



Analysis Comparison Of Pt. Bank Central Asia Tbk. With Pt. Bank Negara Indonesia Tbk.

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Abstract

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The comparison of PT's financial performance is the aim of this study. Central Asia Trust Bank is a private bank that ranks second on the IDX, behind only PT. Tbk. Bank Negara Indonesia The third-ranked state-owned bank on the IDX. Financial ratios are an instrument that can be utilized to measure financial performance, and both banks have advantages and disadvantages when it comes to managing their financial performance. The comparison of PT's financial performance will be the focus of this study. Central Asia Trust Bank using PT. Tbk. Bank Negara Indonesia utilizing financial ratios for the years 2015 through 2019. This study relies on secondary information from the annual report of PT. BCA Tbk. as well as PT's annual report. TBD BNI from 2015 to 2019. It includes five measured financial ratios—LDR, ROE, ROA, NPL, and OEIO—based on the entire analyzed financial performance. Secondary data from BCA and BNI's annual financial statements, which are listed on the Indonesia Stock Exchange from 2015 to 2019, were used.

Keywords: Bank Financial Ratios, Comparative Analysis, Financial Performance.

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INTRODUCTION

Financial institutions like banks play a significant part in the local economy. The bank as a company that collects money from the general population and gives it to those in need. There are many different types of banks, including conventional banks and Islamic banks, as well as banks run by the government and the private sector.

Government banks are institutions that are predominately owned by the state. A national private commercial bank, on the other hand, is a bank that is lawfully established in Indonesia and is either partially or entirely owned by Indonesian citizens or Indonesian legal entities. State banks and other national commercial banks are forced to compete with one another. Financial performance reports that can tell the public about the performance are required because of this competitiveness and the worldwide crisis. Assessment of banking financial performance is intended to assess the success of management in managing a business entity. Banking performance is an illustration of the achievements of a bank in the aspects of finance, marketing, collection and distribution of funds in a certain period. The results of the study show that there are differences in the financial performance of Bank BCA and Banks CIMB Niaga. (Meliangan, S., Tommy, P., & Mekel, P. A, 2014). The following is a comparison table of Bank BCA and BNI assets for the 2015-2019 period.

Table 1
Comparison of total assets between Bank BCA vs Bank BNI 2015-2019 in millions

No .	Ban k nam e	2015	2016	2017	2018	2019
1	Bank BCA Tbk.	594,373,770	676,738,753	750,319,671	824,787,944	918,989,312
2	Bank BNI Tbk.	508,595,288	603,031,880	709,330,084	808,572,011	845,605,208

METHODS

The financial statements of two banks, BCA bank and BNI bank, which are traded on the Indonesia Stock Exchange, are the subject of this study. In this study, we examined the financial accounts of the BCA and BNI banks' operating results to see how the two performed differently. The information used in this study is secondary information. The variables used in this study are as follows:

- a. Return on Assets (ROA), a measure of a bank's capacity to generate income from a variety of its own assets. ROA, or Return on Assets, is calculated by dividing net income by total assets.
- b. Return on Equity (ROE), a measure of how well banks are able to use their capital resources to generate net revenue. Net income divided by total equity yields the ROE, or return on equity, ratio.
- c. The Loan to Deposit Ratio (LDR), which measures a bank's capacity to cover all of the public money and their own capital by relying on loans made to the general population. Total Loan divided by Total Deposit equals LDR, which is the ratio between total loan and total deposit. A bank's ability to meet credit demand by employing its total assets is demonstrated by its loan-to-asset ratio.
- d. Non Performance Loans (NPL), which is a proxy for credit risk.
- e. Bank efficiency, which is an indicator that is the comparison between operating costs and operating income (BOPO). This variable is used to measure the level of bank efficiency (SE Bank Indonesia No.3 / 30 / DPNP)

The population used is manufacturing companies in the basic industry and chemical sectors listed on the Indonesia Stock Exchange for the 2015-2019 period. The sampling method used in this research is purposive sampling method. Determination of the selected sample based on certain criteria and based on certain considerations that are tailored to the research objectives.

In this case the characteristics used are as follows:

1. Characteristics used by a bank taken by a private bank listed on the Indonesian stock exchange for the period 2015-2019
2. The company publishes complete financial reports and annual reports for the period 2015-2019;

3. Companies that have financial statements ended December 31;
4. The company issues financial statements in rupiah currency.

RESULTS & DISCUSSION

The performance and efficiency of Bank BCA and BNI during 2015 to 2019 are presented in table 2.

