

Rasio Keuangan

BNI Syariah	Triwulan	NPF	FDR	ROA	NIM	BOPO	CAR
2010	1						
	2	2.55	73.70	(12.02)	6.11	304.60	28.80
	3	2.60	66.39	(0.65)	4.47	113.89	29.10
	4	1.92	68.93	0.61	5.07	88.05	27.68
2011	1	2.12	76.53	3.42	7.87	67.98	25.91
	2	1.71	84.47	2.22	7.96	78.20	22.24
	3	1.78	86.13	2.37	7.89	78.06	20.86
	4	2.42	78.60	1.29	8.07	87.86	20.67
2012	1	2.77	78.78	0.63	7.92	91.20	19.07
	2	1.75	80.94	0.65	9.97	92.81	17.56
	3	1.62	85.36	1.31	9.97	86.46	16.55
	4	1.42	84.99	1.48	11.03	85.39	14.10
2013	1	0.97	80.11	1.62	10.28	82.95	14.02
	2	1.54	92.13	1.24	9.07	84.44	18.90
	3	1.49	96.37	1.22	9.22	84.06	16.63
	4	1.13	97.86	1.37	9.51	83.94	16.23
2014	1	1.27	96.67	1.22	8.47	84.51	15.67
	2	1.35	98.96	1.11	8.22	86.32	14.53
	3	1.51	94.29	1.11	8.21	85.85	19.35
	4	1.04	92.58	1.27	9.04	85.03	18.42
2015	1	1.29	90.09	1.20	8.77	84.92	15.40
	2	1.38	142.09	1.30	8.15	90.39	15.11
	3	1.33	132.13	1.32	8.21	91.60	15.38
	4	1.46	91.94	1.43	8.25	89.63	15.48
2016	1	1.59	86.26	1.65	8.17	85.37	15.85
	2	1.50	86.92	1.59	8.19	85.88	15.56
	3	1.41	85.79	1.53	8.20	86.28	15.82
	4	1.64	84.57	1.44	8.32	87.67	14.92
2017	1	1.63	82.32	1.40	8.40	87.29	14.44
	2	1.76	84.44	1.48	8.23	86.50	14.33
	3	1.72	81.40	1.44	8.24	87.62	14.90
	4	1.50	80.21	1.31	8.10	87.62	20.14
2018	1	1.67	71.98	1.35	7.20	86.53	19.42
	2	1.76	77.42	1.42	7.21	85.43	19.24
	3						
	4						

Bank BNI	Triwulan	NPF	FDR	ROA	NIM	BOPO	CAR
2010	1						
	2	0.74	68.64	2.61	5.90	75.80	13.32
	3	1.11	70.15	2.49	5.78	75.99	12.02
	4	0.85	73.27	2.82	5.70	70.50	18.63
2011	1	0.73	76.08	3.05	5.90	70.17	18.36
	2	0.73	76.08	3.05	5.90	70.17	17.34
	3	0.58	78.29	2.96	5.92	72.89	16.65
	4	0.51	70.37	2.94	6.03	72.58	17.63
2012	1	0.65	74.36	2.76	5.97	72.56	18.11
	2	0.71	73.61	2.81	5.77	72.13	16.76
	3	0.76	76.82	2.81	5.84	71.98	17.05
	4	0.75	77.52	2.92	5.93	70.99	16.67
2013	1	0.96	82.57	3.26	6.16	67.43	17.82
	2	0.71	84.00	3.39	6.18	66.69	16.27
	3	0.63	84.69	3.32	6.09	66.82	15.67
	4	0.55	85.30	3.36	6.11	67.09	15.09
2014	1	0.61	88.39	3.28	6.08	69.19	15.57
	2	0.55	80.28	3.26	5.95	68.57	15.95
	3	0.52	85.74	3.32	6.13	70.63	16.23
	4	0.39	87.81	3.49	6.20	69.78	16.22
2015	1	0.47	87.76	3.55	6.52	70.55	17.83
	2	0.78	87.63	1.48	6.53	87.41	17.11
	3	0.68	87.67	2.45	6.50	78.59	17.43
	4	0.91	87.77	2.64	6.42	75.48	19.49
2016	1	0.85	87.97	3.03	6.12	68.60	19.87
	2	0.66	91.40	2.16	6.06	78.06	19.30
	3	0.73	92.85	2.51	6.22	74.61	18.39
	4	0.44	90.41	2.69	6.17	73.59	19.36
2017	1	0.56	89.33	2.76	5.62	70.49	19.00
	2	0.66	88.93	2.72	5.55	71.02	18.99
	3	0.79	87.86	2.80	5.52	70.30	19.01
	4	0.70	85.58	2.75	5.50	70.99	15.83
2018	1	0.76	90.13	2.73	5.41	70.54	17.92
	2	0.94	87.28	2.73	5.45	71.19	17.46
	3						
	4						

