

## ***ABSTRACT***

Based on the Indonesian banking statistics in 2012, the number of commercial banks in Indonesia, there were 120 and the number of rural banks in Indonesia as much as 1669. In terms of total assets held by commercial banks and rural banks, from year to year has increased significantly. Financial performance measurement can be performed based on the Values Measures consisting of Economic Value Added (EVA) and Market Value Added (MVA).

This study aims to determine the performance of Bank Mandiri and Bank Rakyat Indonesia using EVA and MVA during the years 2011 to 2013. The study was categorized as a comparative descriptive study. The author chose a sample of a population's financial statements, issued by PT Bank Mandiri Tbk and PT. Bank Rakyat Indonesia, Tbk. The number of samples to be used in this study was 24. The data used are secondary data with engineering documentation. Data analysis method used is Independent Sample T-test.

Results of the analysis showed that the value of EVA and MVA PT Bank Rakyat Indonesia and PT Bank Mandiri is positive and tends to increase each quarter. But the financial performance of PT Bank Mandiri is better than the PT Bank Rakyat Indonesia viewed from the average value of EVA and MVA PT Bank Rakyat Indonesia, which is greater than that owned by PT Bank Mandiri.

Keywords: EVA, MVA and Financial Performance