

ABSTRACT

This research aims to compare the liquidity between Sharia Commercial Bank and Sharia Business Unit in Indonesia and the uniformity with BI's standard that used Quick Ratio, Cash Ratio, FDR, and Assets to Loan Ratio as the indicators. The data used in this research were obtained from the financial statements of Sharia Commercial Bank and Sharia Business Unit in 2010 to 2013. After passing the through purposive sample, the samples are three samples of Sharia Commercial Bank (Bukopin Sharia, BJB Sharia, and BCA Sharia) and three samples of Sharia Business Unit (Danamon Sharia, CIMB Niaga Sharia, and BTN Sharia). This is a descriptive- comparative research and Independent sample t- test as a methode to test the hypotheses. From the results showed that there is no difference of liquidity from the indicators Quick Ratio and Assets to Loan Ratio between Sharia Commercial Bank and Sharia Business Unit. Meanwhile from the Cash Ratio and FDR there is a difference. Eventhough Sharia Commercial Bank has good liquidity than Sharia Business Unit but both of them already agree with BI's standard and both of them can be classified in good and safe conditions.

Keywords : Liquidity, Quick Ratio, Cash Ratio, FDR, Assets to Loan Ratio