BRI Syariah	Triwulan	NPF	FDR	ROA	NIM	BOPO	CAR
2010	1						
	2	1.97	116.30	0.97	8.87	94.82	25.95
	3	2.06	102.78	0.24	8.23	98.74	22.07
	4	2.14	96.41	0.35	7.50	98.77	20.62
2011	1	1.70	96.88	0.23	8.20	101.38	21.72
	2	2.77	92.87	0.20	7.78	100.30	19.99
	3	2.27	95.14	0.40	7.59	98.47	18.33
	4	2.12	92.75	0.20	6.99	99.56	14.74
2012	1	2.40	102.01	0.17	7.70	99.15	14.34
	2	2.15	102.98	1.21	7.68	91.16	13.59
	3	1.89	100.27	1.34	8.36	89.95	12.92
	4	1.84	95.55	1.19	7.15	86.63	11.35
2013	1	2.01	91.79	1.71	6.61	85.54	11.81
	2	1.94	96.17	1.41	6.57	87.55	15.00
	3	2.14	98.31	1.36	7.48	80.80	14.66
	4	3.26	98.80	1.15	6.27	95.24	14.49
2014	1	3.36	99.53	0.46	6.09	92.43	14.15
	2	3.61	94.26	0.03	5.97	99.84	13.99
	3	4.19	94.15	0.20	5.90	97.35	13.86
	4	3.65	92.64	0.08	6.04	99.14	12.89
2015	1	3.96	88.09	0.53	7.00	96.20	13.21
	2	4.38	92.05	0.78	7.11	93.84	11.03
	3	3.86	86.61	0.80	6.85	93.91	13.82
	4	3.89	84.16	0.76	6.66	93.79	13.94
2016	1	3.90	82.73	0.99	6.33	90.70	14.66
	2	3.83	87.92	1.03	6.49	90.41	14.06
	3	3.89	83.98	0.98	6.48	90.99	14.30
	4	3.19	81.42	0.95	6.38	91.33	20.63
2017	1	3.33	77.56	0.65	5.73	93.67	21.14
	2	3.50	76.79	0.71	5.57	92.78	20.38
	3	4.02	73.14	0.82	5.79	92.03	20.98
	4	4.72	71.87	0.51	5.84	95.24	20.29
2018	1	4.10	68.70	0.86	5.16	90.75	23.64
	2	4.23	77.78	0.92	5.18	89.92	29.31
	3						
	4						

Bank BRI	Triwulan	NPF	FDR	ROA	NIM	BOPO	CAR
2010	1						
	2	1.18	88.36	3.51	9.40	73.08	14.11
	3	1.15	88.98	3.65	9.50	72.99	13.36
	4	0.74	75.17	4.64	10.77	70.86	13.76
2011	1	0.76	85.75	4.41	9.67	59.12	15.60
	2	1.02	90.22	4.44	9.88	69.44	14.79
	3	0.75	89.22	4.67	10.24	68.34	14.84
	4	0.42	76.20	4.93	9.58	66.69	14.96
2012	1	0.77	84.03	5.11	8.37	61.31	17.36
	2	0.55	82.13	4.87	8.49	61.81	16.00
	3	0.54	85.23	4.87	8.43	61.76	15.95
	4	0.34	79.85	5.15	8.42	59.93	16.95
2013	1	0.46	89.62	4.76	8.19	60.46	17.91
	2	0.41	89.25	4.62	8.08	60.91	17.36
	3	0.43	90.88	4.65	8.25	61.54	17.13
	4	0.31	88.54	5.03	8.55	60.58	16.99
2014	1	0.47	92.01	5.02	9.06	62.96	18.27
	2	0.57	94.00	4.92	8.93	63.58	18.10
	3	0.46	85.29	4.84	8.78	65.82	18.57
	4	0.36	81.68	4.74	8.51	65.37	18.31
2015	1	0.60	80.47	3.99	7.57	68.04	20.08
	2	0.66	87.87	3.91	7.88	69.26	20.41
	3	0.59	84.89	3.95	8.08	69.40	20.59
	4	0.52	86.88	4.19	8.13	67.96	20.59
2016	1	0.59	88.81	3.65	8.09	72.10	19.49
	2	0.60	90.03	3.68	8.43	72.40	22.10
	3	0.57	90.68	3.59	8.41	72.41	21.88
	4	1.09	87.77	3.84	8.27	68.93	22.91
2017	1	1.22	93.15	3.34	8.08	71.73	20.86
	2	1.16	89.76	3.31	8.12	72.55	21.67
	3	1.06	90.39	3.34	8.13	72.32	22.17
	4	0.88	88.13	3.69	7.93	69.14	22.96
2018	1	1.16	92.26	3.35	7.49	70.43	20.74
	2	1.10	95.27	3.37	7.64	70.50	20.13
	3						
	4						

