

## **ABSTRACT**

*In 2008 the global financial crisis that hit the United States has spread to the whole world. Condition of the global economic crisis will certainly affect the financial performance of a bank, and each banks has the financial performance conditions vary in receiving the impact of global crisis, including conventional bank and sharia banks. Thus the purpose of this study was to determine the comparative financial performance of sharia banks and conventional banks, which are used in this study is the Bank Mandiri Tbk and Bank Syariah Mandiri.*

*In evaluating the performance of the bank, this study used CAMEL ratios, which consists of the categories of Capital, Asset, Management, Earning, and Liability. The scoring system uses quantitative and qualitative approaches. Quantitative approach carried out by calculating the ratio, followed by different test using Menn-Whitney test. For a qualitative approach performed using a comparative descriptive analysis.*

*Results showed that overall ratio of otherwise healthy banks. Bank Mandiri Tbk ratio values are superior to the Syariah Mandiri bank, but to growth ratio, Bank Syariah Mandiri ahead of the Bank Mandiri Tbk. In different trials who experienced a significant difference is in the CAR, ROA, and LDR. At the time of global crisis Bank Syariah Mandiri is able to maintain the value and growth compared to the ratio of Bank Mandiri Tbk.*

*Keywords: bank performance, CAMEL, sharia banks, conventional banks*