

## Lampiran 1

### 1) *Profit Sharing Ratio.*

#### A. Bank Syariah Mandiri.

$$2008 = \frac{2.926.071.070.308 + 2.357.189.872.095}{13.278.000.000.000} = 39,77\%$$

$$2009 = \frac{3.275.448.768.844 + 3.000.846.000.855}{16.063.374.000.000} = 39,07\%$$

$$2010 = \frac{4.173.681.797.450 + 4.221.305.155.711}{23.968.469.000.000} = 35,03\%$$

$$2011 = \frac{4.590.780.845.924 + 5.112.172.432.733}{36.727.000.000.000} = 26,42\%$$

$$2012 = \frac{4.161.500.769.523 + 6.049.076.989.927}{44.755.000.000.000} = 22,81\%$$

#### B. Bank Mega Syariah.

$$2008 = \frac{26.610.524.000 + 106.481.156.000}{2.094.482.000.000} = 6,35\%$$

$$2009 = \frac{10.199.235.000 + 184.114.015.000}{3.195.592.000.000} = 6,08\%$$

$$2010 = \frac{2.861.856.000 + 137.391.292.000}{3.154.177.000.000} = 4,45\%$$

$$2011 = \frac{1.155.626.000 + 66.958.053.000}{4.094.797.000.000} = 1,66\%$$

$$2012 = \frac{5.360.000.000 + 36.000.000.000}{6.213.570.000.000} = 0,67\%$$

### 2) *Zakat Performance Ratio.*

#### A. Bank Syariah Mandiri.

$$2008 = \frac{2.886.379.952}{(17.065.937.985.245 - 2.342.773.265.588)} = 0,020\%$$

$$2009 = \frac{15.764.575.726}{(22.036.534.515.115 - 3.273.465.906.889)} = 0,084\%$$

$$2010 = \frac{14.582.880.512}{(32.481.873.142.495 - 5.009.834.665.128)} = 0,053\%$$

$$2011 = \frac{19.177.801.129}{(48.671.950.025.861 - 7.041.139.433.515)} = 0,046\%$$

$$2012 = \frac{28.131.606.226}{(54.229.395.784.522 - 9.168.631.145.854)} = 0,062\%$$

B. Bank Mega Syariah.

$$2008 = \frac{608.147.000}{(3.096.203.919.000 - 852.448.645.000)} = 0,027\%$$

$$2009 = \frac{2.148.327.000}{(4.381.990.516.000 - 1.112.477.592.000)} = 0,066\%$$

$$2010 = \frac{2.162.882.000}{(4.637.730.250.000 - 1.397.796.500.000)} = 0,068\%$$

$$2011 = \frac{1.847.617.000}{(5.564.662.066.000 - 1.819.268.598.000)} = 0,049\%$$

$$2012 = \frac{6.326.348.000}{(8.163.668.180.000 - 2.117.051.146.000)} = 0,104\%$$

### 3) *Equitable Distribution Ratio.*

A. Bank Syariah Mandiri.

a) Qard & donation.

$$2008 = \frac{3.020.628.449}{1.269.691.542.164 - (2.886.379.952 + 87.668.987.741)}$$

$$= \frac{3.020.628.449}{1.179.136.174.471} = 0,26\%$$

$$2009 = \frac{9.226.634.633}{1.516.425.046.162 - (15.764.575.726 + 127.459.884.430)}$$

$$= \frac{9.226.634.633}{1.373.200.586.006} = 0,67\%$$

$$2010 = \frac{12.447.902.570}{2.172.933.983.486 - (14.582.880.512 + 150.212.521.997)}$$

$$= \frac{12.447.902.570}{2.008.138.580.977} = 0,62\%$$

$$2011 = \frac{19.384.457.759}{3.072.468.886.992 - (19.177.801.129 + 196.863.996.419)}$$

$$= \frac{19.384.457.759}{2.856.427.089.444} = 0,68\%$$

$$2012 = \frac{23.926.198.887}{3.909.974.353.870 - (28.131.606.226 + 291.442.081.821)}$$

$$= \frac{23.926.198.887}{3.590.400.665.823} = 0,67\%$$

b) Employees expense.

