

A B S T R A C T

The research of Analysis financial performance PT. Bank Mandiri Tbk compared by PT. Bank Central Asia are analysis of ROE with Dupont concept and other financial analysis ratio. Meanwhile the financial analysis ratio used to evaluate the level of healthyness a bank according to the regulation from Bank Indonesia.

The research method are descriptive method by used Dupont concept and analysis other financial performance where data using secunder and annually.

According to calculation it seems that the ROE of PT. Bank Mandiri Tbk fluctuate significantly. This fluctuation is a result from the fluctuation of ROA and equity multiplier. The fluctuation of ROA is a result of the fluctuation in profit margin and asset utilization. Moreover, the research found the profit margin in the PT. Bank Mandiri Tbk is a result of the fluctuation of interest expense ratio, loan loses ratio, non interest expense and tax ratio. Meanwhile, the fluctuation of asset utilization is a result of the fluctuation of interest income and non interest expense to total asset. Overall the fluctuation performance of the PT. Bank Mandiri Tbk period 2005-2009 indicates a good result, which in the minimum capital requirement regulation (CAR) at terrace 1.

If compared by other bank financial performance are PT. Bank Central Asia that as the whole criteria PT. Bank Mandiri better. Excep for ROE and NIM .

Key Words : ROE, Dupont Concept, The Level of Healthyness and CAR