



UNIVERSITAS INDONESIA

**COMPARISON IN PERFORMANCE OF STATE OWNED
BANKS AND PRIVATE NATIONAL BANKS IN INDONESIA
USING CAMELS RATIO MEASUREMENTS DURING 2007-
2009 (SUBPRIME CRISIS IMPACT)**

THESIS

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**FACULTY OF ECONOMICS
MAGISTER MANAGEMENT
JAKARTA
JULY 2010**



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**Submitted to fulfill one of the requirements to obtain degree of
Magister Management**

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STATEMENT OF ORIGINALITY

This final paper represents my own effort,
Any idea or excerpt from other writers in this final paper, either in form of
publication or in other form of publication, if any, have been acknowledged in
this paper in accordance to academic standard or reference procedures

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Date : 2 July 2010

PREFACE

Praise and thanks to Allah SWT because of the grace and guidance, researcher acquire guidance and strength to finalize this thesis. This paper still has many shortcomings and to that end researcher would like to aks forgiveness when there are less acceptable manners during the process of settlement of this writing. On this occasion researcher would like to say gratitude to:

1. Prof. Rhenald Kasali, PhD., as the head of MM-FEUI
2. Dr. Ancella A. Hermawan, as thesis advisor who has been willing to provide her time and share her knowledge for this thesis.
3. My family for their affection, prayers and never ending support.
4. Friends and colleague for their support and understanding.

Furthermore researcher hope this study can provide scientific contributions to anyone who reads and needs it. Suggestions and constructive criticism as an input for enhancements and improvements for the next writing are welcome.

Jakarta, 16 July 2010

Abdur Razzaq

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DURING 2007-2009 (SUBPRIME CRISIS
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ABSTRACT

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This research has a purpose to provide empirical evident about performance comparison of state owned banks and private national banks in Indonesia during the subprime crisis impact in 2007-2009. The examined factors on this research are CAMELS financial ratio. The samples consist of total 130 banks listed in Bank Indonesia directory during 2007-2009. The result show that state owned banks considered perform better than private national banks which during the crisis impact era. This research also observed that Indonesia Government Securities (SUN) significantly impact the non performing assets ratios of state owned banks, private national banks and overall banking industry in Indonesia during 2007-2009.

Key Words:

Subprime Crisis, Banks Performance, CAMELS ratio.

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