$$2008 = \frac{294.251.847.398}{1.269.691.542.164 - (2.886.379.952 + 87.668.987.741)}$$

$$= \frac{294.251.847.398}{1.179.136.174.471} = 24,95\%$$

$$2009 = \frac{395.187.600.190}{1.516.425.046.162 - (15.764.575.726 + 127.459.884.430)}$$

$$= \frac{395.187.600.190}{1.373.200.586.006} = 28,78\%$$

$$2010 = \frac{622.678.606.035}{2.172.933.983.486 - (14.582.880.512 + 150.212.521.997)}$$

$$= \frac{622.678.606.035}{2.008.138.580.977} = 31,01\%$$

$$2011 = \frac{964.882.009.934}{3.072.468.886.992 - (19.177.801.129 + 196.863.996.419)}$$

$$= \frac{964.882.009.934}{2.856.427.089.444} = 33,78\%$$

$$2012 = \frac{973.159.658.117}{3.909.974.353.870 - (28.131.606.226 + 291.442.081.821)}$$

$$= \frac{973.159.658.117}{3.590.400.665.823} = 27,10\%$$

c) Shareholder.

$$\begin{aligned} 2008 &= \frac{3.463.655.942}{1.269.691.542.164 - (2.886.379.952 + 87.668.987.741)} \\ &= \frac{3.463.655.942}{1.179.136.174.471} = 0,29\% \end{aligned}$$

$$\begin{aligned} 2009 &= \frac{7.856.637.609}{1.516.425.046.162 - (15.764.575.726 + 127.459.884.430)} \\ &= \frac{7.856.637.609}{1.373.200.586.006} = 0,57\% \end{aligned}$$

$$\begin{aligned} 2010 &= \frac{12.452.344.506}{2.172.933.983.486 - (14.582.880.512 + 150.212.521.997)} \\ &= \frac{12.452.344.506}{2.008.138.580.977} = 0,62\% \end{aligned}$$

$$\begin{aligned} 2011 &= \frac{17.912.648.208}{3.072.468.886.992 - (19.177.801.129 + 196.863.996.419)} \\ &= \frac{17.912.648.208}{2.856.427.089.444} = 0,63\% \end{aligned}$$

$$\begin{aligned} 2012 &= \frac{24.798.161.143}{3.909.974.353.870 - (28.131.606.226 + 291.442.081.821)} \\ &= \frac{24.798.161.143}{3.590.400.665.823} = 0,69\% \end{aligned}$$

d) Net profit.

$$\begin{aligned} 2008 &= \frac{196.415.940.227}{1.269.691.542.164 - (2.886.379.952 + 87.668.987.741)} \\ &= \frac{196.415.940.227}{1.179.136.174.471} = 16,66\% \end{aligned}$$

$$\begin{aligned} 2009 &= \frac{290.942.628.653}{1.516.425.046.162 - (15.764.575.726 + 127.459.884.430)} \\ &= \frac{290.942.628.653}{1.373.200.586.006} = 21,19\% \end{aligned}$$

$$2010 = \frac{418.519.817.959}{2.172.933.983.486 - (14.582.880.512 + 150.212.521.997)}$$

$$= \frac{418.519.817.959}{2.008.138.580.977} = 20,84\%$$

$$2011 = \frac{551.070.247.617}{3.072.468.886.992 - (19.177.801.129 + 196.863.996.419)}$$

$$= \frac{551.070.247.617}{2.856.427.089.444} = 19,29\%$$

$$2012 = \frac{805.690.651.013}{3.909.974.353.870 - (28.131.606.226 + 291.442.081.821)}$$

$$= \frac{805.690.651.013}{3.590.400.665.823} = 22,44\%$$

B. Bank Mega Syariah.

a) Qard & donation.

$$2008 = \frac{99.947.000}{250.572.323.000 - (608.147.000 + 7.397.733.000)}$$

$$= \frac{99.947.000}{242.566.443.000} = 0,041\%$$

$$2009 = \frac{9.590.000}{548.334.409.000 - (2.148.327.000 + 23.798.894.000)}$$

$$= \frac{9.590.000}{522.387.188.000} = 0,0018\%$$

$$2010 = \frac{17.226.011.000}{785.788.200.000 - (2.162.882.000 + 21.498.209.000)}$$

$$= \frac{17.226.011.000}{762.127.109.000} = 2,26\%$$

$$2011 = \frac{6.948.380.000}{823.130.102.000 - (1.847.617.000 + 18.190.395.000)}$$

$$= \frac{6.948.380.000}{803.092.090.000} = 0,86\%$$

$$\begin{aligned}
2012 &= \frac{8.039.892.000}{1.114.805.422.000 - (6.326.348.000 + 61.855.941.000)} \\
&= \frac{8.039.892.000}{1.046.623.133.000} = 0,77\%
\end{aligned}$$

b) Employees expense.

