

PT. Bank Mandiri Syariah
 Neraca Tahun 2002-2005
 (Jumlah dalam ribuan rupiah)

No	Pos - Pos	2002	2003	2004	2005
	Aktiva				
1	Kas	62,321,660.82	66,523,121.10	70,024,338.00	94,072,624.00
2	Giro Bank Indonesia	646,431,766.03	690,011,435.65	726,327,827.00	1,689,025,712.00
3	Giro Pada Bank lain	57,694,851.64	61,584,392.20	64,825,676.00	92,548,636.00
4	Penempatan pada Bank Lain	151,663,743.00	161,888,265.00	170,408,700.00	75,556,800.00
5	Surat Berharga	379,967,713.35	405,583,514.25	426,930,015.00	383,040,118.00
6	Pembiayaan	999,498,256.61	1,066,880,161.55	1,123,031,749.00	1,770,485,005.00
	Penyisihan Ph pembiayaan	13,767,713.49	14,695,873.95	15,469,341.00	29,043,399.00
7	Biaya dibayar dimuka	3,688,036,083.52	3,936,667,729.60	4,143,860,768.00	4,020,058,717.00
8	Uang muka pajak	3,144,808.77	3,356,818.35	3,533,493.00	9,242,154.00
11	Penyertaan	0.00	0.00		
12	Aktiva Tetap benwujud	96,651,824.84	103,167,678.20	108,597,556.00	123,329,678.00
14	Aktiva Lain-lain	79,694,501.76	85,067,164.80	89,544,384.00	85,013,880.00
	Total Aktiva	6,114,254,846.74	6,526,451,802.70	6,889,949,266.00	8,272,965,277.00
	Pasiva				
1	Giro wadiah	872,788,197.44	931,627,851.20	980,660,896.00	1,261,474,531.00
3	Tabungan Mudharabah	1,367,286,960.76	1,459,463,609.80	1,536,277,484.00	1,957,792,067.00
4	Deposito Mudharabah	2,855,181,151.90	3,047,665,274.50	3,208,068,710.00	3,818,239,029.00
5	Kewajiban segera lainnya	24,255,368.47	25,890,561.85	27,253,223.00	96,815,755.00
6	Surat Berharga	1,780,000.00	1,900,000.00	2,000,000.00	2,000,000.00
7	Hutang Pajak	27,256,986.92	29,094,536.60	30,625,828.00	11,730,538.00
8	Rupa rupa kewajiban	17,291,442.43	18,457,157.65	19,428,587.00	52,773,505.00
9	Ekuitas	488,404,858.56	521,331,028.80	548,769,504.00	632,588,785.00
	Total Passiva	6,114,254,846.74	6,526,451,802.70	6,869,949,266.00	8,272,965,277.00

PT. Bank Mandiri Syariah
 Neraca Tahun 2002-2005
 (jumlah dalam jutaan rupiah)

KETERANGAN	2002	2003	2004	2005
A. PENDAPATAN OPERASIONAL				
1. Pendapatan Marjin dan Bagi Hasil	504,753,035.52	515,268,723.76	525,784,412.00	793,361,207.00
2. Pendapatan Operasional Lainnya	56,184,545.28	57,355,056.64	58,525,568.00	72,126,373.00
TOTAL PENDAPATAN OPERASIONAL	560,937,580.80	572,623,780.40	584,309,980.00	865,487,580.00
B. BEBAN OPERASIONAL	0.00	0.00		
1. Beban Bonus dan bagi Hasil	5,873,552.64	5,995,918.32	6,118,284.00	12,199,343.00
2. Beban Overhead	259,492,616.64	264,898,712.82	270,304,809.00	423,352,697.00
TOTAL BEBAN OPERASIONAL	265,366,169.28	270,894,631.14	276,423,093.00	435,552,040.00
C. LABA USAHA OPERASIONAL (A-B)	295,571,411.52	301,729,149.26	307,886,887.00	429,935,540.00
D. PENDAPATAN DAN BEBAN NON OPERASIONAL	0.00	0.00		
1. Pendapatan Non Operasional	9,387,232.32	9,582,799.66	9,778,367.00	
2. Beban Non Operasional	0.00	0.00		466,213.00
LABA (RUGI) NON OPERASIONAL	9,387,232.32	9,582,799.66	9,778,367.00	466,213.00
E. LABA (RUGI) TAHUN BERJALAN SEBELUM PAJAK PENGHASILAN	144,403,948.80	147,412,364.40	150,420,780.00	136,712,076.00
F. PAJAK PENGHASILAN	45,094,964.16	46,034,442.58	46,973,921.00	52,892,795.00
G. LABA (RUGI) SETELAH PAJAK	99,308,984.64	101,377,921.82	103,446,859.00	83,819,281.00
H. ZAKAT PERUSAHAAN	0.00	0.00		
I. LABA (RUGI) SETELAH ZAKAT	99,308,984.64	101,377,921.82	103,446,859.00	83,819,281.00
J. SUMBANGAN DANA SEJAHTERA MANDIRI	0.00	0.00		
K. LABA (RUGI) TAHUN BERJALAN	99,308,984.64	101,377,921.82	103,446,859.00	83,819,281.00

