

## LAMPIRAN

### Lampiran 1

#### Daftar Perusahaan Perbankan Konvensional yang Terdaftar di BI (Populasi dan Sampel)

No	Nama Perusahaan	Kriteria				Sampel (S)
		1	2	3	4	
1	Bank Central Asia Tbk	√	-	√		
2	Bank Nusantara Parahyangan Tbk	√	-	√		
3	PT Bank Eksekutif Internasional Tbk		-			
4	PT Bank CIMB Niaga Tbk		-			
5	PT Bank Tabungan Pensiunan Nasional Tbk	√	√	√		S1
6	PT Bank Pan Indonesia Tbk	√	-	√		
7	PT Bank Bumiputera Indonesia Tbk	√	-	√		
8	PT Bank Dai-Ichi Kang Yo Indonesia	√	√			
9	PT Bank Rakyat Indonesia Tbk	√	-	√		
10	PT Bank Kesawan Tbk	√	-	√		
11	PT Bank Internasional Indonesia Tbk	√	-	√		
12	PT Bank Victoria Internatioanal Tbk	√	-	-		
13	PT Bank Multicor Tbk	√	-	-		
14	PT Bank Himpunan Saudara Tbk	√	-	-		
15	PT Bank Capital Indonesia Tbk	√	-	√		
16	PT Bank Bukopin Tbk	√	-	√		
17						
18	PT Bank Mandiri (Persero) Tbk	√	-	√		
19	PT Bank Permata Tbk	√	-	√		
20	PT Bank Agris					
21	PT Bank Mega Tbk	√	-	√		
22	PT Bank Ekonomi Raharja Tbk	√	√	√		S2
23	PT Bank Negara Indonesia Tbk	√	-	√		
24	PT Bank Danamon Tbk	√	-	√		
25	PT Bank Bumi Arta Tbk	√	-	√		
26	PT Bank Swadesi Tbk	√	-	√		
27	PT Bank Lippo Tbk	√	-	√		
28	PT Bank NISP Tbk	√	-	√		
29	PT Bank Agroniaga Tbk	√	-	-		
30	PT Bank Mayapada Tbk	√	-	-		
31	PT Bank Ekspor Indonesia					
32	PT Bank Tabungan Negara					
33	PT Arta Media Bank					

34	PT Bank Arta Niaga Kencana					
35	PT Bank Bumi Arta					
36	PT Bank Hagakita					
37	PT Bank ICBC Indonesia					
38	PT Bank UOB Buana Tbk	√	√	√	√	S3
39	PT Bank Index Selindo					
40	PT Bank Maspion Indonesia					
41	PT Bank Mestika Dharma					
42	Prima Express Bank					
43	PT ANZ Panin Bank					
44	PT Bank Commonwealth					
45	PT Bank Mizuho Indonesia					
46	Centratama Nasional Bank					
47	PT Bank Artha Graha Internasioanal Tbk	√	√	√	√	S4
48	Bank Yudha Bhakti					
49	Global International Bank					
50	Liman International Bank					
51	National Nobu Bank					
52	Prima Master Bank					
53	PT Bank DBS Indonesia					
54	PT Bank IBJ Indonesia					
55	PT Bank KEB Indonesia					
56	PT Bank Merin Corp					
57	PT Bank Mutiara Tbk	√	√	√		S5
58	Anglomas Internsional Bank					
59	Dipo Internasional Bank					
60	Bank Jasa Jakarta					
61	Bank Mitra Niaga					
62	Bank Multi Arta Sentosa					
63	Bank Artos Indonesia					
64	Barclays Indonesia Bank					
65	Harmoni International Bank					
66	PT Bank Sakura Swadharma					
67	PT Bank Societe General Indonesia					
68	PT Bank UOB Indonesia					
69	PT Bank Inggris Indonesia					
70	Fama International Bank					
71	China Trust Indonesia Bank					
72	Keppel Tatee Buana Bank					
73	Bank Prashida Utama					
74	Bank Asiatic					
75	Bank sinar Mas					

**Daftar Perusahaan Perbankan Syariah yang Terdaftar di BI  
(Populasi dan Sampel)**

No	Nama Perusahaan	Kriteria				Sampel (S)
		1	2	3	4	
1	PT Bank Muamalat Indonesia	√	√	√	√	S6
2	PT Bank Syariah Mandiri	√	√	√	√	S7
3	PT Bank Syariah Mega Indonesia	-	-	-	√	
4	PT Bank		-			
5	PT Bank	√	√	√		

