

## **ABSTRACT**

*This test aims to analyze differences in financial performance in conventional banks and Islamic banks using the Risk Based Bank Rating method. The number of samples in this study are 9 conventional banks and 9 Islamic banks that have a parent-child relationship. Sampling using a purposive sampling method in accordance with predetermined criteria. Financial performance in this study was measured using the ratio of NPL (Non Performance Loans), LDR (Loans to Deposit Ratio), BOPO (Operating Costs and Operating Income), NIM (Net Interest Margin), and CAR (Capital Adequacy Ratio). The results of this study indicate that NPL, LDR, BOPO, and NIM have differences in financial performance between conventional banks and Islamic banks. Whereas CAR has no difference in financial performance between conventional banks and Islamic banks.*

*Keyword: NPL (Non Performance Loans), LDR (Loans to Deposit Ratio), BOPO (Operating Costs and Operating Income), NIM (Net Interest Margin), and CAR (Capital Adequacy Ratio)*

## **ABSTRAK**

Pengujian ini bertujuan untuk menganalisis perbedaan kinerja keuangan pada bank konvensional dan bank syariah dengan menggunakan metode *Risk Based Bank Rating*. Jumlah sampel dalam penelitian ini yaitu 9 bank konvensional dan 9 bank syariah yang memiliki hubungan induk-anak. Pengambilan sampel menggunakan metode purposive sampling sesuai dengan kriteria yang telah ditentukan. Kinerja keuangan dalam penelitian ini diukur menggunakan rasio NPL (*Non Performance Loans*), LDR (*Loans to Deposit Ratio*), BOPO (Biaya Operasional dan Pendapatan Operasional), NIM (*Net Interest Margin*), dan CAR (*Capital Adequacy Ratio*). Hasil dari penelitian ini menunjukkan bahwa NPL, LDR, BOPO, dan NIM memiliki perbedaan kinerja keuangan antara bank konvensional dan bank syariah. Sedangkan CAR tidak memiliki perbedaan kinerja keuangan antara bank konvensional dan bank syariah.

*Kata Kunci: NPL (Non Performance Loans), LDR (Loans to Deposit Ratio), BOPO (Operating Costs and Operating Income), NIM (Net Interest Margin), and CAR (Capital Adequacy Ratio)*