

Heralina, 2006, *Perbandingan Efisiensi Perbankan Syariah dengan Perbankan Konvensional dengan Menggunakan Metode Parametrik SFA.*

Mediadianto, Arief, 2007, *Efisiensi Bank Syariah dan Bank Konvensional dengan Metode DEA.*

Mediaty, 1994, *Perbandingan Efisiensi Badan Usaha Milik Negara dan Swasta.*

Rosyadi, 2004, *Perbandingan Kinerja Bank Syariah dan Bank Konvensional Dengan Menggunakan Rasio Keuangan.*

Website:

Bank Indonesia : WWW.BI.Go.Id

Bank Muamalat: WWW.Bank-Muamalat.Co.Id

Bank Syariah Mandiri: WWW.SyariahMandiri.Co.Id

LAMPIRAN

I. Output Uji Dari Homogenitas Variance

Test of Homogeneity of Variances

| | Levene Statistic | df1 | df2 |
|----------|---------------------|-----|-----|
| GIRO | 4.322 | 1 | |
| TABUNGAN | .716 | 1 | |
| DEPOSITO | 16.371 | 1 | |
| TNGKRJ | 9.296 | 1 | |
| KAPITAL | 7.782 | 1 | |
| TMASUK | 24.600 | 1 | |

II. Output Anova

ANOVA

| | | Sum of Squares | df | Mean Square | F |
|----------|----------------|----------------|----|-------------|----|
| GIRO | Between Groups | 8.945 | 1 | 8.945 | 1 |
| | Within Groups | 86.341 | 16 | 5.396 | |
| | Total | 95.286 | 17 | | |
| TABUNGAN | Between Groups | 1.465 | 1 | 1.465 | 4 |
| | Within Groups | 4.811 | 16 | .301 | |
| | Total | 6.277 | 17 | | |
| DEPOSITO | Between Groups | .524 | 1 | .524 | 21 |
| | Within Groups | .389 | 16 | .024 | |
| | Total | .913 | 17 | | |
| TNGKRJ | Between Groups | .206 | 1 | .206 | |
| | Within Groups | 160.380 | 16 | 10.024 | |
| | Total | 160.586 | 17 | | |
| KAPITAL | Between Groups | .003 | 1 | .003 | 3 |
| | Within Groups | .015 | 16 | .001 | |
| | Total | .018 | 17 | | |
| TMASUK | Between Groups | .606 | 1 | .606 | 8 |
| | Within Groups | 1.135 | 16 | .071 | |
| | Total | 1.741 | 17 | | |

III. Output Berdasarkan Pengelompokkan Statistik

Group Statistics

| | BANK1 | N | Mean | Std. Deviation |
|----------|-------|---|---------|----------------|
| GIRO | 1 | 9 | 1.69589 | 3.280133 |
| | 2 | 9 | .28602 | .182560 |
| TABUNGAN | 1 | 9 | .31117 | .329969 |
| | 2 | 9 | .88179 | .701821 |
| DEPOSITO | 1 | 9 | .09413 | .073795 |
| | 2 | 9 | .43524 | .207920 |
| TNGKRJ | 1 | 9 | 4.43963 | 4.387937 |
| | 2 | 9 | 4.22575 | .890793 |
| KAPITAL | 1 | 9 | .05687 | .038749 |
| | 2 | 9 | .08265 | .020464 |
| TMASUK | 1 | 9 | .57817 | .366245 |
| | 2 | 9 | .94503 | .088186 |

IV. Output Uji-t

Independent Samples Test

| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | |
|----------|-----------------------------|---|------|------------------------------|--------|-----------------|-----------------|-----------------------|
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference |
| GIRO | Equal variances assumed | 4.322 | .054 | 1.287 | 16 | .216 | 1.40986 | 1.09500 |
| | Equal variances not assumed | | | 1.287 | 8.050 | .234 | 1.40986 | 1.09500 |
| TABUNGAN | Equal variances assumed | .716 | .410 | -2.207 | 16 | .042 | -.57062 | .25850 |
| | Equal variances not assumed | | | -2.207 | 11.372 | .049 | -.57062 | .25850 |
| DEPOSITO | Equal variances assumed | 16.371 | .001 | -4.638 | 16 | .000 | -.34112 | .07350 |
| | Equal variances not assumed | | | -4.638 | 9.984 | .001 | -.34112 | .07350 |
| TNGKRJ | Equal variances assumed | 9.296 | .008 | .143 | 16 | .888 | .21388 | 1.49240 |
| | Equal variances not assumed | | | .143 | 8.658 | .889 | .21388 | 1.49240 |
| KAPITAL | Equal variances assumed | 7.782 | .013 | -1.765 | 16 | .097 | -.02579 | .01460 |
| | Equal variances not assumed | | | -1.765 | 12.141 | .103 | -.02579 | .01460 |
| TMASUK | Equal variances assumed | 24.600 | .000 | -2.922 | 16 | .010 | -.36687 | .12550 |
| | Equal variances not assumed | | | -2.922 | 8.925 | .017 | -.36687 | .12550 |

V. Hasil Analisis Dengan Indikator Rasio Keuangan

| NAMA BANK | CAR | ROA | ROE | FDR/ LDR | NPF/ NPL | NIM |
|-----------|--------|-------|--------|-------------|-------------|-------|
| BMI'04 | 12,17% | 1,80% | 15,49% | 67,34% | 2,19% | 8,41% |
| BMI'05 | 16,33% | 2,53% | 18,10% | 92,29% | 2,00% | 6,29% |
| BMI'06 | 14,56% | 2,10% | 21,99% | 87,29% | 3,50% | 6,10% |
| BSM'04 | 10,64% | 2,86% | 22,28% | 92,50% | 1,47% | 6,91% |
| BSM'05 | 12,12% | 1,83% | 23,39% | 83,09% | 2,68% | 6,83% |
| BSM'06 | 12,60% | 1,10% | 18,27% | 90,18% | 4,64% | 5,63% |
| BSMI'04 | 21,26% | 1,95% | 15,59% | 67,44% | 1,19% | 9,20% |
| BSMI'05 | 10,40% | 0,69% | 4,87% | 50,61% | 0,40% | 6,08% |
| BSMI'06 | 8,30% | 3,98% | 44,78% | 59,49% | 1,24% | 8,20% |
| Aceh'04 | 16,35% | 1,29% | 13,48% | 41,82% | 0,71% | 7,63% |
| Aceh'05 | 18,71% | 2,06% | 33,49% | 24,22% | 0,90% | 6,59% |
| Aceh'06 | 22,59% | 3,06% | 53,53% | 19,88% | 0,45% | 7,21% |
| DKI'04 | 22,87% | 3,85% | 32,21% | 51,61% | 0,36% | 7,72% |

| | | | | | | |
|------------|--------|-------|--------|--------|-------|-------|
| DKI'05 | 19,31% | 1,82% | 16,91% | 41,71% | 0,85% | 6,68% |
| DKI'06 | 17,81% | 1,65% | 15,60% | 52,40% | 1,08% | 6,43% |
| Hgakita'04 | 10,82% | 1,98% | 13,89% | 93,49% | 0,29% | 7,48% |
| Hgakita'05 | 9,94% | 1,47% | 12,37% | 92,25% | 1,81% | 6,40% |
| Hgakita'06 | 13,40% | 0,16% | 0,96% | 86,46% | 2,34% | 6,10% |

Sumber: Microsoft Excel, data diolah