BSM	Triwulan	NPF	FDR	ROA	NIM	BOPO	CAR
2010	1						
	2	0.88	85.87	2.22	6.23	73.15	12.43
	3	1.45	87.10	2.30	6.39	71.84	11.47
	4	1.29	83.12	2.21	6.57	74.97	10.60
2011	1	1.12	84.70	2.22	5.96	73.07	11.88
	2	1.14	89.29	2.12	5.89	74.02	11.24
	3	1.26	90.64	2.03	6.90	73.85	11.06
	4	0.95	87.04	1.95	7.48	76.44	14.57
2012	1	0.86	88.04	2.17	6.88	70.47	13.91
	2	1.41	93.14	2.25	6.80	70.11	13.66
	3	1.55	94.94	2.22	7.00	71.14	13.15
	4	1.14	95.27	2.25	7.25	73.00	13.82
2013	1	1.55	96.90	2.56	7.09	69.24	15.23
	2	1.10	95.44	1.79	7.31	81.63	14.16
	3	1.59	92.37	1.51	7.23	87.53	14.33
	4	2.29	90.13	1.53	7.25	84.03	14.10
2014	1	2.65	91.19	1.77	6.39	81.99	14.83
	2	3.90	90.56	0.66	6.20	93.03	14.86
	3	4.23	86.19	0.80	6.04	93.02	15.53
	4	4.29	82.52	0.17	6.19	98.46	14.76
2015	1	4.41	82.21	0.81	6.31	91.57	12.63
	2	4.70	85.01	0.55	6.27	96.16	11.97
	3	4.34	84.49	0.42	6.36	97.41	11.84
	4	4.05	81.99	0.56	6.53	94.78	12.85
2016	1	4.32	80.16	0.56	6.49	94.44	13.39
	2	3.74	82.31	0.62	6.54	93.76	13.69
	3	3.63	80.40	0.60	6.58	93.93	13.50
	4	3.13	79.19	0.59	6.16	94.12	14.01
2017	1	3.16	77.75	0.60	6.26	93.82	14.40
	2	3.23	80.03	0.59	7.13	93.89	14.37
	3	3.12	78.29	0.56	6.47	94.22	14.92
	4	2.71	77.66	0.59	7.35	94.44	15.89
2018	1	2.49	73.92	0.79	6.45	91.20	15.59
	2	2.75	75.47	0.89	6.05	90.09	15.62
	3						
	4						

