

ABSTRACT

This research aims to compare the financial performances between *Bank Perkreditan Rakyat* and *Bank Pembiayaan Rakyat Syariah* in Indonesia 2014-2015 by using financial ratios including Capital Adequacy Ratio (CAR), Return on Assets (ROA), Non-Performing Loan (NPL), Loan to Deposito Ratio (LDR), and Operational Cost and Income (BOPO). The data were secondary data collected from bank financial statistics in Indonesia during January 2014 to December 2015. The analysis in this research was independent sample t-test analyzed by SPSS 16. The results found out that there was significant gap between each financial ratios in *Bank Perkreditan Rakyat* and *Bank Pembiayaan Rakyat Syariah* in Indonesia where by overall *Bank Perkreditan Rakyat* performed better than *Bank Pembiayaan Rakyat Syariah* during the research period.

Keywords: financial performances, CAR, ROA, NPL, LDR, BOPO, *Bank Perkreditan Rakyat*, *Bank Pembiayaan Rakyat Syariah*, independent sample t-test.