## Lampiran 2

### Data Penelitian

#### Bank Konvensional

##### CAR

	2005	2006	2007	2008	2009
Bank Mutiara	<b>8.07</b>	<b>11.45</b>	<b>12.20</b>	<b>-22.29</b>	<b>10.02</b>
Bank Ekonomi Raharja	<b>13.03</b>	<b>14.00</b>	<b>13.13</b>	<b>14.03</b>	<b>11.72</b>
Bank Arta Graha Internasional	<b>11.14</b>	<b>11.38</b>	<b>12.24</b>	<b>14.93</b>	<b>13.87</b>
Bank BTPN	<b>20.70</b>	<b>29.46</b>	<b>24.00</b>	<b>23.67</b>	<b>18.50</b>
Bank UOB Buana	<b>19.90</b>	<b>30.4</b>	<b>27.2</b>	<b>23.49</b>	<b>24.86</b>

##### NPL

	2005	2006	2007	2008	2009
Bank Mutiara	<b>4.99</b>	<b>4.94</b>	<b>3.33</b>	<b>10.42</b>	<b>9.53</b>
Bank Ekonomi Raharja	<b>0.89</b>	<b>2.52</b>	<b>2.45</b>	<b>1.07</b>	<b>1.11</b>
Bank Arta Graha Internasional	<b>2.83</b>	<b>2.70</b>	<b>2.55</b>	<b>4.85</b>	<b>3.61</b>
Bank BTPN	<b>3.40</b>	<b>2.42</b>	<b>1.31</b>	<b>0.59</b>	<b>0.51</b>
Bank UOB Buana	<b>1.7</b>	<b>2.7</b>	<b>2.7</b>	<b>2.07</b>	<b>1.97</b>

##### ROA

	2005	2006	2007	2008	2009
Bank Mutiara	<b>0.22</b>	<b>0.38</b>	<b>-1.43</b>	<b>-52.09</b>	<b>3.84</b>
Bank Ekonomi Raharja	<b>2.04</b>	<b>1.62</b>	<b>1.87</b>	<b>2.26</b>	<b>2.21</b>
Bank Arta Graha Internasional	<b>0.34</b>	<b>0.40</b>	<b>0.29</b>	<b>0.34</b>	<b>0.44</b>
Bank BTPN	<b>4.25</b>	<b>4.57</b>	<b>6.14</b>	<b>4.48</b>	<b>3.42</b>
Bank UOB Buana	<b>3.1</b>	<b>3.5</b>	<b>3.40</b>	<b>2.38</b>	<b>2.84</b>

##### ROE

	2005	2006	2007	2008	2009
Bank Mutiara	<b>7.49</b>	<b>10.10</b>	<b>-27.89</b>	<b>-981.63</b>	<b>402.86</b>
Bank Ekonomi Raharja	<b>24.36</b>	<b>19.51</b>	<b>20.32</b>	<b>18.06</b>	<b>19.42</b>
Bank Arta Graha Internasional	<b>5.22</b>	<b>5.67</b>	<b>3.01</b>	<b>4.13</b>	<b>4.60</b>
Bank BTPN	<b>17.49</b>	<b>19.57</b>	<b>36.27</b>	<b>28.44</b>	<b>25.89</b>
Bank UOB Buana	<b>18.9</b>	<b>16.1</b>	<b>13.2</b>	<b>9.03</b>	<b>11.40</b>

## **BOPO**

	2005	2006	2007	2008	2009
Bank Mutiara	<b>122.69</b>	<b>93.65</b>	<b>112</b>	<b>1226.28</b>	<b>92.66</b>
Bank Ekonomi Raharja	<b>79.47</b>	<b>86.26</b>	<b>80.27</b>	<b>75.63</b>	<b>77.75</b>
Bank Arta Graha Internasional	<b>82.75</b>	<b>79.30</b>	<b>81.13</b>	<b>77.54</b>	<b>76.73</b>
Bank BTPN	<b>79.22</b>	<b>79.82</b>	<b>73.44</b>	<b>77.53</b>	<b>84.06</b>
Bank UOB Buana	<b>85.53</b>	<b>87.45</b>	<b>83.12</b>	<b>79.99</b>	<b>77.95</b>

## **LDR**

	2005	2006	2007	2008	2009
Bank Mutiara	<b>23.84</b>	<b>21.35</b>	<b>38.49</b>	<b>93.16</b>	<b>81.66</b>
Bank Ekonomi Raharja	<b>52.75</b>	<b>42.40</b>	<b>52.05</b>	<b>61.42</b>	<b>43.34</b>
Bank Arta Graha Internasional	<b>85.4</b>	<b>79.52</b>	<b>82.22</b>	<b>93.47</b>	<b>84.04</b>
Bank BTPN	<b>93.19</b>	<b>96.43</b>	<b>89.18</b>	<b>91.61</b>	<b>84.92</b>
Bank UOB Buana	<b>80.0</b>	<b>83.0</b>	<b>95.2</b>	<b>91.65</b>	<b>93.92</b>

