

## INTISARI

Kegiatan perkreditan merupakan kegiatan/aktivitas utama bank umum. Penelitian ini bertujuan untuk mengukur kinerja perkreditan Bank BRI dengan melakukan analisis *performance* perkreditan dengan menggunakan rasio keuangan khusus bidang perkreditan. Analisis data dan pembahasan dilakukan dengan menggunakan rasio-rasio keuangan bidang perkreditan yang meliputi: *banking ratio*, *credit risk ratio*, *loan to asset ratio*, *capital ratio*, *rate of return on loans*, *interest margin*, *provision for loans losses ratio*, *cost and efficiency*, dan *market share*.

Hasil penelitian menunjukkan bahwa tingkat kesehatan Bank BRI selama kurun waktu 1998-2003, yang dinilai berdasarkan *banking ratio/loan to deposit ratio* dikategorikan sebagai bank dengan predikat sehat. Tahun 2003 *Loan to Deposit Ratio* (LDR) Bank BRI sebesar 62.28%, hal ini menunjukkan bahwa masih mempunyai peluang untuk mengoptimalkan pemanfaatan dana ke sektor usaha yang mempunyai prospek. *Credit risk ratio* Bank BRI tahun 2003 sebesar 6.03% lebih kecil dari pada Indikator Bank Umum (8.20%) menunjukkan kemampuan Bank BRI dalam memenuhi dana likuiditasnya lebih baik dari rata-rata bank umum lain.

Kata kunci: analisis, bank, kredit, LDR

## ABSTRACT

Credit activity is one of the main activities in bank. This research is aimed to measure credit performance by using credit finance ratio. Data analysis and discussion are conducted by using credit finance ratios, including banking ratio, credit risk ratio, loan to asset ratio, capital ratio, rate of return on loans, interest margin, provision for loans losses ratio, cost and efficiency, and market share.

The result of the research indicated that Bank BRI's liquidity level during the period of 1998-2003, which is assessed on the basis of banking ratio/loan to deposit ratio, is categorized as an excellent bank. In 2003 Bank BRI's Loan to Deposit Ratio (LDR) was 62.28%. This shows that it still has an opportunity to optimize the fund in the sector of prospective enterprises. In 2003 Bank BRI's credit risk ratio was 6.03% lower than that of bank indicator (8.20%). This shows that the liquidity is better above the average than other banks.

Key words: analysis, bank, credit, LDR