

ABSTRACT

The success of the bank in collecting or mobilize funds would be allocated to the various forms of profitable assets. The number of listed Islamic banks currently amounts to eleven banks. From the 11 banks there are only six banks that managed to obtain a profit of over one hundred billion, even one bank suffered a loss of over 100 billion. One of them caused by the financial performance of Islamic banks. One method to determine is to use financial ratio analysis. CAR, FDR, NPF, and the NIM are ratios that can predict change in earnings. However, this ratio also had inconsistent results in previous studies.

Sample in this study consists of five Islamic banks that publish their financial statements in the company's official website year period 2012 to 2013. Data were obtained through the financial statements of Islamic banks. Independent variables used are Capital Adequacy Ratio, Financing Deposit Ratio, Non Performing Financing, and Net Interest Margin. The dependent variable in the form of changes of Comprehensive Income. This study periods during the year 2012 to 2013. The data analysis technique used is the Panel Data Regression.

Results of this study did not mention that all variables significant effect partially but significant effect simultaneously.

Keywords: CAR, FDR, NPF, NIM, comprehensive income