



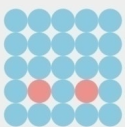
## General National Foreign Exchange Banks Performance Analysis in Indonesia, RADAR Method I Wayan Nasta

*The aim of this research are 1) measuring group performance of general national foreign exchange banks using more than one financial ratio, 2) analyzing the strategy used by the existing banks. This research is conducted by using descriptive method with ratio RADAR and strategic cluster analyze as it analysis tools. Performance group of general national foreign exchange banks using analysis tools is divided into five big groups. They are liquidity analysis, solvability analysis, productivity analysis, profitability analysis and growth analysis. This research also used three-dimensional strategic cluster which are asset management, growth productivity and profitability. Based on company financial performance in 1999-2003 periods, at the beginning of the period, financial performance of general national foreign exchange banks are not properly running. In the last two years, all RADAR side variables conducted an increasing growth but still under the idealistic average ratio number. From cluster analysis, this research conducted 24 strategic clusters with 7, 9 and 13 as clusters that have the biggest members. Banking strategic map based on two dimensional strategic are divided into 4 quadrant, that are 1) Strategic cluster in I quadrant, full with banks that tend to be very conservative and aggressive, 2) Banks in II and IV quadrant used a mixed strategy between conservative and aggressive and 3) Banks, which is a member of health banking program in 1999-2000 are tend to be in II and IV quadrant in any strategic dimension.*

*Based on those finding, it is suggested that (1) the government (Bank Indonesia) has to be more focus in doing bank supervision, especially to banks which are in the same cluster with unhealthy banks. (2) People have to used financial performance information and supervise the level of bank health, before choosing bank that is secure and healthy and (3) researcher suggested that the next researcher doing a research on financial performance analysis using international standard (CAMEL) that have different strategic dimensions and more clearer strategic description to conduct in II and IV quadrant.*

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