

## **INTISARI**

### **ANALISIS KINERJA KEUANGAN BANK PEMBANGUNAN DAERAH MILK PEMERINTAH DAERAH PROVINSI DI PULAU JAWA PERIODE 2011-2015**

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Penelitian ini bertujuan untuk mengetahui dan menganalisa kinerja keuangan Bank Pembangunan Daerah Milik Pemerintah Daerah Provinsi di Pulau Jawa Periode 2011-2015. Rasio-rasio keuangan yang digunakan yaitu *Capital Adequency Ratio* (CAR), *Non Perfoming Loans* (NPL), *Return On Asset* (ROA), Biaya Operasional terhadap Pendapatan Operasional (BOPO), *Loan to Deposit Ratio* (LDR). Metode yang digunakan dalam penelitian ini adalah deskriptif kuantitatif dengan menggunakan Uji *One Way Anova*. Data yang digunakan adalah data sekunder. Hasil penelitian menunjukkan bahwa rata-rata nilai rasio keuangan Bank BPD Jawa Timur paling baik dari segi permodalan dan rentabilitas, sedangkan dari segi likuiditas dan kualitas aset lebih baik Bank BPD DIY. Berdasarkan Uji beda dengan menggunakan *One Way ANOVA*, memperlihatkan bahwa terdapat perbedaan secara statistik pada rata-rata rasio rasio CAR, NPL, ROA, BOPO dan LDR untuk kelima bank yang dianalisis.

Kata Kunci: Kinerja Keuangan, Rasio-rasio keuangan.

## ABSTRACT

### ***FINANCIAL PERFORMANCE ANALYSIS OF BANK REGIONAL DEVELOPMENT OWNED PROVINCIAL GOVERNMENT IN JAVA ISLAND PERIOD 2011-2015***

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*The purpose of this research is to find out and to comparison analysis of financial performance by Regional Development of Provincial Governments in Java Island period 2011-2015. Financial Ratios that used in this research to analyze financial performance which is Capital Adequency Ratio (CAR), Non Performing Loan (NPL), Return On Asset (ROA), Operational Cost of Operational Income (BOPO) and Loan to Deposit Ratio (LDR). Method that used in this research are descriptive quantitative method with using One Way ANOVA method. The data used is secondary data. The result of this research ish showing that the current average ratio of Regional Development of Provincial Goverments East Java Bank is more better on sector capital and rentability, while from sector liquidity and asset quality Regional Development of Provincial Goverments DIY Bank is more better. By the result of the research which using One Way ANOVA, is showing that there is a statistical diference on average ratio CAR, NPL, ROA, BOPO and LDR to all of five bank had been analyzed.*

*Key word: Financial performance, Financial Ratios*