

Analisis Perbandingan Kinerja Bank Milik Pemerintah dan Milik Swasta Periode 2009 - 2013 = Comparative Analysis of Private Banks and State Banks Performance Period of 2009 - 2013

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Abstrak

Penelitian ini bertujuan untuk menganalisis perbedaan kinerja antara bank swasta dengan bank pemerintah periode 2009 - 2013. Sampel penelitian ini adalah 4 bank swasta dengan 4 bank pemerintah yang memiliki aset terbesar di Indonesia menurut kriteria Bank Indonesia.. Kinerja perbankan di ukur dengan LDR (*Loan to Deposit Ratio*), NPL (*Net Performing Loan*), ROA (*Return on Assets*), ROE (*Return on Assets*), BOPO (Beban Operasional Terhadap Pendapatan Operasional), NIM (*Net Interest Margin*), CAR (*Capital Adequacy Ratio*) dan PDN (Posisi Devisa Netto). Hasil penelitian menunjukkan bahwa tidak ada perbedaan kinerja antara bank pemerintah dengan bank swasta berdasarkan variabel LDR, NPL, ROA, BOPO, NIM, CAR, dan PDN. Sementara itu terdapat perbedaan kinerja antara bank pemerintah dan bank swasta pada variabel ROE.

.....Comparative Analysis of Private Banks and State Banks Performance Period of 2009 - 2013

This study is aimed at analyzing the difference in performance between private banks and state banks within the period of 2009 to 2013. The sample used is 4 private banks and 4 state banks selected based on their size within the industry. The performance is measured by relevant financial ratios, namely loan to deposit ratio (LDR), non performing loan (NPL), return on assets (ROA), return on equity (ROE), operating expenses against operating income, net interest margin (NIM), capital adequacy ratio (CAR) and net open position. The results show that there is no difference in performance between the state banks and private banks based on LDR, NPL, ROA, Operating expense against operating income , NIM, CAR, and net open position. The only variable shows performance difference between the state and private banks is ROE .