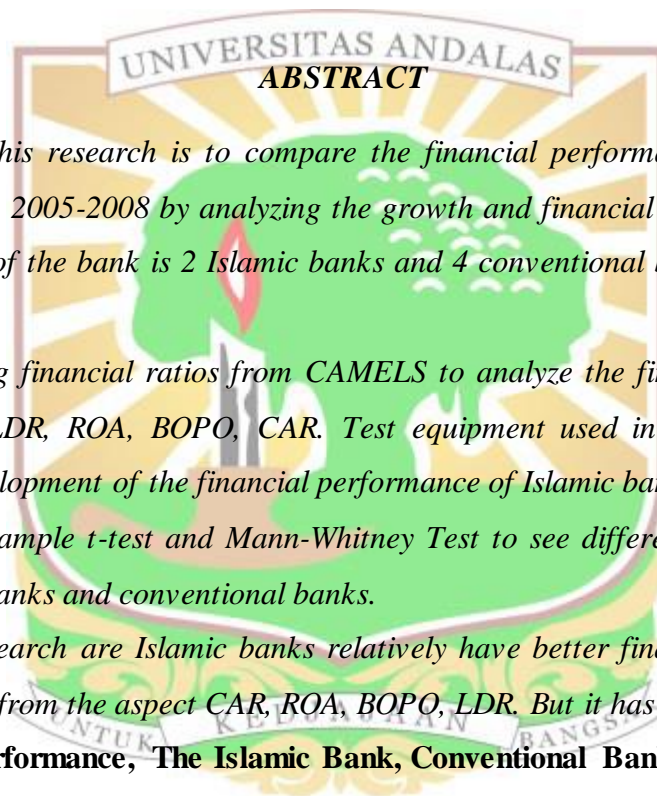


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A Comparative Analysis of Financial Performance of The Islamic Bank and Conventional Bank

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ABSTRACT

The objective of this research is to compare the financial performance of Islamic banks and conventional banks from 2005-2008 by analyzing the growth and financial performance differences of each bank. The sample of the bank is 2 Islamic banks and 4 conventional banks that non-dual system bank.

This research using financial ratios from CAMELS to analyze the financial performance of the banks. The ratios are LDR, ROA, BOPO, CAR. Test equipment used in this study is the standard deviation to see the development of the financial performance of Islamic banks and conventional banks as well as independent sample t-test and Mann-Whitney Test to see differences between the financial performance of Islamic banks and conventional banks.

Results of this research are Islamic banks relatively have better financial performance growth than conventional banks from the aspect CAR, ROA, BOPO, LDR. But it has no significant differences.

Keywords: Financial Performance, The Islamic Bank, Conventional Bank, CAMELS Analysis.