Table 2

The performance and efficiency of Bank BCA and BNI during 2015 to 2019

BANK	YEAR	TOTAL ASSETS	ROA (%)	ROE (%)	LDR (%)	NPL (%)	BOPO (%)
BCA	2015	594,373,770	3.8	21.9	81.1	0.7	63.2
	2016	676,738,753	4	20.5	77.1	1.3	60.4
	2017	750,319,671	3,9	19.2	78.2	1.5	58.6
	2018	824,787,944	4	18.8	81.6	1.4	58.2
	2019	918,989,312	4	18	80.5	1.3	59.1
Average			3.94	19.68	79.7	1.24	59.9
BNI	2015	508,595,288	2.64	17.21	85.7	2.7	75.48
	2016	603,031,880	2.69	15.54	85.8	2.96	73.59
	2017	709,330,084	2.75	15.6	80.4	2.26	70.99
	2018	808,572,011	2.78	16.1	83	1.9	70.15
	2019	845,605,208	2.42	14	91.4	2.27	73.16
Average			2,656	15.69	85.26	2,418	72,674

Source: Bank BNI and Bank BCA

Table 2 shows that BCA bank assets are Rp, which is significantly more than BNI bank assets. 918,000,312 million. Assets of the BNI bank in the amount of Rp 8,605,208 million. Bank assets, both BCA and BNI, have generally increased annually. Using ROA and ROE indicators, the bank's performance at the level of profitability shows that the average ROA for BCA from 2015 to 2019 was 3.94 percent and the average BNI was 2.556 percent (Table 3). This demonstrates that BCA possesses a higher ROA level. This indicates that BCA Bank has greater earning potential from its owned assets than BNI Bank. Meanwhile, the ROE indicator indicates that the average BCA bank's ROE from 2015 to 2019 was 19.68, higher than the BNI bank's ROE of 15.69.

Table 3
ROA dan ROE

YEAR	ROA		ROE	
	BCA (%)	BNI (%)	BCA (%)	BNI (%)
2015	3.8	2.64	21.9	17.21
2016	4	2.69	20.5	15.54
2017	3,9	2.75	19.2	15.6
2018	4	2.78	18.8	16.1
2019	4	2.42	18	14

AVERAGE	3.94	2,656	19.68	15.69
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Source: Bank BNI and Bank BCA

When comparing the quantity of credit issued and the amount of public deposits, the Loan Deposits Ratio (LDR) reveals that BCA bank has a lower LDR, at 79.7%, compared to BNI bank, which has a larger LDR, at 85.26%. LDR is still rising in general. Additionally encouraging economic conditions and the GWM LDR policy, which Bank Indonesia released in September 2010 and went into force in March 2011, both contributed to the rise in LDR. The LDR of BCA and BNI banks is continuing to rise, as seen in Table 5. The percentage of deposits from TPF that were able to be channeled by BNI banks saw the biggest growth in LDR at BNI bank, where it reached 91.4% in 2019.

Table 4
LDR

Year	BCA (%)	BNI (%)
2015	81.1	85.7
2016	77.1	85.8
2017	78.2	80.4
2018	81.6	83
2019	80.5	91.4
Average	79.7	85.26

Source: Bank BNI and Bank BCA

The higher the LDR indicator, the better the bank intermediation function will be. Credit is a fund that is distributed by banks to the public and is inseparable from the risks that the bank must face. With regard to credit, it shows that the average NPL of BCA bank is lower than the NPL of BNI bank. During 2015-2019, the average NPL of Bank BNI reached 2.418%, far above the NPL of BCA which was only 1.24%. This shows that BNI bank is relatively more careful and selective in channeling credit. The level of banking efficiency as proxied by the ratio between operating costs and operating income (BOPO) shows that the average BCA and BNI banks are 59.9% and 72.674%, respectively. This shows that the BOPO of BNI bank is below the BOPO of the national banking which is around 86%.

Group Statistics

	Bank code	N	Mea n	Std. Deviation	Std. Mean Error
OA	R BCA	5	3,9400	,08944	,04000
	BNI	5	2,6560	,14258	,06377
OE	R BCA	5	19,6800	1,53525	,68659

DR	L	BNI	5	15,6 900	1,15815	, 51794
	L	BCA	5	79,7 000	1,95064	, 87235
PL	N	BNI	5	85,2 600	4.08999	1,82910
	N	BCA	5	1.24 00	, 31305	, 14000
OPO	B	BNI	5	2,41 80	, 41487	, 18554
	B	BCA	5	59,9 000	2,02237	, 90443
		BNI	5	72.6 740	2,13045	, 95277

The table above shows that:

1. According to statistical statistics, the average ROA of Bank BNI is lower than that of BCA.
2. According to statistical statistics, the average ROE of Bank BCA is higher than that of Bank BNI.
3. The analysis of statistical data reveals that the average LDR of Bank BCA is lower than that of BNI.
4. The analysis of statistical data reveals that BCA's NPL average is higher than Bank BNI's average, on average.
5. The statistical data's findings indicate that Bank BCA's average BOPO is superior to Bank BNI's average BOPO.

