ABSTRACT

The banking sector at the beginning of 2020 was affected by the Covid-19 pandemic, the impact of the Covid-19 pandemic presented various risks faced by banks including bad loans, market risk, and liquidity risk. This research aims to analyze the differences in the financial performance of conventional and Islamic banks before and during Covid-19 pandemic for the 2018-2021 period. This analysis uses the RBBR (Risk-Based Bank Ratios) method, the ratios was used are NPL (Non-Performing Loan), LDR (Loan to Deposit Ratio), GCG (Good Corporate Governance), ROA (Return on Assets), NIM (Net Interest Margin, and CAR (Capital Adequacy Ratio). A sample of three listed conventional banks and three listed Islamic banks who listed in Indonesian stock exchange during period 2018-2021 were selected to study the objectives. The sampling technique used was purposive sampling, which was sampling based on certain criteria. The type of data used is secondary data in the form of annual financial reports published by bank who listed in Indonesian stock exchange. The data analysis method in this research used descriptive analysis with data processing using the software SPSS 25. The result of this research showed that there were significant differences in the financial performance of conventional and Islamic banks before and during pandemic Covid-19 as seen from NIM. Whereas for NPL, LDR, GCG, ROA and CAR there are no significant differences.

Keywords: Financial performance, RBBR, NPL, LDR, GCG, ROA, NIM, CAR.