

ABSTRAK

**ANALISIS PERBANDINGAN RASIO KEUANGAN KONVENSIONAL dan
SYARIAH
(Studi Empiris Pada Bank Umum Milik Negara)**

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2012

Tujuan Penelitian ini adalah untuk mengetahui perbedaan kinerja keuangan Perbankan Konvensional dan Perbankan Syariah pada Bank Umum Milik Negara selama tahun 2009-2011 menggunakan analisis rasio *capital, asset, earning, liquidity* sesuai dengan pedoman yang dikeluarkan oleh Bank Indonesia yaitu Surat Edaran nomor 3/30/DPNP tanggal 14 Desember 2001. Serta Peraturan Bank Indonesia nomor: 12/19/PBI/2010, SE BI No.6/10/PBI/2004 tanggal 12 April 2004, SE BI No 6/73/INTERN DPNP tgl 24 Desember 2004 dan PBI No 13/3/PBI/2011.

Jenis penelitian adalah studi empiris. Data berupa laporan keuangan perbankan diperoleh melalui media elektronik, internet serta media cetak yang mendukung penelitian. Teknik analisa data yang digunakan adalah teknik analisa rasio dan uji statistik varians.

Hasil penelitian menunjukkan Perbankan Konvensional memiliki persentase telah memenuhi standar yaitu pada rasio (CAR), (NPL/NPF), (ROE), dan (BOPO) dan (LDR/FDR) sesuai dengan Peraturan dan Surat Edaran Bank Indonesia. Hanya perbankan konvensional BTN memiliki persentase rasio melebihi batas atas rasio (LDR/FDR) yaitu lebih dari 100%.

Sedangkan Perbankan Syariah secara umum memiliki persentase telah memenuhi standar yaitu rasio (CAR), (BOPO), dan (LDR/FDR). Rasio (NPL) Perbankan Syariah BTN masih terlalu tinggi, serta untuk rasio (ROE) hanya Perbankan Syariah Mandiri yang memiliki bagus dan perbankan syariah BRI memiliki persentase rasio (LDR/FDR) diatas batas atas sesuai dengan ketentuan Bank Indonesia.

Hasil analisis varians menunjukkan bahwa kinerja rasio (CAR), (NPL/NPF) dan (BOPO) perbankan konvensional tidak berbeda dengan perbankan syariah, sedangkan rasio (ROE) dan (LDR/FDR) perbankan konvensional berbeda dengan perbankan syariah.

ABSTRACT

**THE COMPARISON ANALYSIS OF FINANCIAL RATIO BETWEEN
CONVENTIONAL AND SYARIAH BANK
(Empirical Study of State-Owned Commercial Bank)**

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The purpose of this research was to know the difference of financial performance between Conventional Banking and Syariah Banking of State-Owned Commercial Bank during 2009 until 2010 by using the ratio analysis of capital, asset, earning and liquidity based on the guideline of Bank Indonesia. These are the Circulars of Bank Indonesia number 3/30DPNP on December 14th 2001, the Regulation of Bank Indonesia number: 12/19/PBI/2010, SE BI No. 6/10/PBI/2004 on April 12th 2004, SE BI No. 6/73/INTERN DPNP on December 24th 2004 and PBI No. 13/3/PBI/2011.

This research was an empirical study. The data was the financial banking report taken from the electronic media, internet and mass media to strengthen analysis. The data analysis technique used in this research was ratio analysis technique and variants statistic test.

The result of the research showed that Conventional Banking had satisfied standard that was (CAR), (NPL/NPF), (ROE), and (BOPO) and also (LDR/FDR) ratio had been in accordance with the Regulation and the Circulars of Bank Indonesia. It was only the BTN conventional banking which had the percentage ratio over the upper limit ratio (LDR/FDR) that reached more than 100%.

In general the Syariah Banking had also qualified for the standard percentage that was (CAR), (BOPO), and (LDR/FDR) ratio. The (NPL) ratio of the BTN Banking Syariah was still too high. It was only the Mandiri Banking Syariah had qualified good in (ROE) ratio. Then, the BRI Banking Syariah had the percentage ratio over the upper limit ratio (LDR/FDR) according to the requirement of Bank Indonesia.

The result of the variants analysis proved that the performance of (CAR), (NPL/NPF) and (BOPO) ratio of conventional banking did not differ from the syariah banking. Whereas the (ROE) and (LDR/FDR) ratio of the conventional banking differ from the syariah banking.