PT. Bank Mandiri (Persero) Tbk.
Neraca Tahun 2002-2005
(jumlah dalam jutaan rupiah)

No	Pos-pos	2002	2003	2004	2005
	Aktiva				
1	Kas	2,164,651.00	2,228,671.00	2,439,265.00	2,522,764.00
2	Giro Bank Indonesia	9,607,119.00	12,157,316.00	1,598,663.00	20,304,705.00
3	Giro Pada Bank lain	311,765.00	328,855.00	650,631.00	679,603.00
4	Penempatan pada Bank Lain	1,486,482.00	10,141,761.00	14,180,058.00	23,617,054.00
5	Surat Berharga	1,950,148.00	11,545,152.00	12,504,729.00	10,504,269.00
6	Obligasi Rekapitulasi Pemerintah	148,845,927.00	122,906,853.00	93,081,021.00	92,055,964.00
7	Tagihan Lain	1,660,136.00	2,873,398.00	1,907,648.00	2,724,729.00
8	Surat Berharga yang dibeli dan dijual Kembali	1,660,136.00	2,873,398.00	703,334.00	317,043.00
8	Tagihan Derivatif	361,323.00	1,039,791.00	285,256.00	315,243.00
9	Kredit yang Diberikan	56,346,419.00	66,842,664.00	85,798,432.00	94,869,474.00
	Bad debt	-8,906,545.00	-8,890,383.00	-8,471,343.00	-11,823,614.00
10	Tagihan Akseptasi	2,023,071.00	3,116,110.00	5,094,102.00	3,890,010.00
11	Penyertaan Saham	87,096.00	12,722.00	8,849.00	68,066.00
12	Aktiva Tetap berwujud	1,958,782.00	5,384,372.00	5,483,628.00	5,305,413.00
13	Aktiva Pajak Tangguhan	2,594,688.00	2,338,107.00	2,252,144.00	2,231,402.00
14	Aktiva Lain-lain	7,636,644.00	8,519,752.00	7,779,900.00	3,959,709.00
	Total Aktiva	250,394,689.00	249,435,554.00	225,296,317.00	251,541,834.00

No	Pasiva	2002	2003	2004	2005
1	Simpanan				
	a. Giro	32,579,923.00	38,231,656.00	46,410,270.00	41,083,330.00
	b. Tabungan	29,926,190.00	41,307,433.00	47,153,178.00	53,533,402.00
	c. Deposito	121,529,091.00	99,271,665.00	81,221,639.00	112,726,204.00
	d. Sertifikat Deposito	78,883.00	36.00		
2	Kewajiban segera lainnya	70,548.00	889,710.00	546,277.00	675,285.00
3	Simpanan Dari Bank Lain				
	a. Giro	593,431.00	611,864.00	970,816.00	415,841.00
	b. Call Money	796,555.00	102,244.00	838,019.00	1,964,360.00
	c. Deposito	11,502,677.00	10,042,215.00	9,104,019.00	5,545,129.00
	d. Sertifikat Deposito	30.00			
4	Surat Berharga	1,474,241.00	4,312,612.00	3,993,980.00	3,983,469.00
5	Hutang Atas Surat - Surat Berharga yang Dijual dengan Janji d	735,000.00	4,405,677.00	2,913,632.00	2,046,420.00
6	Kewajiban Derivatif	7,434.00	23,777.00	66,968.00	189,546.00
7	Kewajiban Akseptasi	2,150,609.00	3,264,872.00	5,241,388.00	4,319,102.00
8	Pinjaman yang diterima				
	a. sub ordinasi	6,358,965.00	5,118,484.00	7,066,493.00	4,279,631.00
	b. lain - lain	13,659,536.00	8,535,169.00	6,816,206.00	4,402,266.00
9	Rupa rupa passiva	9,119,916.00	7,415,951.00	5,649,817.00	5,619,744.00
	Beban Yang Masih Harus Dibayar	903,244.00	517,338.00	729,753.00	693,956.00
10	Ekuitas				
	a. Modal Disetor	4,251,000.00	10,000,000.00	10,066,427.00	10,127,859.00
	b. Agio (Disagio)	173,550,319.00	5,926,418.00	5,967,897.00	6,006,255.00
	c. Selisih Penilaian kembali aktiva tetap	9,788.00	3,056,724.00	1,253,475.00	-
	d. Selisih Kurs	64,164.00	34,462.00	72,554.00	108,923.00
	e. Kerugian Bersih	-2,138,186.00	-1,860,850.00	-404,001.00	-241,961.00
	f. Selisih Transaksi Perubahan Ekuitas Anak Perusahaan				-23,527.00
	g. Opsi Saham		9,897.00	13,831.00	175,012.00
11	Saldo Laba				
	a. Belum Ditentukan Penggunaannya	2,099,638.00		5,414,275.00	1,445,152.00
	b. Sudah Ditentukan Penggunaannya	-163,402,213.00	3,228,574.00	747,000.00	2,560,285.00
	Total Passiva	250,394,689.00	249,435,554.00	248,155,827.00	263,383,348.00