$$\begin{aligned}
2008 &= \frac{87.196.814.000}{250.572.323.000 - (608.147.000 + 7.397.733.000)} \\
&= \frac{87.196.814.000}{242.566.443.000} = 35,94\%
\end{aligned}$$

$$\begin{aligned}
2009 &= \frac{182.916.272.000}{548.334.409.000 - (2.148.327.000 + 23.798.894.000)} \\
&= \frac{182.916.272.000}{522.387.188.000} = 35,01\%
\end{aligned}$$

$$\begin{aligned}
2010 &= \frac{283.032.565.000}{785.788.200.000 - (2.162.882.000 + 21.498.209.000)} \\
&= \frac{283.032.565.000}{762.127.109.000} = 37,13\%
\end{aligned}$$

$$\begin{aligned}
2011 &= \frac{305.364.248.000}{823.130.102.000 - (1.847.617.000 + 18.190.395.000)} \\
&= \frac{305.364.248.000}{803.092.090.000} = 38,02\%
\end{aligned}$$

$$\begin{aligned}
2012 &= \frac{320.308.338.000}{1.114.805.422.000 - (6.326.348.000 + 61.855.941.000)} \\
&= \frac{320.308.338.000}{1.046.623.133.000} = 30,60\%
\end{aligned}$$

c) Shareholder.

$$\begin{aligned}
2008 &= \frac{116.737.000.000}{250.572.323.000 - (608.147.000 + 7.397.733.000)} \\
&= \frac{116.737.000.000}{242.566.443.000} = 48,12\%
\end{aligned}$$

$$2009 = \frac{215.858.000.000}{548.334.409.000 - (2.148.327.000 + 23.798.894.000)}$$

$$= \frac{215.858.000.000}{522.387.188.000} = 41,32\%$$

$$2010 = \frac{185.709.000.000}{785.788.200.000 - (2.162.882.000 + 21.498.209.000)}$$

$$= \frac{185.709.000.000}{762.127.109.000} = 24,36\%$$

$$2011 = \frac{159.476.000.000}{823.130.102.000 - (1.847.617.000 + 18.190.395.000)}$$

$$= \frac{159.476.000.000}{803.092.090.000} = 19,85\%$$

$$2012 = \frac{187.536.000.000}{1.114.805.422.000 - (6.326.348.000 + 61.855.941.000)}$$

$$= \frac{187.536.000.000}{1.046.623.133.000} = 17,92\%$$

d) Net profit.

$$2008 = \frac{16.319.989.000}{250.572.323.000 - (608.147.000 + 7.397.733.000)}$$

$$= \frac{16.319.989.000}{242.566.443.000} = 6,72\%$$

$$2009 = \frac{59.985.841.000}{548.334.409.000 - (2.148.327.000 + 23.798.894.000)}$$

$$= \frac{59.985.841.000}{522.387.188.000} = 11,48\%$$

$$2010 = \frac{62.854.190.000}{785.788.200.000 - (2.162.882.000 + 21.498.209.000)}$$

$$= \frac{62.854.190.000}{762.127.109.000} = 8,24\%$$

$$2011 = \frac{53.866.660.000}{823.130.102.000 - (1.847.617.000 + 18.190.395.000)}$$

$$= \frac{53.866.660.000}{803.092.090.000} = 6,70\%$$

$$2012 = \frac{184.872.000.000}{1.114.805.422.000 - (6.326.348.000 + 61.855.941.000)}$$

$$= \frac{184.872.000.000}{1.046.623.133.000} = 17,66\%$$

#### 4) *Director-Employees Welfare Ratio.*

##### A. Bank Syariah Mandiri

$$2008 = \frac{7.560.201.712}{6} : \frac{294.251.847.398}{2.547} = 11 \text{ Kali}$$

$$2009 = \frac{11.157.516.770}{6} : \frac{395.187.600.190}{3.109} = 15 \text{ Kali}$$

$$2010 = \frac{15.882.434.870}{6} : \frac{622.678.606.035}{5.580} = 24 \text{ Kali}$$

$$2011 = \frac{19.793.182.023}{6} : \frac{964.882.009.934}{7.802} = 25 \text{ Kali}$$

$$2012 = \frac{30.885.232.387}{6} : \frac{973.159.658.117}{9.331} = 49 \text{ Kali}$$

##### B. Bank Mega Syariah

$$2008 = \frac{4.385.000.000}{4} : \frac{87.196.814.000}{2.943} = 37 \text{ Kali}$$

$$2009 = \frac{5.094.000.000}{4} : \frac{182.916.272.000}{4.926} = 34 \text{ Kali}$$

$$2010 = \frac{5.139.000.000}{5} : \frac{283.032.565.000}{5.302} = 19 \text{ Kali}$$

$$2011 = \frac{5.948.000.000}{5} : \frac{305.364.248.000}{6.655} = 26 \text{ Kali}$$

$$2012 = \frac{6.812.000.000}{5} : \frac{320.308.338.000}{5.137} = 22 \text{ Kali}$$



