

ABSTRAK**ANALISIS PERBANDINGAN KINERJA KEUANGAN
BANK PEMERINTAH DAN BANK SWASTA
(Studi Kasus pada Bursa Efek Jakarta)**

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Tujuan penelitian ini adalah untuk mengetahui perbedaan kinerja keuangan bank pemerintah dan bank swasta. Kinerja merupakan hal penting yang harus dicapai setiap perusahaan karena merupakan cerminan dalam mengelola dan mengalokasikan sumber dayanya.

Jenis penelitian adalah studi kasus. Data diperoleh dengan dokumentasi dengan menggunakan data sekunder di Bursa Efek Jakarta yaitu laporan keuangan bank pemerintah dan bank swasta tahun 2005 dan 2006. Teknik analisis data yang digunakan adalah menghitung *Return on asset*, *Return on equity* dan *Loan to deposit ratio* dari masing-masing bank.

Hasil penelitian menunjukkan tidak ada perbedaan yang signifikan antara kinerja keuangan bank pemerintah dan bank swasta dilihat dari *Return on asset*, *Return on equity* dan *Loan to deposit ratio* tahun 2005 dan 2006.

ABSTRACT**A COMPARISON ANALYSIS OF FINANCIAL PERFORMANCE OF STATE
COMMERCIAL AND PRIVATE NATIONAL BANKS
(A Case Study in Jakarta Stock Exchange)**

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The objective of this research was to know the difference in financial performance of state commercial and private banks. Performance is an important thing which must be reached in every company because it is a reflection in managing and allocation the resources.

This research type was case study. The data of this research were obtained by documentation using secondary data in Jakarta Stock Exchange, that were the financial statement of state commercial and private banks in 2005 and 2006. The data analysis technique was done by calculating return on asset, return on equity, and loan to deposit ratio from each bank.

The findings of this research showed that there was no significant difference in financial performance between state commercial and private banks as seen from return on asset, return on equity, and loan to deposit ratio in 2005 and 2006.