

## ABSTRACT

### COMPARATIVE ANALYSIS OF FINANCIAL PERFORMANCE OF GOVERNMENT BANK AND PRIVATE BANK (Empirical Study Bank on Listed in the Indonesia Stock Exchange Period 2009-2015)

By

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*The purpose of this research was to determine whether there are significant differences in the (CAR, NPL, ROE, NIM, LDR dan PDN) between government bank compared to private banks in Indonesia Stock Exchange (IDX) the period of 2009 - 2015. Method of sample selection was done by purposive sampling, the obtained from government banks such as Mandiri Bank, BNI, BRI, and BTN, while from samples private banks such as J-Trust Indonesia Bank, QNB Indonesia Bank, BCA, Maybank Bank, CIMB Niaga, OCBC Bank, Danamon Bank, Mega Bank, Bukopin Bank, Permata Bank, Bumi Putera Bank, Sinar Mas Bank, Nusantara Parahyangan Bank, Bumi Artha Bank, Bri Agroniaga Bank. Data analysis methods is hypothesis testing using two different test mean (independent sample t test). The results showed that the financial performance of the ratio for NPL, PDN, LDR, dan CAR there is no significant difference between the government banks and private banks. While the financial performance of the ratio for ROE dan NIM ratio there are significant differences between the government banks and private banks.*

**Keywords:** *Non Performing Loan, Net Open Position, Loan to Deposit Ratio, Return On Equity, Net Interest Margin, Capital Adequacy Ratio*

## **ABSTRAK**

### **ANALISIS PERBANDINGAN KINERJA KEUANGAN BANK PEMERINTAH DAN BANK SWASTA (Studi Empiris Pada Perusahaan yang Terdaftar Di Bursa Efek Indonesia Periode 2009-2015)**

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Tujuan dari penelitian ini adalah untuk mengetahui ada tidaknya perbedaan yang signifikan antara CAR, NPL, ROE, NIM, LDR dan PDN antara bank pemerintah dibandingkan bank swasta di Bursa Efek Indonesia periode 2009-2015. Pemilihan sampel dilakukan secara purposive sampling, yang diperoleh dari bank pemerintah seperti Bank Mandiri, BNI, BRI, dan BTN, sedangkan sampel dari bank swasta seperti Bank J-Trust Indonesia, Bank QNB Indonesia, BCA, Maybank Bank, CIMB Niaga, Bank OCBC, Bank Danamon, Bank Mega, Bank Bukopin, Bank Permata, Bank Bumi Putera, Bank Sinar Mas, Bank Nusantara Parahyangan, Bank Bumi Artha, Bank Bri Agroniaga. Metode analisis data adalah pengujian hipotesis dengan menggunakan dua mean uji yang berbeda (*Independent sample t test*). Hasil penelitian menunjukkan bahwa kinerja keuangan rasio NPL, PDN, LDR, dan CAR tidak ada perbedaan yang signifikan antara bank pemerintah dan bank swasta. Sedangkan kinerja keuangan rasio ROE dan NIM ada perbedaan yang signifikan antara bank pemerintah dan bank swasta.

**Kata Kunci:** *Non Performing Loan, Posisi Devisa Netto, Loan to Deposit Ratio, Return On Equity, Net Interest Margin, Capital Adequacy Ratio*