ABSTRACT

COMPARATIVE ANALYSIS OF PERFORMANCE
STATE-OWNED BANKS AND NATIONAL PRIVATE BANKS IN
INDONESIA STOCK EXCHANGE PERIOD 2010 – 2012

By

Fahmi Rizani

One of the principal dimensions of bank performance is financial performance. Financial performance is an important thing to be achieved by each company including banking anywhere, because the financial performance is a reflection of the company's ability to manage and allocate its resources.

Based on the data, foreign banks ROA percentage increase is smaller than the non-foreign bank ROA, NPM as well as non-foreign banks rose higher in each year compared to a foreign exchange bank.

National bank credit grew by only 8.7% in the first semester 2010, still far below the target of about 20% for BI 2010. According to the banks, regional development banks experienced the highest growth reached 16.7%. Instead private commercial banks amounted to 9.3% of national income, private commercial banks non-foreign national of 14.3%.

The low LDR (Loan to Deposit Ratio) national private banks than state-owned banks, since affected by the financial crisis in 1997 and 2008, the bank was impressed trauma. Banks prefer to invest their funds in safe instruments, such as Government Securities (SUN), or Bank Indonesia Certificates (SBI).

The development of non-performing loans of banks nationwide in 2011 was lower than in December 2010, ie from 6.07% to 5.17%, although it has decreased, it still remains that the national bank was seized with a fairly high non-performing loans as being slightly above the maximum limit set by Bank Indonesia, namely 5%.

National banks are able to print high net interest margin, but not efficient in running their business. Inefficiency is reflected in the ratio of operating expenses (OE / OI) of 73.90% that is considered an obstacle reduction in lending rates.

Based on the above phenomenon, the problem is formulated as follows:

How is the level of performance comparisons state-owned banks and national private banks seen from the capital, assets, earnings and liquidity, respectively?
This study aims to analyze and test the performance comparison rate state-owned bank and private banks seen from the National Capital, Assets, Earnings and Liquidity respectively.

This study compared the performance of state-owned banks with National Private Bank during the period 2010-2012. Samples selected for State banks are Bank Mandiri, Bank BRI and Bank BNI and National Private Bank is Bank BCA, Bank Danamon and Bank CIMB Niaga. The ratio is used to measure the performance comparison is the average value of CAR, NPL, ROA, ROA and LDR on both types of banks listed on the Indonesia Stock Exchange until 2013.

The model of data analysis used in this study is to examine the different test t-test for paired samples (paired sample test). This test is to see whether there is any difference between the measured ratios (CAR, NPL, ROA, ROA and LDR) between state-owned bank and the National Private Bank.

Based on the results of the comparison and calculation, the results obtained:

1. Bank financial performance of state-owned banks in terms of CAR is better when compared to the National Private Bank.
2. National Private Bank's financial performance in terms of NPLs better when compared with the state-owned bank.
3. The financial performance of state-owned banks in terms of ROA is better when compared to the National Private Bank.
4. The financial performance of state-owned banks in terms of ROA is better when compared to the National Private Bank.
5. Bank financial performance of state-owned banks in terms of LDR better than the National Private Bank.