

## ***ABSTRACT***

*This research was purposed to compare financial performance between Privately-owned National Banks and Privately-owned Mixed Banks listed under Indonesian Stock Exchange (IDX) during 2011-2013. These performances would be evaluated using Capital Adequacy Ratio (CAR), Net Interest Margin (NIM), Non Performing Loan (NPL), Return on Assets (ROA), Return on Equity (ROE), Loan to Deposit Ratio (LDR), and Operating Costs - Revenue Ratio (OCRR). The data used for this research would be collected from each bank's annual report from 2011 to 2013. There would be 23 privately-owned National Banks investigated for this research where 11 of those Banks were locally owned and the rest were owned by locally and international parties. To prove writer's hypothesis that there could be a significant difference in their financial performance, the writer used T-test method. This research concluded that there was no significant difference in financial performance between banks that were locally owned and mixed owned.*

**Keywords:** *Financial performance, Privately-owned National Banks, Financial ratio, Locally owned, Mixed owned.*



## ***ABSTRAK***

*Penelitian ini bertujuan untuk membandingkan kinerja keuangan antara Bank Umum Swasta Nasional (BUSN) Devisa dengan Bank Umum Swasta Campuran (BUSC) Devisa yang terdaftar di Bursa Efek Indonesia periode 2011-2013. Ukuran kinerja keuangan diukur berdasarkan rasio keuangan yang terdiri dari Capital Adequacy Ratio (CAR), Net Interest Margin (NIM), Non Performing Loan (NPL), Return on Assets (ROA), Return on Equity (ROE), Loan to Deposit Ratio (LDR), dan perbandingan Beban Operasional dengan Pendapatan Operasional (BOPO). Data yang digunakan dalam penelitian ini adalah laporan keuangan tahunan masing-masing bank tahun 2011-2013. Metode sampling yang digunakan adalah purposive sampling dimana Bank Umum Swasta Devisa yang menjadi sampel penelitian berjumlah 23 bank terdiri dari 11 BUSN Devisa dan 12 BUSC Devisa. Untuk membuktikan hipotesis yang menyatakan bahwa terdapat perbedaan yang signifikan kinerja keuangan antara BUSN Devisa dengan BUSC Devisa, penulis menggunakan uji beda independent samples t-test. Hasil penelitian menunjukkan bahwa tidak terdapat perbedaan yang signifikan kinerja keuangan antara BUSN Devisa dengan BUSC Devisa yang diukur melalui tujuh rasio keuangan yang menjadi variabel penelitian.*

*Kata kunci : Kinerja Keuangan, Bank Umum Swasta Devisa, Rasio Keuangan, BUSN Devisa, BUSC Devisa.*