**5) Islamic investment vs non Islamic investment ratio.**

**A. Bank Syariah Mandiri.**

$$2008 = \frac{2.280.050.727.448}{(2.280.050.727.448 + 175.753.479.481)} = 92,84\%$$

$$2009 = \frac{3.612.946.474.985}{(3.612.946.474.985 + 219.085.822.175)} = 94,28\%$$

$$2010 = \frac{5.013.884.552.068}{(5.013.884.552.068 + 463.027.446.195)} = 91,55\%$$

$$2011 = \frac{7.315.805.808.051}{(7.315.805.808.051 + 549.401.890.970)} = 93,01\%$$

$$2012 = \frac{5.601.802.075.651}{(5.601.802.075.651 + 264.865.772.261)} = 95,49\%$$

**B. Bank Mega Syariah.**

$$2008 = \frac{282.272.873.000}{(282.272.873.000 + 12.889.242.000)} = 95,63\%$$

$$2009 = \frac{389.432.814.000}{(389.432.814.000 + 17.231.886.000)} = 95,76\%$$

$$2010 = \frac{675.572.220.000}{(675.572.220.000 + 20.332.005.000)} = 97,08\%$$

$$2011 = \frac{726.311.546.000}{(726.311.546.000 + 16.909.236.000)} = 97,72\%$$

$$2012 = \frac{1.089.601.903.000}{(1.089.601.903.000 + 36.065.719.000)} = 96,80\%$$

**6) Islamic income vs non Islamic income ratio.**

**A. Bank Syariah Mandiri**

$$2008 = \frac{1.278.343.537.434}{(1.278.343.537.434 + 223.252.164)} = 99,98\%$$

$$2009 = \frac{1.524.898.593.623}{(1.524.898.593.623 + 519.767.031)} = 99,97\%$$

$$2010 = \frac{2.177.211.002.919}{(2.177.211.002.919 + 561.546.776)} = 99,97\%$$

$$2011 = \frac{3.079.226.891.141}{(3.079.226.891.141 + 610.212.906)} = 99,98\%$$

$$2012 = \frac{3.917.427.909.463}{(3.917.427.909.463 + 453.611.371)} = 99,98\%$$

**B. Bank Mega Syariah**

$$2008 = \frac{251.321.209.000}{(251.321.209.000 + 134.094.000)} = 99,94\%$$

$$2009 = \frac{548.728.948.000}{(548.728.948.000 + 445.000.000)} = 99,91\%$$

$$2010 = \frac{784.727.505.000}{(784.727.505.000 + 185.256.000)} = 99,97\%$$

$$2011 = \frac{821.340.788.000}{(821.340.788.000 + 77.000.000)} = 99,99\%$$

$$2012 = \frac{1.114.598.504.000}{(1.114.598.504.000 + 52.531.000)} = 99,99\%$$

## Lampiran 2

### Group Statistics

jenis bank		N	Mean	Std. Deviation	Std. Error Mean
PSR	BSM	5	3.262000E1	7.6355943	3.4147416
	BMS	5	3.842000E0	2.5734743	1.1508927
ZPR	BSM	5	.053000	.0233452	.0104403
	BMS	5	.062800	.0283143	.0126625
Qard & donation	BSM	5	.580000	.1804162	.0806846
	BMS	5	.786560	.9149318	.4091700
Employessexpenses	BSM	5	2.912400E1	3.4231754	1.5308906
	BMS	5	3.534000E1	2.8863039	1.2907943
Shareholder	BSM	5	.560000	.1568439	.0701427
	BMS	5	3.031400E1	13.5714988	6.0693588
Net profit	BSM	5	2.008400E1	2.2192183	.9924646
	BMS	5	1.016000E1	4.6228779	2.0674138
Dicector-employess welfare ratio	BSM	5	2.480000E1	14.7715944	6.6060578
	BMS	5	2.760000E1	7.7006493	3.4438351
Islamic investment vs non islamic investment ratio	BSM	5	9.343400E1	1.5020752	.6717485
	BMS	5	9.659800E1	.8904044	.3982010
Islamic income vs non islamic income ratio	BSM	5	9.997400E1	.0054772	.0024495
	BMS	5	9.996000E1	.0346410	.0154919

