asia, Tbk., and PT. UOB Buana, Tbk. in 2005 and 2006. The data collecting technique used was documentation technique from Bank Indonesian Website. While the data analysis technique used was Bank Indonesian rules No. 6/10/PBI/2004. The evaluation was conducted toward Capital, Asset Quality, Management, Rentability, and Liquidity.

Based on the analysis, PT. Bank Arta Niaga Kencana, Tbk. in 2005 the first quarter of quarterly got 3rd rank composit, it meant that the bank was classified as good enough, 2nd in the quarter and 3rd quarter it got 2nd rank composit, 4th in the quarter and 1st quarter of 2006 it got 3rd rank composit, 2nd in the quarter until 4th quarterly of 2006 it got 2nd rank composit, it meant that the bank was classified as good. PT. Bank Central Asia, Tbk. In the 1st quarter until 4th quarter of 2005 and 2006 it got 2nd rank composit, it meant that the bank was classified as good. PT. bank UOB Buana, Tbk., in the 1st quarter until 4th quarter of 2005 and 2006 it got 2nd rank composit, it meant that the bank was classified as good.