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 toknow 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 isnormality test data, and the average difference test (Two TailedTest). 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 thatthere were no significant differences in CAR, NPL, ROA, BOPO. LDR only that there is a difference between BPR Conventionalsignificantly in Java and Sumatra. Factors such as geographic location, area, and population is the dominant influence of thecomparative financial performance of BPR.

Keywords: Financial performance, comparison, CAMELS.