

## ***ABSTRACT***

*This research has a purpose to provide empirical evident about factors that could confirm if there are any significant financial differences between these state owned PT. Bank Mandiri (Persero), Tbk and private owned PT. Bank Central Asia, Tbk.*

*The examined factors on this research are CAMEL financial ratios in accordance with Bank Indonesia's regulations, especially Surat Edaran BI No. 11/3/DNDP dated 27 January 2009 about ATMR Calculation. The samples consist of 2 (two) banks which both of them have already go public by status.*

*Result of this research shows that CAMEL financial ratios in the form of ratio Capital for both banks have no different ( have maximum value). Asset Financial Ratios in the form of BDR ratio owned by Bank Central Asia is better than Bank Mandiri. While Asset financial ratios in the form of PPAP for both banks relatively equal. General Management and Risk Management ratios of both bank relatively equal. As for ratio Earnings based on ROA and BOPO gives also relatively equal for both banks. And finally for Liquidity financial ratios in the form of Call Money and LDR for both banks are relatively equal too.*