

**ANALISIS PERBEDAAN REC (*RISK PROFILE, EARNING, CAPITAL*)
ANTARA PERBANKAN DEvisa DAN NON DEvisa
(Studi Kasus Pada Perusahaan Perbankan Konvensional
yang Terdaftar di Bursa Efek Indonesia
Periode 2008-2012).**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh antara kinerja keuangan perbankan devisa dengan perbankan non devisa dengan menggunakan metode REC (*Risk Profile, Earning, Capital*) studi kasus pada perusahaan perbankan konvensional yang terdaftar di Bursa Efek Indonesia periode 2008-2012. Populasi dalam penelitian ini adalah perusahaan perbankan devisa dan non devisa yang terdaftar di Bursa Efek Indonesia tahun 2008 - 2012. Data yang diperoleh sebanyak 11 perusahaan dengan jangka waktu 5 (lima) tahun dan dihubungkan dengan 4 variabel penelitian, yaitu : 3 variabel Independen : Capital Adequacy Ratio, Return On Assets, Loan to Deposit Ratio dan Non Performing Loan dan 2 variabel dependen : perusahaan perbankan devisa dan non devisa. Metode analisis data yang digunakan adalah uji statistik deskriptif, uji normalitas, dan uji Independent Sampel T-Test.

Hasil penelitian menunjukkan dari hasil t hitung probabilitas > 0.05 maka H_0 dapat diterima artinya tidak terdapat perbedaan antara kinerja keuangan bank devisa dengan bank non devisa. Dalam penilaian CAR (Capital Adequacy Ratio) bank devisa dan bank non devisa telah memenuhi standart minimal CAR yang ditetapkan BI sebesar 8%. Untuk penilaian LDR kedua bank berada sedikit dibawah batas minimal LDR yang ditetapkan BI sebesar 75%. Dalam penilaian ROA keduanya dapat memaksimalkan dalam mengelola segala assetnya dengan baik, baik itu dalam rupiah maupun valuta asing.

Kata kunci : Capital Adequacy Ratio (CAR), Loan To Deposit Ratio (LDR), Return On Assets (ROA), dan Non Performing Loan (NPL).

**ANALYSIS DIFFERENT REC (*RISK PROFILE, EARNING, CAPITAL*)
METHODE BETWEEN FOREIGN EXCHANGE BANK AND NON
FOREIGN EXCHANGE (Case study on Conventional Banking Companies
were listed on the Indonesia Stock Exchange period 2008-2012).**

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ABSTRACK

This research aims to know the different between foreign exchange financial performance banking with non-foreign exchange financial performance banking using REC method (Risk Profile, Earning, Capital) Case study on conventional banking companies were listed on the Indonesia Stock Exchange period 2008-2012. Population in this research is of foreign exchange bank companies and non-foreign exchange bank companies listed on the Indonesia stock exchange. Data obtained by as many as 11 companies with a period of 5 years and connected with the 4 variable research is Capital Adequacy Ratio, Loan to Deposit Ratio, Return On-Asset, Non-Performing Loan. Methods of data analysis used is descriptive statistic, the test of normality, and Independent Sample T-Test.

The result of the research showed the result of calculating the probability of $t > 0,05$, then H_0 is acceptable, that means there is no different between the performance of finance on foreign exchange bank with the performance of finance on non-foreign exchange bank. In a review of CAR (Capital Adequacy Ratio) foreign exchange bank and non-foreign exchange bank have met the minimum standard established on BI by 8%. In review of LDR, the two banks be slightly under minimum limit LDR from bi amounting to 75 %. In a review of ROA both can maximize in managing all asset well, be it in rupiah or foreign currency.

Key Words: Capital Adequacy Ratio (CAR), Loan To Deposit Ratio (LDR), Return On Assets (ROA), and Non Performing Loan (NPL).