

PENGARUH RASIO CAR, NPL, NIM DAN GWM TERHADAP PERUBAHAN LABA BANK GO PUBLIC TAHUN 2005 - 2007

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ABSTRACT

Financial ratios are useful measures for explaining the future earning changes. In this research, there are four financial ratios comprise in four categories is used for explaining future earning changes. The objective of this research is to empirically examine whether financial ratios CAR, NPL, NIM and GWM have ability for explaining future earning changes on banks go public period 2005-2007.

This research is an improvement of Zainuddin and Hartono (1999). Sample used in this research are 52 banks go public period 2005-2007 listed in Bursa Efek Indonesia (BEI). There are two variables data that are used in this research, independent variable and dependent variable. Independent variable data are CAR, NPL, NIM and GWM ratios. While, dependent variable data is future earning changes of the banks go public. The variables patterned in this research are tested using multiple regression method and include normality test, auto correlation test, heteroscedasticity test and multicollinearity test.

The result of this research shows that CAR, NPL, NIM and GWM ratios does not have a significant influence on future earning changes of banks go public period 2005-2007. While the partial, NPL just the ratio that has a significant influence on future earning changes of banks go public period 2005-2007.

Key Word : Financial Ratios, Future Earning Changes, Bank Go Public.

PENDAHULUAN

Dalam rangka mengembangkan industri perbankan di Indonesia, pemerintah mengeluarkan deregulasi perbankan melalui Menteri Keuangan pada tanggal 27 Oktober 1988 atau yang lebih dikenal dengan Pakto 1988. Paket regulasi ini menandai dimulainya liberalisasi perbankan di Indonesia dalam memberikan kemudahan

persyaratan pendirian bank di Indonesia, akibatnya dunia perbankan mengalami perkembangan yang begitu pesat. Setiap tahunnya Bank Indonesia selalu memantau dan menilai kesehatan bank-bank yang ada di Indonesia dengan tujuan membantu manajemen bank, apakah bank telah dikelola dengan prinsip kehati-hatian dan sistem perbankan yang sehat. Namun asas kehati-hatian bank telah menyebabkan