

ABSTRACT

This study aims to determine the difference between the financial performance of Bank Muamalat Indonesia and Bank Syariah Mandiri in 2005-2014

The method used in this paper is by using the Independent Sample T-test Tesa to compare the performance of two types of Islamic banks. development of Islamic banking which is growing rapidly in recent years prompted the authors to conduct research on the performance of Islamic banks and Islamic banks compared with another, where both banks have differences in terms of the establishment

The data used in this research is secondary data in the form of financial statements of each of the companies concerned derived from financial statements published by Bank Indonesia through [www, bi.gi.id](http://www.bi.gi.id) as well as from the official website of each bank. Analysis of done using analisis financial ratios CAR, NPA, ROA, ROE, NIM, ROA, LDR. And the techniques used to compare the performance of kuangan Bank Muamalat Indonesia with Bank Syariah Mandiri is a method of independent samples t-test.

Analysis conducted shows that there are significant differences in the ratio of NIM, besides the results also showed no significant difference regarding the performance of Bank Muamalat Indonesia with Bank Syariah Mandiri, which is the aspect of the CAR, NPA, ROA, ROE , BOPO, LDR.

Keywords: *financial performance, ratio, CAR, NPA, ROA, ROE, NIM, ROA, LDR.*