

## **ABSTRACT**

### **COMPARATIVE ANALYSIS OF FINANCIAL PERFORMANCE OF BPR CONVENTIONAL IN JAVA AND SUMATRA**

by

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The purpose of the study in comparing the financial performance of banks in particular BPR Conventional in Java and Sumatra that is to know whether there is an average difference of significant based on CAMELS ratios.

Performance is measured by the ratio of CAMELS include CAR, NPL, ROA, BOPO, and LDR. The statistical method used is normality test data, and the average difference test (Two Tailed Test). BPR conventional samples were enrolled in the Bank Indonesia, which publishes its financial statements for the period 2007 to 2009.

Based on the results of hypothesis testing, it is concluded that there were no significant differences in CAR, NPL, ROA, BOPO. LDR only that there is a difference between BPR Conventional significantly in Java and Sumatra. Factors such as geographic location, area, and population is the dominant influence of the comparative financial performance of BPR.

Keywords: Financial performance, comparison, CAMELS.