

**Abstrak**

**ANALISIS PERBANDINGAN KINERJA KEUANGAN BANK UMUM SWASTA NASIONAL INDONESIA PERIODE SEBELUM DAN SESUDAH KRISIS EKONOMI GLOBAL 2008: PENDEKATAN CAMEL DAN EVA Studi Empiris Pada Bank Umum Swasta Nasional Indonesia Yang *Listed* Di BEI**

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Tujuan penelitian ini adalah untuk mengetahui kinerja keuangan bank umum swasta nasional Indonesia periode sebelum dan sesudah krisis ekonomi global dengan menggunakan pendekatan rasio CAMEL dan EVA serta apakah terdapat perbedaan kinerja keuangan bank umum swasta nasional Indonesia periode sebelum dan sesudah krisis ekonomi global.

Sampel yang diambil sebanyak 20 bank umum swasta nasional Indonesia yang *listed* di Bursa Efek Indonesia tahun 2007 dan 2009. Teknik analisis data dilakukan dengan menghitung rata-rata rasio *Capital Adequacy Ratio* (CAR), *Return on Risked Assets* (RORA), *Net Profit Margin* (NPM), *Return on Assets* (ROA), *Beban Operasi terhadap Pendapatan Bersih Operasi* (BOPO), *Loan to Deposit Ratio* (LDR), dan *Economic Value Added* (EVA) tahun 2007 dan 2009. Setelah diketahui hasilnya, dengan bantuan SPSS 17 for Windows kemudian dianalisis menggunakan *independent sample t test* dan *Mann-Whitney test* untuk mengetahui apakah terdapat perbedaan kinerja keuangan bank umum swasta nasional Indonesia periode sebelum dan sesudah krisis ekonomi global.

Berdasarkan hasil analisis dapat diketahui bahwa: (1) kinerja keuangan bank umum swasta nasional Indonesia sesudah krisis ekonomi global mengalami peningkatan dibandingkan sebelum krisis ekonomi global dilihat dari rata-rata rasio *Capital Adequacy Ratio*, *Loan to Deposit Ratio*, dan *Net Profit Margin* sedangkan kinerja keuangan bank umum swasta nasional Indonesia sesudah krisis ekonomi global mengalami penurunan dibandingkan sebelum krisis ekonomi global dilihat dari rata-rata rasio *Return on Risked Assets*, *Beban Operasi terhadap Pendapatan Bersih Operasi*, *Return on Assets*, dan *Economic Value Added*. (2) Terdapat perbedaan kinerja keuangan bank umum swasta nasional Indonesia periode sebelum dan sesudah krisis ekonomi global dilihat dari rasio *Capital Adequacy Ratio*, tetapi tidak terdapat perbedaan kinerja keuangan bank umum swasta nasional Indonesia periode sebelum dan sesudah krisis ekonomi global dilihat dari rasio *Return on Risked Assets*, *Net Profit Margin*, *Return on Assets*, *Beban Operasi terhadap Pendapatan Bersih Operasi*, *Loan to Deposit Ratio*, dan *Economic Value Added* terbukti dengan pengujian statistik *independent sample t test* dan *Mann-Whitney test*.

Kata kunci: CAR, RORA, NPM, ROA, BOPO, LDR, dan EVA

**Abstract**

**COMPARATIVE ANALYSIS OF FINANCIAL PERFORMANCE OF  
INDONESIAN COMMERCIAL NATIONAL BANKS BEFORE AND  
AFTER GLOBAL ECONOMIC CRISIS 2008: CAMEL AND EVA  
APPROACH**

**an Empirical Study of Commercial National Banks Listed in BEI**

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The purpose of this study was to know the financial performance of Indonesian national commercial bank for the period before and after the global economic crisis by using the ratio of CAMEL and EVA approach and whether there were differences in the financial performance of Indonesian national commercial bank for the period before and after the global economic crisis.

The sample taken was 20 national commercial banks in Indonesia listed in Indonesia Stock Exchange in 2007 and 2009. The technique of data analysis was done by calculating the average ratios of Capital Adequacy Ratio (CAR), Return on Assets Risked (RORA), Net Profit Margin (NPM), Return on Assets (ROA), Operating Expenses to Net Operating Income (BOPO), Loan to Deposit Ratio (LDR), and Economic Value Added (EVA) in 2007 and 2009. After knowing the result, with the help of SPSS 17 for Windows, then it was analyzed using independent sample t test and Mann-Whitney test to determine differences in the financial performance of Indonesian national commercial bank for the period before and after the global economic crisis.

Based on the analysis results, it could be seen that: (1) the financial performance of Indonesian national commercial banks after the global economic crisis had increased compared to the one before the global economic crisis as seen from the average ratio of Capital Adequacy Ratio, Loan to Deposit Ratio, Net Profit Margin, while the financial performance of Indonesian national commercial banks after the global economic crisis had decreased compared to the one before the global economic crisis as seen from the average ratio Return on Assets Risked, Operating Expenses to Net Operating Income, Return on Assets, and Economic Value Added. (2) There were differences in the financial performance of Indonesian national commercial bank for the period before and after the global economic crisis as seen from the ratio of Capital Adequacy Ratio, but there were no differences in the financial performance of Indonesian national commercial bank for the period before and after the global economic crisis as seen from the ratio Return on Assets Risked, Net Profit Margin, Return on Assets, Operating Expenses to Net Operating Income, Loan to Deposit Ratio, and Economic Value Added, it was proven by statistical tests of independent sample t test and Mann-Whitney test.

**Keywords:** CAR, RORA, NPM, ROA, BOPO, LDR, and EVA