

## **ABSTRACT**

*This study aims to analyze whether there are significant differences of Islamic banking financial statements using the income statement approach and value added approach is measured using financial ratios . Financial ratios used in this study is ROA , ROE , LBAP and NPM .*

*Objects used in this study is the financial statements have been audited by an independent auditor in the period 2010 - 2012 of Bank Mega Syariah , Bank Muamalat Indonesia , Bank Syariah Mandiri , BCA Syariah , BRI Syariah , Bank Panin Syariah and the Syariah Bukopin using two approaches is income statement approach and value added approach . The analytical tool used in this study is paired samples test with SPSS 17.00 for Windows.*

*The results of this study indicate that the ratio of ROA , ROE , LBAP and NPM has a significant difference between the income statement approach and value added approach . While the overall performance showed that profabilitas contained significant levels of each difference between the income statement approach and value added approach .*

*Keywords : financial performance , Islamic banking , income , value -added , enterprise sharia theory , ROA , ROE , LBAP , NPM .*