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
ROA	Equal variances assumed	,453	,520	17,058	8	,000	1,284	,07527	1,11042	145.758

	Equal variances not assumed			17,058	6,726	,000	1,284	'07527	1,10453	146.347
ROE	Equal variances assumed	'892	'373	4,639	8	,002	### ##	'86003	200.676	5,97324
	Equal variances not assumed			4,639	7,439	,002	### ##	'86003	1,98041	5,99959
LDR	Equal variances assumed	1,038	'338	-2,744	8	,025	-5,56	2,02647	#### ###	-,88694
	Equal variances not assumed			-2,744	5,73	,035	-5,56	2,02647	-10,5758	-,54424
NPL	Equal variances assumed	'849	'384	-5,068	8	,001	-1,178	'23243	-1,71399	-,64201
	Equal variances not assumed			-5,068	7,44	,001	-1,178	'23243	-172.109	-,63491
BOP O	Equal variances assumed	'061	'812	-9,724	8	,000	-12,77	131.368	-15,8034	-9,74464

Equal varian ces not assum ed									
		-	7,9	,000	-	131.3	-	-	
		9,724	78		12,	68	15,80	974.3	
					77		48	21	

Source: Research data processing.

The table above shows that: The F test will test the basic assumption that the variants of the two groups are the same. If $F_{count} < F_{table}$, then H_0 is accepted, and if $F_{count} > F_{table}$, then H_0 is rejected. From the results of statistical calculations using the independent sample T-test, the following results were obtained;

1. The outcomes of the ROA ratio analysis were $F_{count} = 0,453$ $F_{table} = 0.05$, or 4.4590. H_0 is therefore accepted. which denies H_a and claims that there is no difference between Bank BCA and Bank BNI's financial performance of ROA. Which declares that Bank BCA and Bank BNI have different financial ROA performances.
2. Results of the ROE ratio analysis: $F_{count} = 0$ and $F_{table} (df = 8; 0.05) = 4.4590$. H_0 , which asserts that there is no difference in the financial performance of ROE between Bank BCA and Bank BNI, is therefore accepted, while H_a is rejected. Which declares that there are variations between Bank BCA and Bank BNI's financial performance (KAP).
3. The results of the LDR ratio analysis; $F_{count} 1,038 < F_{table} (df 8; 0.05) = 4.4590$ Thus rejecting H_0 . Which states that there is no difference in LDR financial performance between Bank BCA and Bank BNI, and accept H_a . Which states that there is no difference in the financial performance of the LDR between Bank BCA and Bank BNI.
4. The results of the NPL ratio analysis; $F_{count} 0,849 < F_{table} (df 8; 0.05) = 4.4590$. Thus accepting H_0 , stating: There is no difference in NPL financial performance between Bank BCA and Bank BNI, and rejecting H_a . Which states; There is a difference in NPL financial performance between Bank BCA and Bank BNI.
5. Results of the BOPO ratio study; $F_{count} 0,061 < F_{table} (df 8; 0.05) = 4.4590$. As a result of rejecting H_a and accepting H_0 , it may be said that BOPO's financial performance is the same as that of BCA. which declares that Bank BCA and Bank BNI's financial performance in relation to BOPO differs.

CONCLUSION

Based on the results of the analysis and discussion, it can be concluded that both the BCA and BNI banks are showing better performance. This can be indicated by several indicators, namely ROA, ROE, LAR, LDR, NPL and OEOI. The conclusions of this study are:

1. The ROA ratio reveals no distinction between Bank BCA and Bank BNI's financial performance.
2. The ROE ratio shows no distinction in financial performance between Bank BCA and Bank BNI.

3. The LDR Ratio indicates that there is no financial performance distinction between Bank BCA and Bank BNI.
4. The NPL ratio shows that there is no financial performance difference between Bank BCA and Bank BNI
5. There is no difference in financial performance between Bank BCA and Bank BNI as seen from the LDR Ratio.

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