

# COMPARATIVE ANALYSIS OF PUBLIC BANKS CORPORATE FINANCIAL PERFORMANCE IN INDONESIA DURING CRISIS PERIOD AND AFTER ECONOMIC CRISIS

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## ABSTRACT

*The purpose of this research is to investigate the differences between financial performance on crisis and after monetary crisis. Using CAMELS rating methodology, for representative sample of Indonesian banks for the period 1998-2005, we evaluate capital adequacy, assets and management quality, earnings ability, liquidity position and sensitivity to market risk. The financial ratios that is used are Capital Adequacy Ratio (CAR), Return of Risk Asset (RORA), Net Profit Margin (NPM), Return On Asset (ROA), Loan to Deposit Ratio (LDR) and Interest Expense Ratio (IER). The sample size is 9 banking firms, data taken from ICMD for the period 1998-2005. Data analyzes that is used are Kolmogorov Smirnov test, Paired sample t-test and Wilcox on test. The results indicate there is a significant differentiation in CAR, RORA, ROA and IER between on crisis and after monetary crisis, but on NPM and LDR ratios there isn't significant differentiation between on crisis and after monetary crisis.*

**Keywords:** CAR, RORA, NPM, ROA, LDR, IER