

## **ABSTRACT**

*This research aims to analyze the influence of consumer and short-term funds, Capital Ratio, risk, operating expense, and Size toward profitability of Islamic Banks in Indonesia which was proxied by Return on Assets (ROA).*

*The data used in this research were obtained from Financial Report of Islamic Banks annually publication through each website. The sampling technique was purposive sampling with Islamic Banks that published annually financial report periodically during the observation period of 2010-2014 as criteria. Data was analyzed using Ordinary Least Square (OLS).*

*The result of this research show that the independent variables significantly affect ROA. While capital ratio, consumer and short-term funds, and size do not affect ROA. Furthermore risk and operating expense affect negatively on ROA.*

***Keywords: Profitability, capital structure, risk, operating expense, size, ROA***