ABSTRACT

The Bank has an intermediary function as an intermediary for people with a surplus of funds to be channeled to people with fund deficits. The type of bank when viewed from its transaction operation consists of foreign exchange banks and non-foreign exchange banks. When viewed from the capital structure, foreign exchange banks can conduct transactions with foreign currency, while non-foreign exchange banks cannot conduct transactions with foreign currency.

The purpose of this study is to analyze the comparison of financial performance between foreign exchange banks and non-foreign exchange banks in Indonesia using CAMEL method. The data is taken from the financial statements in the period 2014 - 2016. The sample of this study is 7 foreign exchange banks and 7 non-foreign exchange banks. This secondary data is taken through the official website of each sample. This study compares the values of CAR, NPL, NPM, ROA, OEOP, and LDR between foreign exchange banks and non-foreign exchange banks. using independent sample t-test method.

The results obtained from this study are is that between the foreign exchange bank and non foreign exchange bank when viewed from the ratio of NPM, ROA, and OEOP there is no significant difference whereas if seen from the ratio of CAR, NPL, and LDR then there is a significant difference.

Keywords: Financial Performance, CAMEL Method, Foreign Exchange Bank, Non-Foreign Exchange Bank.