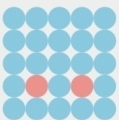




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ABSTRACT

Analysis of Financial Performance of National Commercial Banks in 2003-2005

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The purposes of this research were (1) analyzing the financial performance of national commercial banks using accounting ratio and economic value added (EVA) method, (2) analyzing the correlation between accounting ratio and EVA method in ten national commercial banks (3) describing the national banks mapping based on financial performance such as ROA, ROE and EVA method.

The result showed that the best performance using accounting ratios criteria were achieved by Danamon Bank, followed by Mega Bank and BRI. By using EVA method the best financial performance were achieved by Mandiri Bank and BRI. It's also found that significance correlation among ROE and ROA were prevailing, but between the accounting ratio and EVA did not found a significance correlation.

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