Bank Mandiri	Triwulan	NPF	FDR	ROA	NIM	BOPO	CAR
2010	1						
	2	0.53	64.22	2.93	5.10	70.67	14.50
	3	0.71	69.62	3.05	5.35	70.20	13.26
	4	0.54	65.44	3.63	5.39	65.63	13.36
2011	1	0.61	67.93	4.70	5.08	57.46	18.52
	2	0.51	73.43	3.88	5.26	63.42	16.65
	3	0.57	76.25	3.69	5.23	64.19	16.01
	4	0.45	71.65	3.37	5.29	67.22	15.13
2012	1	0.46	78.97	3.25	5.22	65.82	17.54
	2	0.44	81.42	3.35	5.38	64.60	16.15
	3	0.38	82.23	3.47	5.55	63.56	16.08
	4	0.37	77.66	3.55	5.58	63.93	15.48
2013	1	0.43	80.95	3.48	5.50	62.17	17.04
	2	0.38	82.75	3.47	5.42	62.32	15.55
	3	0.38	85.65	3.45	5.52	63.00	15.14
	4	0.37	82.97	3.66	5.68	62.41	14.93
2014	1	0.45	86.61	3.55	5.94	63.58	16.15
	2	0.47	85.40	3.48	5.89	64.77	16.04
	3	0.46	84.34	3.53	5.87	64.95	16.47
	4	0.44	82.02	3.57	5.94	64.98	16.60
2015	1	0.53	83.80	3.54	5.41	65.02	17.87
	2	0.63	82.97	3.21	5.58	67.75	17.63
	3	0.74	84.27	3.00	5.63	70.26	17.81
	4	0.60	87.05	3.15	5.90	69.67	18.60
2016	1	0.85	86.72	2.58	6.28	75.22	18.48
	2	1.33	87.19	2.15	6.06	78.56	21.78
	3	1.04	89.90	2.35	6.40	77.13	22.63
	4	1.38	85.86	1.95	6.29	80.94	21.36
2017	1	1.16	89.22	2.38	5.69	75.98	21.11
	2	1.16	89.76	3.31	8.12	72.55	21.55
	3	1.06	90.39	3.34	8.13	72.32	21.98
	4	0.88	88.13	3.69	7.93	69.14	21.64
2018	1	1.16	92.26	3.35	7.49	70.43	20.94
	2	1.10	95.27	3.37	7.64	70.50	20.64
	3						
	4						

Independent Sample T Test

Group Statistics

	Kode	N	Mean	Std. Deviation	Std. Error Mean
NPF	bank syariah	99	2,4374	1,11863	,11243
	bank konvensional	99	,6973	,25974	,02610
FDR	bank syariah	99	87,9502	11,30696	1,13639
	bank konvensional	99	84,1577	6,92646	,69614
ROA	bank syariah	99	,9998	1,48732	,14948
	bank konvensional	99	3,4683	,78191	,07858
NIM	bank syariah	99	7,2075	1,20534	,12114
	bank konvensional	99	6,8406	1,42282	,14300
BOPO	bank syariah	99	90,6215	23,29487	2,34122
	bank konvensional	99	68,9641	5,14887	,51748
CAR	bank syariah	99	16,2667	4,14874	,41696
	bank konvensional	99	17,7765	2,48792	,25005

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means	
		F	Sig.	t	df
NPF	Equal variances assumed	191,698	,000	15,077	196
	Equal variances not assumed			15,077	108,537
FDR	Equal variances assumed	8,823	,003	2,846	196
	Equal variances not assumed			2,846	162,472
ROA	Equal variances assumed	,398	,529	-14,617	196
	Equal variances not assumed			-14,617	148,326
NIM	Equal variances assumed	9,606	,002	1,958	196
	Equal variances not assumed			1,958	190,844
BOPO	Equal variances assumed	4,326	,039	9,032	196
	Equal variances not assumed			9,032	107,553
CAR	Equal variances assumed	15,114	,000	-3,105	196
	Equal variances not assumed			-3,105	160,413

		t-test for Equality of Means			
		Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference
					Lower
NPF	Equal variances assumed	,000	1,74010	,11542	1,51248
	Equal variances not assumed	,000	1,74010	,11542	1,51134
FDR	Equal variances assumed	,005	3,79253	1,33266	1,16432
	Equal variances not assumed	,005	3,79253	1,33266	1,16095
ROA	Equal variances assumed	,000	-2,46848	,16888	-2,80154
	Equal variances not assumed	,000	-2,46848	,16888	-2,80220
NIM	Equal variances assumed	,052	,36687	,18741	-,00274
	Equal variances not assumed	,052	,36687	,18741	-,00280
BOPO	Equal variances assumed	,000	21,65737	2,39773	16,92871
	Equal variances not assumed	,000	21,65737	2,39773	16,90443
CAR	Equal variances assumed	,002	-1,50980	,48619	-2,46864
	Equal variances not assumed	,002	-1,50980	,48619	-2,46996

		t-test for Equality of Means	
		95% Confidence Interval of the Difference	
		Upper	
NPF	Equal variances assumed	1,96772	
	Equal variances not assumed	1,96887	
FDR	Equal variances assumed	6,42073	
	Equal variances not assumed	6,42410	
ROA	Equal variances assumed	-2,13543	
	Equal variances not assumed	-2,13477	
NIM	Equal variances assumed	,73648	
	Equal variances not assumed	,73654	
BOPO	Equal variances assumed	26,38604	
	Equal variances not assumed	26,41031	
CAR	Equal variances assumed	-,55096	
	Equal variances not assumed	-,54964	