

ABSTRACT

This research aims to know the differences of financial performance between sharia bank in Indonesia and sharia bank in Malaysia. The method of the research used in this final graduation paper was Independent Sample T-Test to compare the financial performance sharia bank between sharia banks in those two countries. The fast development of sharia bank nowadays has encouraged the writer to do the research about sharia bank and compare it with other sharia bank in other country.

The data used in this research were secondary data in the form of financial report from each sharia bank taken from the financial report published by Indonesian Stock Exchange and Malaysian Stock Exchange and also from official sites from each bank. The analysis done by using the financial ratio analysis that consist of ROA, REO, NPF, CAR, FDR. The technique used to compare the financial performance sharia bank in Indonesia and sharia bank in Malaysia was the Independent Sample t-test method.

The analysis done had shown that there were significant comparison for the profitability, operating efficiency, NPL (Non Performing Loan), capital, and liquidity.

Key Words: financial performance, ratio, ROA, REO, NPF, CAR, FDR.