

## ABSTRAK

### ANALISIS KINERJA KEUANGAN BANK DEvisa DAN BANK NON DEvisa DI INDONESIA

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Penelitian ini bertujuan untuk mengetahui kinerja bank devisa dan bank non devisa pada tahun 2004 dan untuk mengetahui perbedaan kinerja antara bank devisa dan bank non devisa dilihat dari rasio ROA, ROE, LDR. Jenis penelitian yang dilakukan adalah penelitian empiris. Teknik pengumpulan data yang digunakan dalam penelitian ini adalah dokumentasi yaitu pengumpulan data perusahaan yang berkaitan dengan masalah yang diteliti. Teknik analisis data yang digunakan adalah : (1) Menghitung *Return on Assets* (ROA) dari masing-masing bank, (2) Menghitung *Return on Equity* (ROE) dari masing-masing bank, (3) Menghitung *Loan to Deposit* (LDR) dari masing-masing bank, (4) Menguji hipotesis dengan melakukan uji beda dua rata-rata.

Berdasarkan penelitian yang telah dilakukan, maka dapat diambil kesimpulan sebagai berikut : (1) Tidak terdapat perbedaan yang signifikan antara kinerja bank devisa dan kinerja bank non devisa, jika didasarkan pada tingkat ROA, (2) Terdapat perbedaan yang signifikan antara kinerja bank devisa dan kinerja bank non devisa, jika didasarkan pada tingkat ROE, (3) Terdapat perbedaan yang signifikan antara kinerja bank devisa dan kinerja bank non devisa, jika didasarkan pada tingkat LDR.

## **ABSTRACT**

### **THE FINANCIAL PERFORMANCE ANALYSIS OF FOREIGN EXCHANGE BANK AND NON FOREIGN EXCHANGE BANK IN INDONESIA**

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This research intended to figure out the performance of foreign exchange bank and non foreign exchange bank in 2004 and to find out the difference of performance between foreign exchange bank and non foreign exchange bank, observed from the ROA, ROE, and LDR ratios. This research was an empirical research. The data collecting technique applied in this research was documentation technique which means collecting the company's data related to the issue analyzed. The data analysis techniques applied were : (1) Calculating the Return on Assets (ROA) of each bank, (2) Calculating the Return on Equity (ROE) of each bank, (3) Calculating the Loan to Deposit Ratio (LDR) of each bank, (4) Testing the hypothesis by conducting test on difference between means.

Based on the research which had been conducted, the conclusions were : (1) There was no significant difference between the performance of foreign exchange bank and the one of non foreign exchange bank observed from the ROA level, (2) There was a significant difference between the performance of foreign exchange bank and the one of non foreign exchange bank observed from the ROE level, (3) There was a significant difference between the performance of foreign exchange bank and the one of non foreign exchange bank observed from the LDR level.