

**COMPARISON ANALYSIS OF THE FINANCIAL  
PERFORMANCE OF CONVENTIONAL COMMERCIAL BANKS  
AND SHARIA COMMERCIAL BANKS  
(Case Study of Bank Rakyat Indonesia and Bank Muamalat)**

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**ABSTRACT**

*This study aims to determine the comparison of financial performance between Bank Rakyat Indonesia and Bank Muamalat in the 2017-2021 period by calculating financial ratios. This researcher takes the object of comparing the financial performance reports of Bank BRI and Bank Muamalat in the 2017-2021 period which originates from the publication of the company's financial reports. The results showed that BRI's BOPO in the 2017-2021 period was in the very healthy predicate, while Indonesian migrant workers who had BOPO were in the unhealthy criteria. BRI bank NIM is in the 2017-2021 period with the title of Very Healthy. The Net Interest Margin (NIM) value at Bank Muamalat Indonesia in 2019 is in the unhealthy criteria. Bank BRI's ROA for the 2017-2021 period is at a very healthy level, while BMI's ROA for the 2017-2021 period is at an unhealthy level because it is in the position of 0 to 0.5%. ROI at BRI in the 2017-2021 period received a very healthy predicate or with an ROI above 1.5%, while the ROI at Bank Muamalat Indonesia was in the range of 0.02% -0.08% or was at an unhealthy predicate.*

*Keywords : BOPO, NIM, ROA, ROI*