

ABSTRAK

**ANALISIS PERBEDAAN KINERJA KEUANGAN
ANTARA BANK MILIK ASING
DENGAN BANK UMUM SWASTA NASIONAL
MENGUNAKAN RASIO KEUANGAN
PERIODE 2008-2010**

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Penelitian ini bertujuan untuk mengetahui kinerja keuangan dan perbedaan kinerja keuangan antara bank milik asing dengan bank umum swasta nasional menggunakan rasio keuangan. Penelitian ini menggunakan rasio yang dianjurkan oleh Bank Indonesia seperti LDR, NPL, CAR, ROA, BOPO dan ROE.

Metode penelitian ini menggunakan uji t sampel independen (*independent sample t-test*) atau Mann-Whitney. Penelitian menggunakan uji t jika data berdistribusi normal dan akan digunakan uji Mann-Whitney jika data berdistribusi tidak normal. Penelitian ini menggunakan sampel sebanyak 25 bank yang terdiri dari 15 bank milik asing dan 10 bank umum swasta nasional yang terdaftar di direktori Bank Indonesia. Penelitian ini menggunakan data sekunder yang berupa laporan keuangan bank mulai dari tahun 2008-2010. Hipotesis yang diajukan adalah terdapat perbedaan kinerja keuangan antara bank milik asing dengan bank umum swasta nasional menggunakan rasio keuangan.

Berdasarkan penelitian dapat diambil kesimpulan bahwa kinerja keuangan bank milik asing dan bank umum swasta nasional menunjukkan keadaan yang fluktuatif pada periode tahun 2008-2010. Berdasarkan rasio likuiditas, tidak terdapat perbedaan LDR antara bank milik asing dengan bank umum swasta nasional. Berdasarkan rasio aktiva produktivitas, tidak terdapat perbedaan NPL antara bank milik asing dengan bank umum swasta nasional. Berdasarkan rasio solvabilitas, terdapat perbedaan kinerja keuangan antara bank milik asing dengan bank umum swasta nasional. Berdasarkan rasio rentabilitas, terdapat perbedaan ROA dan BOPO antara bank milik asing dengan bank umum swasta nasional dan tidak terdapat perbedaan ROE antara bank milik asing dengan bank umum swasta nasional. Kinerja keuangan bank milik asing lebih baik dari bank umum swasta nasional jika dilihat dari semua rasio yang digunakan.

ABSTRACT

AN ANALYSIS OF FINANCIAL PERFORMANCES DIFFERENCE
BETWEEN FOREIGN-OWNED BANKS AND NATIONAL PRIVATE
COMMERCIAL BANKS USING FINANCIAL RATIOS FROM THE YEAR

2008 - 2010

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This research aimed to determine and differentiate the financial performances between foreign-owned banks and national private commercial banks using financial ratios. This research uses the ratio recommended by Bank Indonesia as LDR, NPL, CAR, ROA, BOPO and ROE.

The method of research and analysis used was independent sample t-test or Mann-Whitney. This research used t-test if data were normally distributed and used Mann-Whitney test if data were not normally distributed. This research used 25 banks as sample consisting of 15 foreign-owned banks and 10 national private banks registered in the directory of Bank Indonesia. This research used secondary data in the form of bank's financial reports starting from the year 2008-2010. The

hypothesis proposed was there were differences in the financial performances between the one in foreign-owned bank and the one in national private commercial banks using financial ratios.

Based on the research, it could be concluded that the financial performance of foreign-owned banks and domestic private banks showed a fluctuating situation in the period 2008-2010. Based on the liquidity ratio, there was no difference in the LDR between foreign-owned banks and national private commercial banks. Based on the productivity asset ratio, there was no difference between the NPL of foreign-owned banks and the one of national private commercial banks. Based on the solvency ratio, there were differences between the financial performances of foreign-owned bank and national private commercial banks. Based on the internal rate of return ratio, there was a difference between the ROA and BOPO of foreign-owned bank and the one of national private commercial banks and there was no difference in ROE between foreign-owned banks and national private commercial banks. Based on all ratios used, the financial performance of foreign-owned banks was better than the one of national private banks.