

## INTISARI

Penelitian ini bertujuan untuk mengetahui perbandingan kinerja keuangan bank umum milik pemerintah dan bank umum swasta nasional.

Populasi dari penelitian ini adalah seluruh perusahaan perbankan yang terdaftar di Bursa Efek Indonesia pada tahun 2010-2014. Sampel dari penelitian ini yaitu bank umum milik pemerintah dan bank umum milik swasta nasional. dengan laba bersih di atas 2 triliun yang menyajikan laporan keuangan periode 2010 hingga 2014. Variabel penelitian yang digunakan yaitu *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), *Return on Assets* (ROA), Biaya Operasional terhadap Pendapatan Operasional (BOPO) dan *Loan to Deposit Ratio* (LDR) masing-masing bank. Alat uji yang digunakan dalam penelitian ini adalah uji statistik deskriptif.

Secara keseluruhan, kinerja keuangan bank umum milik pemerintah lebih baik daripada kinerja keuangan bank umum swasta nasional dibuktikan dengan nilai rata-rata variabel *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), *Return on Assets* (ROA), Biaya Operasional terhadap Pendapatan Operasional (BOPO) dan *Loan to Deposit Ratio* (LDR) pada bank umum milik pemerintah yang lebih baik dibanding bank umum swasta nasional.

Kata kunci: Kinerja Keuangan, Bank, *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), *Return on Assets* (ROA), Biaya Operasional terhadap Pendapatan Operasional (BOPO) dan *Loan to Deposit Ratio* (LDR).

## ABSTRACT

This research is purposed to compare the financial performance of national banks and commercial bank in nationwide.

Population of this research are all banking companies listed in Indonesia Stock Exchange in 2010 until 2014. Thus, samples of this research are national banks and commercial bank in nationwide, which have net income above two trillion in financial statements from 2010 until 2014. Variabels used in this research are Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM), Return on Assets (ROA), Biaya Operasional terhadap Pendapatan Operasional (BOPO) and Loan to Deposit Ratio (LDR) for each banks. Research equipment used in this research are descriptive statistical tests.

In general, the financial performance of national banks is greater than the financial performance of the commercial bank, evidenced by the average value of the Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM), Return on Assets (ROA), Biaya Operasional terhadap Pendapatan Operasional (BOPO) and Loan to Deposit Ratio (LDR) of national banks examined better.

Key words: financial performance, bank, Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM), Return on Assets (ROA), Biaya Operasional terhadap Pendapatan Operasional (BOPO) and Loan to Deposit Ratio (LDR).