

ABSTRAK

Artikel Penelitian ini mengulas perbandingan kinerja Bank BTN dan Bank Mandiri dengan menggunakan metode CAMEL, Sampel yang digunakan adalah data laporan keuangan berupa laporan keuangan Bank BTN dan Bank Mandiri yang telah dipublikasikan di Bank Indonesia tahun 2012-2016. Data dianalisis menggunakan Independent sample t-test untuk menguji perbedaan signifikan antara kinerja keuangan Bank Mandiri dan Bank BTN. Hasil Penelitian menunjukkan; (1) Kinerja perbankan Mandiri dan Bank BTN pada aspek permodalan dan aspek kualitas manajemen berada dalam kategori sehat; aspek rentabilitas dan aspek liquiditas sangat sehat; (2) Kinerja Bank Mandiri adalah: faktor permodalan dan likuiditas berada dalam kategori sehat; pada aspek kualitas asset dalam kategori pengelolaan manajemen kurang sehat; faktor rentabilitas berada dalam kategori cukup sehat. (3) Tidak ada perbedaan signifikan antara nilai CAR dan nilai Loan to Deposit Ratio (LDR) /Financing to Deposit Ratio (FDR) pada Bank Mandiri dan Bank BTN ada perbedaan signifikan antara nilai Non Performing Loan (NPL), Non Performing Finance (NPF), Net Profit Margin (NPM) dan Return On Assets (ROA) pada Bank MANDIRI dan Bank BTN.

Abstract

This research article reviews the performance comparison of conventional Mandiri banking and BTN banking using the CAMEL method. The sample in this study is the Financial Report data in the form of financial statements of conventional Mandiri and BTN which have been published in Bank Indonesia in 2012-2016. Data were analyzed using Independent sample t-test to test whether there were statistically significant differences between the financial performance of conventional Mandiri and BTN. Research Results show (1) BTN banking performance in the aspect of capital and management quality are in the healthy category; profitability factors and liquidity aspects Very healthy; (2) Mandiri Banking performance are: Capital factors and quality in the management are in category Unhealthy; Rentability factors are in the category of Fair enough; Assessment of liquidity is in the healthy category; (3) There is no significant difference between the value of CAR, and the value of Loan to Deposit Ratio (LDR) / Financing to Deposit Ratio (FDR) in BRI and BRI sharia; there are significant differences between the value of Non Performing Loans (NPL), Non Performing Finance (NPF) and Return on Assets (ROA) at MANDIRI banking and BTN banking.