

ABSTRACT

This study analyzes the performance of the Bank's health between the Government Bank Persero Tbk with National Private Banks Foreign Exchange period 2004 to 2008 with CAMEL method without entering management aspects. Population in this research is to State Banks Persero Tbk amounting to 3 banks and the National Private Banks Foreign Exchange amounted to 5 banks.

Aspects analyzed include (1) CAR, (2) Bdr and KAP, (3) ROA and BOPO, (4) LDR. Data obtained from financial reports of each sample bank that issued by Bank Indonesia in the period 2004-2008. Hypothesis testing using t-test method. Based on the results of calculations show that the performance of government banks have limited company a better reputation than the national private commercial banks in foreign exchange from 2004-2008. This can be seen in the ratio of CAR, KAP, ROA, and LDR BOPO still has a better performance by the Government Banking Persero Tbk, while the National Private Banks Foreign Exchange best performance obtained by the ratio BDR.

The results of further research there are significant differences with t-test test between Bdr (bad debt) ratio Persero State Banks and National Private Banks Foreign Exchange in 2004 where Bdr (bad debt) ratio higher State Banks BUSN foreign exchange compared with the mean performance worse banks dr national private banks due to the possibility of foreign exchange over the large amount of bad debt burden borne by the government bank group limited company. While CAR, KAP, ROA, and LDR BOPO there is no significant difference. CAEL overall persero government banks and private banks expressed HEALTHY foreign national.