

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui perbedaan kinerja keuangan antara bank pemerintah (BUMN) dengan bank umum swasta nasional di Indonesia Sampel dalam penelitian ini dipilih dengan menggunakan purposive sampling, berdasarkan kriteria yang telah ditetapkan maka didapatkan sampel 4 bank pemerintah (BUMN) dan 6 bank umum swasta nasional. Hasil dari penelitian ini menunjukkan bahwa: (1) untuk Rasio CAR terdapat perbedaan kinerja keuangan antara bank pemerintah (BUMN) dengan bank umum swasta nasional; (2) untuk Rasio NPL tidak terdapat perbedaan kinerja keuangan antara bank pemerintah (BUMN) dengan bank umum swasta nasional; (3) untuk Rasio NIM tidak terdapat perbedaan kinerja keuangan antara bank pemerintah (BUMN) dengan bank umum swasta nasional; (4) untuk rasio ROA tidak terdapat perbedaan kinerja keuangan antara bank pemerintah (BUMN) dengan bank umum swasta nasional; (5) untuk rasio BOPO tidak terdapat perbedaan kinerja keuangan antara bank pemerintah dengan bank umum swasta nasional; dan (6) untuk rasio LDR tidak terdapat perbedaan kinerja keuangan antara bank pemerintah (BUMN) dengan bank umum swasta nasional.

Kata kunci: Bank pemerintah (BUMN), Bank umum swasta nasional, Kinerja bank



## ABSTRACT

This study aims to determine differences in performance between government banks and private-owned banks in Indonesia. The sample in this study was selected using purposive sampling, based on predetermined criteria, 4 government banks (BUMN) and 6 national private commercial banks were obtained as samples. The results of this study indicate that: (1) for the CAR ratio there is a difference in financial performance between government banks (BUMN) and national private commercial banks; (2) for the NPL ratio there is no difference in financial performance between government Banks (BUMN) and national private commercial banks; (3) for the NIM Ratio there is no difference in financial performance between government Banks (BUMN) and national private commercial banks; (4) for the ROA ratio there is no difference in financial performance between government banks (BUMN) and national private commercial banks; (5) for the BOPO ratio there is no difference in financial performance between government banks and national private commercial banks; and (6) for the LDR ratio there is no difference in financial performance between government banks (BUMN) and national private commercial banks.

Keywords: Government banks (BUMN), National private commercial banks, Bank performance

