

## **ABSTRACT**

### **COMPARATIVE ANALYSIS OF FINANCIAL PERFORMANCE BUMN BANK AND NATIONAL PRIVATE BANKS IN INDONESIA**

**By**

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Banking financial report is a report that shows the financial condition of the bank as a whole including the strengths and weaknesses. This study aims to determine whether there are significant differences between the financial performance of BUMN banks compared to the national private banks in Indonesia in 2008-2011.

The research was conducted by analyzing the financial ratios of each bank which reflects the performance of the bank, the variables used in this study consisted of *Capital Adequacy Ratio (CAR)*, *Non Performing Loan (NPL)*, *Return On Asset (ROA)*, *Biaya Operasional terhadap Pendapatan Operasional (BOPO)*, *Net Interest Margin (NIM)*, *Loan to Deposit Ratio (LDR)* dan *Dana Pihak Ketiga (DPK)*.

From the results of the analysis carried banking performance levels showed no difference in the level of financial performance in the CAR, ROA, ROA, NIM and LDR ratio significantly. However, the NPL ratio and deposits shows that there is a difference between BUMN Banks and National Private Banks

**Keywords:** Financial performance, BUMN Bank, Private Bank