PERBANDINGAN KINERJA BANK MILIK PEMERINTAH DENGAN BANK LOKAL MILIK BANK ASING PERIODE 2011-2015

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Cross border merger and acquisition are the instant ways to expand company's business to foreign country, including in banking industry. So many local banks in Indonesia are merged or acquired by foreign banks. So, the aim of this research is analyzing the performance of the banks which are owned by Indonesia's government and the local banks which are dominated by foreign banks for the period of 2011 until 2015. The performance is analyzed in accordance with CAMEL theory, that is capital adequacy, asset quality, management quality, earning quality, and liquidity. Capital adequacy is measured by Capital Adequacy Ratio (CAR), asset quality is measured by Non Performing Loan Ratio (NM), management quality is measured by Operating Expense to Asset (0EA), earning quality is measured by Return on Asset (ROA) and Return on Equity (ROE), and liquidity is measured by Loan to Deposit Ratio (LDR). The methods that are used for comparing the performance are t-test statistic for normal distribution data and Mann Whitney test for abnormal distribution data.

The result show that earning quality has significant difference between government's banks and local banks that are dominated by foreign banks, which government's banks have better earning quality than local banks that are dominated by foreign banks. On the other side, there is no significant differences in capital adequacy, asset quality, management quality, and liquidity.

Keywords: CAMEL, Banking Performance, Merger and Acqusition.