

ABSTRACT

Financial performance is a measuring tool to determine the process of implementing data sources owned by the company. Financial performance is contained in financial statements which aim to provide periodic information regarding the overall condition of the bank. Banking competition in Indonesia is getting tougher. Conventional Banks and Islamic Banks compete for profit. Then it is necessary to find out which bank's financial performance is better.

The purpose of this research is to know the difference in financial performance between Conventional Banks and Islamic Banks. This research is a quantitative research. The object of research in this research is Bank Mandiri and Bank Syariah Mandiri. This research uses the Independent t-Test research method and is processed using the IMB SPSS Statistics 24 application.

Measurement of financial performance in this research was carried out using the RGEN method which includes the ratio of NPF/NPL, FDR/LDR, GCG, ROA, and CAR based on PBI NO.13/1/PBI/2011 and Circular Letter of the OJK No.10/SEOJK .03/2014. The data used in this research is financial ratio data for 2012-2018. The results of this research indicate that the financial performance of Bank Mandiri is better than Bank Syariah Mandiri. The results of the statistical analysis of the performance of Bank Syariah Mandiri and Bank Mandiri show that the financial performance of Bank Mandiri and Bank Syariah Mandiri has differences in the ratios of NPL, GCG, ROA and CAR. While in the LDR ratio there is no difference between the two.

Keywords: *Financial performance, NPL, LDR, GCG, ROA, CAR, Bank Mandiri, Bank Syariah Mandiri.*