## **PDN**

	2005	2006	2007	2008	2009
Bank Mutiara	<b>14.32</b>	<b>14.80</b>	<b>13.15</b>	<b>-206.85</b>	<b>131.63</b>
Bank Ekonomi Raharja	<b>7.23</b>	<b>3.28</b>	<b>2.61</b>	<b>3.60</b>	<b>2.14</b>
Bank Arta Graha Internasional	<b>3.32</b>	<b>2.92</b>	<b>1.01</b>	<b>1.76</b>	<b>1.9</b>
Bank BTPN	<b>2.72</b>	<b>2.65</b>	<b>2.93</b>	<b>3.17</b>	<b>2.87</b>
Bank UOB Buana	<b>1.12</b>	<b>0.67</b>	<b>0.6</b>	<b>0.71</b>	<b>0.84</b>

## **Kinerja**

	2005	2006	2007	2008	2009
Bank Mutiara	<b>27</b>	<b>31.5</b>	<b>28.5</b>	<b>15</b>	<b>49.5</b>
Bank Ekonomi Raharja	<b>82</b>	<b>71.5</b>	<b>80.5</b>	<b>85</b>	<b>74.5</b>
Bank Arta Graha Internasional	<b>49</b>	<b>44.5</b>	<b>50.5</b>	<b>50.5</b>	<b>46</b>
Bank BTPN	<b>95.5</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>91</b>
Bank UOB Buana	<b>86.5</b>	<b>91</b>	<b>100</b>	<b>89.5</b>	<b>95.5</b>

## Bank Syariah

### CAR

	2005	2006	2007	2008	2009
Bank Muamalat Indonesia	<b>16.33</b>	<b>14.23</b>	<b>10.69</b>	<b>10.83</b>	<b>11.10</b>
Bank Syariah Mandiri	<b>11.88</b>	<b>12.56</b>	<b>12.44</b>	<b>12.66</b>	<b>12.39</b>

### NPL

	2005	2006	2007	2008	2009
Bank Muamalat Indonesia	<b>2.00</b>	<b>4.84</b>	<b>1.33</b>	<b>3.85</b>	<b>4.10</b>
Bank Syariah Mandiri	<b>2.68</b>	<b>4.64</b>	<b>3.39</b>	<b>2.73</b>	<b>1.34</b>

### ROA

	2005	2006	2007	2008	2009
Bank Muamalat Indonesia	<b>2.53</b>	<b>2.10</b>	<b>2.27</b>	<b>2.26</b>	<b>0.45</b>
Bank Syariah Mandiri	<b>1.83</b>	<b>1.10</b>	<b>1.53</b>	<b>1.83</b>	<b>2.23</b>

### ROE

	2005	2006	2007	2008	2009
Bank Muamalat Indonesia	<b>18.10</b>	<b>21.99</b>	<b>23.24</b>	<b>33.14</b>	<b>8.03</b>
Bank Syariah Mandiri	<b>23.39</b>	<b>18.27</b>	<b>32.22</b>	<b>46.21</b>	<b>44.20</b>

### BOPO

	2005	2006	2007	2008	2009
Bank Muamalat Indonesia	<b>81.59</b>	<b>84.69</b>	<b>82.75</b>	<b>78.94</b>	<b>95.50</b>
Bank Syariah Mandiri	<b>77.19</b>	<b>82.13</b>	<b>74.25</b>	<b>78.71</b>	<b>73.76</b>

### LDR

	2005	2006	2007	2008	2009
Bank Muamalat Indonesia	<b>89.08</b>	<b>83.60</b>	<b>99.16</b>	<b>104.41</b>	<b>85.82</b>
Bank Syariah Mandiri	<b>83.09</b>	<b>90.21</b>	<b>92.96</b>	<b>89.12</b>	<b>83.07</b>

### Kinerja

	2005	2006	2007	2008	2009
Bank Muamalat Indonesia	<b>92.5</b>	<b>79.5</b>	<b>82</b>	<b>75</b>	<b>59.5</b>
Bank Syariah Mandiri	<b>80.5</b>	<b>86.5</b>	<b>86.5</b>	<b>91</b>	<b>91</b>

