

Abstraksi

Banyaknya bank yang ada di Indonesia, membuat industri perbankan menjadi industri dengan persaingan yang ketat. Penelitian ini dilakukan untuk mengetahui apakah pelaporan keuangan pada Bank Umum Milik Negara dan Bank Umum Milik Swasta Nasional telah sesuai dengan Pedoman Akuntansi Perbankan Indonesia (PAPI), untuk membandingkan kinerja keuangan Bank Umum Milik Negara dan bank Bank Umum Swasta Nasional dilihat dari sisi CAMEL (*Capital, Asset Quality, Earning, dan Liquidity*), untuk mengetahui apakah terdapat perbedaan kinerja antara Bank Umum Milik Negara dan bank Bank Umum Swasta Nasional dilihat dari kelima aspek tersebut, dan untuk mengetahui bank manakah yang memiliki kinerja lebih baik dilihat dari sisi CAMEL.

Terdapat 3 Bank Umum Milik Negara dan 3 bank Bank Umum Swasta Nasional yang dijadikan sampel penelitian. Teknik pengambilan sampel yang digunakan adalah *purposive judgement sampling* berdasarkan penilaian peneliti bahwa objek yang dijadikan sampel adalah objek yang paling baik dan sesuai dengan tujuan penelitian. *Paired Sample T test* (Uji Sampel Berpasangan) digunakan sebagai teknik analisis untuk mengetahui apakah terdapat perbedaan kinerja antara Bank Umum Milik Negara dan bank Bank Umum Swasta Nasional.

Hasil penelitian menunjukkan bahwa perbedaan kinerja hanya terdapat pada sisi permodalan. Bank Umum Milik Negara lebih baik kinerjanya ditinjau dari sisi *Capital Adequacy Ratio (CAR)*, *Non Performing Loan (NPL)*, dan *Return On Asset (ROA)* sementara Bank Umum Swasta Nasional lebih baik dari sisi *Net Interest Margin (NIM)* dan *Loan to Deposit Ratio (LDR)*.

Kata kunci: Bank Umum Milik Negara, Bank Bank Umum Swasta Nasional, CAMELS (*Capital, Asset Quality, Earning, Liquidity, dan Sensitivity to Market Risk*), *Capital Adequacy Ratio (CAR)*, *Non Performing Loan (NPL)*, *Net Interest Margin (NIM)*, *Return On Asset (ROA)*, dan *Loan to Deposit Ratio (LDR)*.

Abstract

The great number of banks in Indonesia makes banking industry becomes competitive. This research is performed to know whether the financial report of state owned bank and private owned bank have been appropriate with Indonesian Banking Accounting Guidance (PAPI), to compare the financial performance of state owned bank and private owned bank as seen on CAMEL (Capital, Asset Quality, Earning, and Liquidity), to know whether there is performance difference as seen on those aspects, and to know which bank has better performance.

There are three state owned banks and three private owned banks which are used as samples in this research. Sampling technique employed in this research is purposive judgement sampling based on researcher's judgment that the object is the best and most suitable object to be made as research object that will fit in the research's purpose. Paired Sample T test is used as analysis technique to know whether there is difference in the financial performance of state and private bank as in CAMELS aspect.

The statistical result of this research shows that as seen from each component, there is difference in capital point of view while other aspects have no difference. It can be concluded that state owned banks have better Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Return On Asset (ROA) while private owned banks have better Net Interest Margin (NIM) and Loan to Deposit Ratio (LDR).

Keywords: *State Owned Bank, Private Owned Bank, CAMELS (Capital, Asset Quality, Earning, Liquidity, and Sensitivity to Market Risk), Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM), Return On Asset (ROA), and Loan to Deposit Ratio (LDR)*