

ABSTRACT

Financial performance is an analysis carried out to see the extent to which a company has carried out using the rules of financial implementation properly and correctly. Like by making a financial report that has met the standards and conditions in SAK (Financial Accounting Standards) or GAAP (General Accepted Accounting Principal).

In this study the variables are Non Performing Loans, Loan to Deposit Ratio, Capital Adequacy Ratio, Operational Costs to Operating Income, Leverage, and Return On Assets. This study aims to determine the differences in the Financial Performance of Conventional Banks and Sharia Banks listed on the Indonesia Stock Exchange.

The population in this study were all banking companies listed on the Indonesia Stock Exchange for the 2014-2018 Period. The sample selection technique uses purposive sampling and obtains 34 companies that are included in the 5-year period. The analysis technique combined in this study is the analysis of Different Tests using the SPSS application.

The result of this study to shows that NPL between Conventional Banks and Sharia Banks has differences. LDR between Conventional Banks and Sharia Banks has no difference. CAR between Conventional Banks and Sharia Banks has differences. BOPO between Conventional Banks and Sharia Banks has no difference. DER between Conventional Banks and Sharia Banks has no difference. ROA between Conventional Banks and Sharia Banks has no difference.

Keywords : *Non Performing Loan, Loan to Deposit Ratio, Capital Adequacy Ratio, Operational Cost to Operational Revenue, Debt to Equity Ratio, Return On Asset, Conventional Banking, dan Sharia Banking*