

ABSTRACT

This research has purpose to analyze and compare financial performance of BPRS and BPR in 2008 - 2009 by using finances ratio that consist of capital ratio include CAR ratio, earning ratio include ROA ratio and BOPO with liquidity ratio include cash ratio, and LDR for conventional bank and FDR ratio for syariah bank.

The research has been done to BPRS Bangun Drajat Warga and BPR Danagung Ramulti. The datas needed are annual financial statement of bank publication form of balance sheet and profit and loss statement. The analysis data used is comparative descriptif wich is financial statement data collection then data analysis continued by compare its financial statement.

The result of analysis indicates that BPRS Bangun Drajat Warga and BPR Danagung Ramulti are in good health viewed from any resulting ratio. Comparison of the bank financial performance from CAR, ROA, and LDR ratio indicates that BPR Danagung Ramulti has better financial performance than BPRS Bangun Drajat Warga. Whereas from BOPO and cash ratio shows that