

ABSTRACT

This study was aimed to compare banking performance between Bank Syariah with Conventional Bank for 2000-2009 periods. Banking performance analysis based on financial ratio which depends on CAR, NPL, ROA, ROE, LDR and BOPO.

This research samples was selected base on purpose sampling method with criteria as follows : (1) Samples were syariah banking in Indonesia, (2) Samples were conventional bank have asset 12 – 17 trillion, and (3) Samples were bank published finansial report for 2000 -2009.

Data used in this study were financial report three monthly data from March 2000 – March 2009. This study compare performance with Inter-Bank Analysis method.

Independent samples t-test was used to prove null hypothesis (Ho) that states there is no significant difference between conventional banking performance and that of Islamic bank.

Then, comparing means was used to find difference in inter banks performance.

This study shows that are significant difference in ROA, ROE, LDR, and BOPO, except CAR, NPL there are no significant difference between Islamic bank and conventional bank.