

**STUDY COMPARATIVE PERFORMANCE BETWEEN BANK MUAMALAT  
INDONESIA AND BANK SYARIAH MANDIRI USING BY METHOD CAEL  
(PERIOD OF 2008 – 2010)**

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**ABSTRACT**

*Research is to analyze the comparative performance of Islamic banking in Indonesia, between BMI (Bank Muamalat Indonesia) and BSM (Bank Syariah Mandiri) using CAEL period 2008-2010. Financial performance ratios used in the method of CAEL are CAR represent capital ratio, NPL represent assets ratio, ROA and ROE which represent earnings ratio and FDR represent liquidity ratio. The results show a performance comparison using the CAEL on Muamalat Indonesia (BMI) and Bank Syariah Mandiri (BSM) in the period 2008 to 2010 that the ratio of covering CAR, ROA, ROE, and FDR, show that the performance of BSM better performance than BMI.*

*Key words: comparative performance of banks, syariah banking, CAEL*