

INTISARI

Penelitian ini bertujuan untuk mengetahui perbedaan kinerja keuangan PT. Bank OCBC NISP Tbk sebelum dan sesudah merger serta kondisi kesehatan bank. Data yang digunakan adalah laporan keuangan yang terdiri dari neraca, laporan laba rugi periode tahun 2007 sampai 2015. Metode yang digunakan dalam menganalisis kesehatan bank adalah metode CAMEL (*Capital, Asset, Management, Earning, Liquidity*).

Dari perhitungan 6 rasio keuangan yaitu *Capital Adequacy Ratio* (CAR), Kualitas Aktiva Produktif (KAP), *Net Profit Margin* (NPM), *Return On Asset* (ROA), Biaya Operasioanal Pendapatan Operasional (BOPO), *Loan to Deposit Ratio* (LDR) terdapat 3 rasio yang mengalami peningkatan lebih baik dibandingkan sebelum merger yaitu NPM, ROA, BOPO. Namun pada rasio NPM kinerja keuangan PT. Bank OCBC NISP baik sebelum maupun sesudah merger dalam kondisi tidak sehat. Sedangkan rasio lain mengindikasikan kinerja bank dalam kondisi sangat sehat.

Berdasarkan uji *paired sample t-test* terdapat 3 rasio keuangan yang menunjukkan perbedaan yaitu rasio KAP, ROA dan LDR. Sedangkan 3 rasio lainnya yaitu CAR, NPM, BOPO tidak menunjukkan adanya perbedaan yang signifikan. Dengan demikian kinerja keuangan PT. Bank OCBC NISP belum mengindikasikan perbedaan antara sebelum dan sesudah merger.

Kata Kunci: Kinerja Keuangan, Analisis CAMEL, dan Merger

ABSTRACT

This research is meant to find out the difference of financial performance at PT. Bank OCBC NISP Tbk before and after merger and the health of bank condition. The data is financial statement which consists of balance sheet, profit and loss report in 2007-2015 periods. In order to analyze Bank health, it has been done by using CAMEL (Capital, Asset, Management, Earning, Liquidity).

The calculation of 6 financial ratios i.e. Capital Adequacy Ratio (CAR), Productive assets quality (KAP), Net Profit Margin (NPM), Return on Asset (ROA), Operating cost of Operating revenue (BOPO), Loan to Deposit Ratio (LDR) there are 3 ratios which experience better enhancement compare to before the merger i.e. NPM, ROA, BOPO. But, the NPM ratio of financial performance of PT. Bank OCBC NISP either before or after the merger is in unhealthy condition. Meanwhile, other ratios indicate that the bank performance is in healthy condition.

Based on the result of paired sample t-test there are 3 financial ratios show there are differences i.e. KAP ratio, ROA ratio, and LDR ratio. Meanwhile, the other 3 ratios are CAR, NPM, and BOPO do not show any significant difference. Therefore, the financial performance of PT. Bank OCBC NISP has not indicated any differences before and after the merger.

Keywords: Financial performance, CAMEL analysis, and Merger.