

## ABSTRACT

Jannah, Miftachul, 2012 Thesis. EVA AND BANK FINANCIAL RATIOS AS A  
DISTINCTION IN CONVENTIONAL AND ISLAMIC BANK  
INDONESIA

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Research is conducted to distinguish the conventional banks and Islamic banks with financial ratios and EVA (Economic Value Added) in the period 2009-2011. The financial ratios CAR (Capital Adequacy Ratio), ROE (Return on Equity), ROA (Return on Assets), NPL (Non Performing Loan), NIM (Net Interest Margin) and LDR (Loan to deposit ratio). Samples of 15 bank are selected based on predetermined criteria during the period of 2009-2011. Data is obtained from the Banking Directory, Indonesia Stock Exchange and the internet. The research hypothesis is testing using logistic regression analysis.

The results showed that the financial ratio and EVA can distinguish between conventional banks and Islamic banks. From the analysis of partial results indicated that the variable CAR, ROA, and EVA can be used as a tool or a variable distinguish conventional banks and Islamic banks. While ROE variables, NPL, NIM and LDR can not be used as a tool or a variable distinguishing conventional banks and Islamic banks. Then the logistic regression estimation results indicate the ability of seven independent variables can be used as variables to distinguish conventional banks and Islamic banks by 32.7%