

Analisis perbandingan penilaian tingkat kesehatan bank setelah dan sebelum diberlakukan PBI No:13/1/PBI/2011 : studi kasus PT Bank X =
The comparative analysis of bank health rating after and before the implementation of PBI No.: 13/1/PBI/2011 : case study : PT Bank X

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Abstrak

[ABSTRAK

Tujuan penelitian adalah untuk menganalisis perbandingan penilaian tingkat kesehatan bank berdasarkan RGEC (Risk profile, GCG, Earning, Capital) dan CAMELS (Capital, Aset, Managenet, Earning, Liquidity, Sensitivity to market risk). Penelitian ini dilakukan dalam bentuk studi kasus di PT Bank X dengan menggunakan data tahun 2011. Hasil dari penelitian menunjukkan hasil penilaian tingkat kesehatan PT Bank X pada tahun 2011 menggunakan pendekatan RGEC maupun CAMELS, menghasilkan PT Bank X dalam kondisi Sehat atau pada nilai komposit 2 (dua). Peningkatan tingkat kesehatan PT Bank X yang tadinya Cukup Sehat pada tahun 2010 menjadi Sehat pada tahun 2011 menunjukkan PT Bank X mengalami peningkatan nilai fundamental karena baik berdasarkan pendekatan CAMELS dan RGEC yang memiliki penilaian yang lebih komprehensif dibandingkan CAMEL, menghasilkan tingkat kesehatan yang sama.

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ABSTRACT

The purpose of this study is to analyze the comparative assessment of the bank health rating based RGEC (Risk profile, GCG, Earning, Capital) and CAMELS (Capital, Assets, Managenet, Earning, Liquidity, Sensitivity to market risk), in PT Bank X. The results of this study showed that PT Bank X health rate in 2011 with CAMELS and RGEC approach, is PT Bank X in the condition Healthy or on a composite score of 2 (two). Improved health of PT Bank X that was on reasonably healthy in the year 2010 to be Healthy in 2011 showed that PT Bank X has increasing fundamental value.;The purpose of this study is to analyze the comparative assessment of the bank health rating based RGEC (Risk profile, GCG, Earning, Capital) and CAMELS (Capital, Assets, Managenet, Earning, Liquidity, Sensitivity to market risk), in PT Bank X. The results of this study showed that PT Bank X health rate in 2011 with CAMELS and RGEC approach, is PT Bank X in the condition Healthy or on a composite score of 2 (two). Improved health of PT Bank X that was on reasonably healthy in the year 2010 to be Healthy in 2011 showed that PT Bank X has increasing fundamental value.;The purpose of this study is to analyze the comparative assessment of the bank health rating based RGEC (Risk profile, GCG, Earning, Capital) and CAMELS (Capital, Assets, Managenet, Earning, Liquidity, Sensitivity to market risk), in PT Bank X. The results of this study showed that PT Bank X health rate in 2011 with CAMELS and RGEC approach, is PT Bank X in the condition Healthy or on a composite score of 2 (two). Improved health of PT Bank X that was on reasonably healthy in the year 2010 to be Healthy in 2011 showed that PT Bank X has increasing fundamental value., The purpose of this study is to analyze the comparative assessment of the bank health rating based RGEC (Risk profile, GCG, Earning, Capital) and CAMELS (Capital, Assets, Managenet, Earning, Liquidity, Sensitivity to market risk), in PT Bank X. The results of this study showed that PT Bank X health rate in 2011 with CAMELS and RGEC approach, is PT Bank X in the condition Healthy or on a composite score of 2 (two). Improved health

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