### Lampiran 3

### Hasil Output SPSS 18.0

#### Statistik Deskriptif

Group Statistics					
	Prinsip	N	Mean	Std. Deviation	Std. Error Mean
CAR	Konvensional	25	15.6440	10.24641	2.04928
	Syariah	10	12.5110	1.70342	.53867
NPL	Konvensional	25	3.0864	2.42296	.48459
	Syariah	10	3.0500	1.30088	.41137
ROA	Konvensional	25	.0324	11.00536	2.20107
	Syariah	10	1.8470	.66948	.21171
ROE	Konvensional	25	-10.7392	217.04732	43.40946
	Syariah	10	26.8790	12.00564	3.79652
BOPO	Konvensional	25	130.0888	228.64499	45.72900
	Syariah	10	80.9510	6.24067	1.97347
LDR	Konvensional	25	73.3684	23.72484	4.74497
	Syariah	10	90.0520	7.11929	2.25132
PDN	Konvensional	25	.6440	50.18572	10.03714
	Syariah	10	9.8840	14.36864	4.54376
Kinerja	Konvensional	25	69.3800	27.27456	5.45491
	Syariah	10	82.4000	9.85957	3.11787

## Uji Homogenitas

Test of Homogeneity of Variance

		Levene Statistic	df1	df2	Sig.
CAR	Based on Mean	5.670	1	33	.023
	Based on Median	4.680	1	33	.038
	Based on Median and with adjusted df	4.680	1	24.426	.041
	Based on trimmed mean	6.287	1	33	.017
NPL	Based on Mean	.813	1	33	.374
	Based on Median	.361	1	33	.552
	Based on Median and with adjusted df	.361	1	25.429	.553
	Based on trimmed mean	.493	1	33	.488
ROA	Based on Mean	1.381	1	33	.248
	Based on Median	.833	1	33	.368
	Based on Median and with adjusted df	.833	1	24.030	.371
	Based on trimmed mean	.842	1	33	.365
ROE	Based on Mean	1.164	1	33	.288
	Based on Median	.668	1	33	.420
	Based on Median and with adjusted df	.668	1	24.029	.422
	Based on trimmed mean	.656	1	33	.424
BOPO	Based on Mean	1.540	1	33	.223
	Based on Median	.430	1	33	.516
	Based on Median and with adjusted df	.430	1	24.006	.518
	Based on trimmed mean	.448	1	33	.508
LDR	Based on Mean	14.424	1	33	.001
	Based on Median	4.118	1	33	.051
	Based on Median and with adjusted df	4.118	1	25.145	.053
	Based on trimmed mean	11.428	1	33	.002
PDN	Based on Mean	.243	1	33	.626
	Based on Median	.319	1	33	.576
	Based on Median and with adjusted df	.319	1	25.510	.577
	Based on trimmed mean	.281	1	33	.599
Kinerja	Based on Mean	18.754	1	33	.000
	Based on Median	7.574	1	33	.010
	Based on Median and with adjusted df	7.574	1	26.432	.011
	Based on trimmed mean	16.744	1	33	.000



## UJI HIPOTESIS

### 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	95% Confidence Interval of the Difference	
									Lower	Upper
CAR	Equal variances assumed	5.670	.023	.953	33	.347	3.13300	3.28642	-3.55328	9.81928
	Equal variances not assumed			1.479	27.086	.151	3.13300	2.11890	-1.21397	7.47997
NPL	Equal variances assumed	.813	.374	.045	33	.965	.03640	.81386	-1.61940	1.69220
	Equal variances not assumed			.057	29.794	.955	.03640	.63566	-1.26216	1.33496
ROA	Equal variances assumed	1.381	.248	-.516	33	.609	-1.81460	3.51413	-8.96416	5.33496
	Equal variances not assumed			-.821	24.441	.420	-1.81460	2.21123	-6.37401	2.74481
ROE	Equal variances assumed	1.164	.288	-.543	33	.591	-37.61820	69.29727	-178.60455	103.36815
	Equal variances not assumed			-.863	24.365	.396	-37.61820	43.57517	-127.48173	52.24533
BOPO	Equal variances assumed	1.540	.223	.673	33	.505	49.13780	72.96843	-99.31759	197.59319
	Equal variances not assumed			1.074	24.089	.294	49.13780	45.77156	-45.31154	143.58714
LDR	Equal variances assumed	14.424	.001	-2.168	33	.038	-16.68360	7.69711	-32.34348	-1.02372
	Equal variances not assumed			-3.177	31.733	.003	-16.68360	5.25197	-27.38503	-5.98217
PDN	Equal variances assumed	.243	.626	-.568	33	.574	-9.24000	16.25801	-42.31717	23.83717
	Equal variances not assumed			-.839	31.335	.408	-9.24000	11.01772	-31.70104	13.22104
Kinerja	Equal variances assumed	18.754	.000	-1.461	33	.154	-13.02000	8.91372	-31.15510	5.11510
	Equal variances not assumed			-2.072	32.884	.046	-13.02000	6.28309	-25.80475	-.23525