PT. Bank Mandiri (Persero) Tbk.
 Neraca Tahun 2002-2005
 (jumlah dalam jutaan rupiah)

KETERANGAN	2002	2003	2004	2005
A. PENDAPATAN OPERASIONAL				
1. Hasil Bunga	31,878,668.00	25,557,055.00	19,213,442.00	20,798,189.00
2. Pendapatan Operasional Lainnya	1,611,875.00	1,673,593.00	2,396,465.00	2,322,871.00
TOTAL PENDAPATAN OPERASIONAL	33,490,543.00	27,230,648.00	21,609,907.00	23,121,060.00
B. BEBAN OPERASIONAL				
1. Biaya bunga	25,016,579.00	17,550,248.00	9,679,402.00	8,754,008.00
2. Beban Overhead	4,985,023.00	4,234,841.00	6,035,991.00	6,867,995.00
TOTAL BIAYA OPERASIONAL	30,001,602.00	21,785,089.00	15,715,393.00	15,622,003.00
C. LABA USAHA OPERASIONAL (A-B)	3,488,941.00	5,445,559.00	5,894,514.00	7,499,057.00
D. PENDAPATAN DAN BIAYA NON OPERASIONAL				
1. Pendapatan Non Operasional	1,237,549.00	217,962.00	4,403.00	44,980.00
2. Biaya Non Operasional				
LABA (RUGI) NON OPERASIONAL	1,237,549.00	217,962.00	4,403.00	44,980.00
E. LABA (RUGI) TAHUN BERJALAN SEBELUM PAJAK PENGHASILAN	3,586,217.00	7,031,524.00	7,525,002.00	1,232,553.00
F. PAJAK PENGHASILAN	824.00	2,188,877.00	2,181,011.00	500,501.00
G. LABA (RUGI) TAHUN BERJALAN	3,585,589.00	4,586,089.00	5,255,631.00	603,369.00
H. LABA DITAHAN AWAL PERIODE	3,585,589.00	4,586,089.00	5,255,631.00	603,369.00
I. DEVIDEN DAN PEMBAGIAN LABA LAIN	179.28	229.31	262.15	29.90
J. SISA LABA TAHUN LALU				
K. LABA DITAHAN AKHIR PERIODE	3,585,589.00	4,586,089.00	5,255,631.00	603,369.00

T-Test Rentabilitas

Group Statistics

Bank	N	Mean	Std. Deviation	Std. Error Mean
Net Profit Margin				
Syariah	4	13.4375	3.21586	1.60793
Konvensional	4	12.2825	8.98284	4.49142
Return on equity capital				
Syariah	4	17.5025	2.83628	1.41814
Konvensional	4	16.0875	9.72129	4.86064
Return on total asset				
Syariah	4	9.3325	2.04862	1.02431
Konvensional	4	10.5525	2.35290	1.17645

Independent Samples Test

	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Levene's Test for Equality of Variances									
Net Profit Margin	1.495	.267	.242	6	.817	1.15500	4.77057	-10.51816	12.82816
Equal variances assumed									
Equal variances not assumed	2.686	.152	.279	3.757	.821	1.15500	4.77057	-12.43570	14.74570
Return on equity capital									
Equal variances assumed	2.686	.152	.279	6	.789	1.41500	5.06330	-10.97444	13.80444
Equal variances not assumed	.124	.737	-.782	3.507	.796	1.41500	5.06330	-13.45758	16.28758
Return on total asset									
Equal variances assumed	.124	.737	-.782	6	.464	-1.22000	1.55989	-5.03690	2.59690
Equal variances not assumed									
Equal variances not assumed			-.782	5.888	.464	-1.22000	1.55989	-5.05449	2.61449