Lampiran 3

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
PSR	Equal variances assumed	11.458	.010	7.986	8	.000	28.7780000	3.6034725	20.4683775	37.0876225
	Equal variances not assumed			7.986	4.897	.001	28.7780000	3.6034725	19.4561714	38.0998286
ZPR	Equal variances assumed	.138	.720	-.597	8	.567	-.0098000	.0164116	-.0476452	.0280452
	Equal variances not assumed			-.597	7.720	.568	-.0098000	.0164116	-.0478859	.0282859
Qard & donation	Equal variances assumed	3.249	.109	-.495	8	.634	-.2065600	.4170492	1.1682772	.7551572
	Equal variances not assumed			-.495	4.311	.645	-.2065600	.4170492	1.3323001	.9191801
Employes sepxenses	Equal variances assumed	.273	.615	-3.104	8	.015	-6.2160000	2.0024425	10.8336407	1.5983593
	Equal variances not assumed			-3.104	7.778	.015	-6.2160000	2.0024425	10.8566860	1.5753140
Shareholder	Equal variances assumed	35.869	.000	-4.902	8	.001	29.7540000	6.0697641	43.7509011	15.7570989
	Equal variances not assumed			-4.902	4.001	.008	29.7540000	6.0697641	46.6045920	12.9034080
Net profit	Equal variances assumed	2.360	.163	4.327	8	.003	9.9240000	2.2932915	4.6356603	15.2123397
	Equal variances not assumed			4.327	5.751	.005	9.9240000	2.2932915	4.2529997	15.5950003

Director- employess welfare ratio	Equal variances assumed	.545	.481	-.376	8	.717	-2.800000	7.449832 2	19.97934 39	-	14.3793 439
	Equal variances not assumed			-.376	6.02 5	.720	-2.800000	7.449832 2	21.01104 24	-	15.4110 424
Islamic investmen t vs non islamic investmen t ratio	Equal variances assumed	1.349	.279	-4.052	8	.004	-3.164000	.7809033	4.964766 3	-	1.36323 37
	Equal variances not assumed			-4.052	6.50 2	.006	-3.164000	.7809033	5.039592 9	-	1.28840 71
Islamic income vs non islamic income ratio	Equal variances assumed	12.166	.008	.893	8	.398	.014000	.0156844	.0221683	-	.050168 3
	Equal variances not assumed			.893	4.20 0	.420	.014000	.0156844	.0287416	-	.056741 6

## Lampiran 4

### BIODATA PENELITI



Nama Lengkap : Rizky Akbar Miranata  
Tempat, Tanggal Lahir : Tuban, 16 Maret 1991  
Alamat Asal : Ds. Tulungrejo RT/RW 08/02 Bojonegoro  
Alamat Kos : Jl. Joyosuko Perum. Graha Joyo Family B2 Malang  
Telepon/Hp : 085230695759  
E-mail : rizkymiranata91@gmail.com  
Facebook : Rizky Miranata

#### **Pendidikan Formal**

1996-1998 : TK ABA 1 Bojonegoro.  
1998-2003 : SD Negeri Banjarjo 1 Bojonegoro.  
2003-2006 : SMP Plus Ar-Rahmat Bojonegoro.  
2006-2009 : SMA Negeri 4 Bojonegoro.  
2010-2014 : Jurusan Manajemen Fakultas Ekonomi Universitas Islam Negeri Maulana Malik Ibrahim Malang.

#### **Pengalaman Organisasi**

1. Anggota Ikatan Mahasiswa Bojonegoro (IKAMARO) UIN Malang

## Lampiran 5

### BUKTI KONSULTASI

Nama : Rizky Akbar Miranata  
Pembimbing : Dr. Hj. Umrotul Khasanah, S.Ag., M.Si  
Judul Skripsi : Analisis Komparasi Kinerja Keuangan Bank Umum Syariah (BUS) Yang Ada di Indonesia Berdasarkan *Islamicity Performance Index*

No.	Tanggal	Materi Konsultasi	Tanda Tangan Pembimbing
1.	24 September 2013	Konsultasi Judul SKRIPSI	1.
2.	04 Oktober 2013	Konsultasi BAB I, II, III	2.
3.	09 Oktober 2013	Revisi BAB I, II, III	3.
4.	04 Desember 2013	Revisi BAB I, II, III	4.
5.	05 Desember 2013	ACC Proposal	5.
6.	12 Desember 2013	Revisi Hasil Ujian Proposal	6.
7.	04 Maret 2014	Konsultasi BAB IV	7.
8.	07 Maret 2014	Revisi BAB IV	8.
9.	10 Maret 2014	Revisi BAB IV	9.
10.	24 Maret 2014	Konsultasi BAB V	10.
11.	25 Maret 2014	ACC Keseluruhan	11.

Malang, 02 April 2014  
Mengetahui  
Ketua Jurusan

**Dr. H. Misbahul Munir, Lc., M.Ei**  
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