

## ABSTRACT

Budi Wisjnu Wardhana. 3020611013. 2010. The Financial Performances Evaluation of PT Bank Syariah Mandiri.

The financial performance is one of the basic evaluation on the ability of a bank in carrying out its function as a gathering agent and managing agent of public funds. An evaluation of bank financial performance is very important to measure the bank's development, financial decision and prediction in the future.

This research is aimed to evaluate financial performances of Bank Syariah Mandiri from 2006-2009. The results show Bank Syariah Mandiri has a good financial performances. Liquidity Ratio has increased since 2006 to 2009. It is showed by the amount of Cash Ratio; 77,93% in 2006, 94,7% in 2007, 133,21% in 2008 and 137,89% in 2009. Rentability Ratios also show good improvement, it is showed by Return On Asset ratio; 1,00% in 2006, 1,31% in 2007, 1,68% in 2008 and 1,97% in 2009. According to the rule of Bank Indonesia for Capital Adequacy ratio up to 8%, solvability ratio performances of Bank Syariah Mandiri has fulfilled well. It is showed by the Capital Adequacy Ratio of Bank Syariah Mandiri; 10,62% in 2006, 8,94% in 2007, 10,45% in 2008 and 11,39% in 2009.

Keywords: Financial Performance, Ratio Analysis, Bank Syariah Mandiri