ABSTRACT

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ANALYSIS OF FINANCIAL PERFORMANCE BEFORE AND AFTER MERGER TO PT. BANK OCBC NISP, Tbk.

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The financial performance is an analysis to see how well a company can use assets from its primary mode of business and generate revenue. This term is also used as a general measure of a company's overall financial health over a given period of time. A merger is a deal to unite two existing companies into one new company, while other company stop their activities or dispersed. In assessing the financial performance can be viewed using financial ratios, there are Cash Ratio (CR), Loan to Deposit Ratio (LDR), Loan to Assets Ratio (LAR), Return On Assets (ROA), Return On Equity (ROE), and Operating Expenses to Operating Income (BOPO). The purpose of this study is to known the financial performance of Bank OCBC NISP, Tbk before and after merger.

This study use secondary data from the quarterly financial statements are March, June, September, and December of 2009 until 2010 as the year before to the merger, and in 2011 until 2014 as a year after the merger. Data were processed using SPSS v.23.00. Testing data consists of descriptive statistics, normality test and paired sample t-test. The test is done to make a decision between to accept Ho and reject Ha or reject Ho and accept Ha.

Based on research, there are two ratios Return On Assets (ROA) and Return On Equity (ROE) which indicates that there are significant differences between the financial performance before and after merger. While four other ratios are Cash ratio (CR), Loan to Deposit Ratio (LDR), Loan to Assets Ratio (LAR) and Operating expenses to Operating Income (BOPO) showed no significant differences between the financial performance before and after merger.

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