

Joko Waskito, 09322031, **The Performance Comparative Analysis of The Government And Private Public Bank With CAMEL Approach**, Accounting, Faculty Of Economic, Muhammadiyah University of Gresik, Februari 2016

ABSTRACT

Bank as financial Intermediary and Agents Of Development must be able to having good performance since its role is important to country economics. One of assessment of performance Bank is by judging level of its health. Based on its ownership structure, bank divisible become 5, some between it is The Government Public Bank and Private Public Bank.

Research about comparison of performance between The Government and Private Public Bank assessed based on CAMEL approach aim to know what is the Government Public Bank performance and Private Public Bank performances based to the data. In this research applied 3 The Government Public Bank sample, which is : BNI, BRI, Mandiri Bank and 3 Private Public Bank sample, that is : Danamon Bank, CIMB Niaga, and BCA. The sample is taken based on the biggest total asset. From sixth financial statement of the sample, calculated level of health of each bank by using CAMEL approach as according to BI regulation.

Analysis on level of health and T test shows that the performance of The Government Public Bank is high compared to Private Public Bank. Percentage of banking health on Government Bank (BNI, BRI and Mandiri Bank) per the year 2010 - 2012 are: 88,52 (healthy), 88,29 (healthy), 90,03 (healthy); 89,01 (healthy), 89,66 (healthy), 90,83 (healthy); and 89,53 (healthy), 90,04 (healthy), 90,63 (enough). Furthermore the percentage of banking health on Private Bank (Danamon Bank, CIMB Niaga and BCA) per the year 2010 - 2012 are: 85,63 (healthy), 84,99 (healthy), 86,24 (healthy); 89,48 (healthy), 88,14 (healthy), 89,56 (healthy) and 93,12 (healthy), 93,20 (healthy), 93,42 (healthy). From the Mann-Whitney test results shown that the column Asymp. Sig / double-sided asymptotic significance is 0,566. Similarly, the Kolmogorov-Smirnov test, it appears that the column Asymp. Sig / double-sided asymptotic significance is 0,336. On the side of the probabilities obtained above 0,05

Conclusion The study found no significant difference in performance between the Government General Bank compared with Private Banks.

Key Word : Financial Intermediary, Agents Of Development, Approach Camel, Non Profit Oriented.

Joko Waskito, 09322031, **Analisis Perbandingan Kinerja Bank Umum Pemerintah Dan Bank Umum Swasta Dengan Pendekatan CAMEL**, Akuntansi, Fakultas Ekonomi, Universitas Muhammadiyah Gresik, Februari, 2016

ABSTRAK

Bank sebagai *financial Intermediary* dan *Agents Of Development* harus mampu berkinerja dengan baik mengingat peranannya yang begitu penting dalam perekonomian Negara. Salah satu penilaian kinerja Bank adalah dengan menilai tingkat kesehatannya. Bank berdasarkan struktur kepemilikannya dapat dibagi menjadi 5, beberapa diantaranya adalah Bank Umum Pemerintah dan Bank Umum Swasta.

Penelitian mengenai perbandingan kinerja antara Bank Umum Pemerintah dan Bank Umum Swasta yang dinilai berdasarkan pendekatan CAMEL bertujuan untuk mengetahui kinerja Bank Umum Pemerintah dibanding kinerja Bank Umum Swasta yang didasarkan pada tingkat kesehatan bank yang ada. Dalam penelitian ini digunakan 3 sampel Bank Umum Pemerintah, yaitu : BNI, BRI, Bank Mandiri dan 3 sampel Bank Umum Swasta, yaitu : Bank Danamon, BII, dan BCA. Sampel tersebut diambil berdasarkan total asset terbesar. Dari laporan keuangan keenam sampel tersebut, dihitung tingkat kesehatan masing-masing Bank dengan menggunakan pendekatan CAMEL sesuai dengan peraturan BI .

Analisis data berdasarkan tingkat kesehatan dan dengan uji t, menunjukkan hasil bahwa Bank Umum Pemerintah berkinerja lebih baik dibanding Bank Umum swasta. Dengan tingkat kesehatan Bank Umum Pemerintah (BNI, BRI dan Bank Mandiri) per tahun 2010 - 2012 berturut – turut : 88,52 (sehat), 88,29 (sehat), 90,03 (sehat); 89,01 (sehat), 89,66 (sehat), 90,83 (sehat); dan 89,53 (sehat), 90,04 (sehat), 90,63 (sehat). Sedangkan tingkat kesehatan Bank Swasta, yaitu Bank Danamon, CIMB Niaga dan BCA per tahun 2010 – 2012 : 85,63 (sehat), 84,99 (sehat), 86,24 (sehat); 89,48 (sehat), 88,14 (sehat), 89,56 (sehat) dan 93,12 (sehat), 93,20 (sehat), 93,42 (sehat). Dari hasil uji Mann-Whitney terlihat bahwa pada kolom Asymp. Sig/Asymptotic significance dua sisi adalah 0.566. Demikian pula dengan uji Kolmogorov-Smirnov, terlihat bahwa pada kolom Asymp. Sig/Asymptotic significance dua sisi adalah 0.336. Di sisi didapat probabilitasnya di atas 0,05

Simpulan penelitian bahwa tidak ada perbedaan kinerja secara signifikan antara Bank Umum Pemerintah dibanding dengan Bank Umum Swasta.

Kata Kunci : *financial Intermediary*, *Agents Of Development*, Pendekatan Camel, Non Profit Oriented.