## *ABSTRACK*

*This study aimed to examine the effect of Trade Financing, Profit-Loss Sharing Financing, Financing to Deposit Ratio (FDR), and Non-Performing Financing (NPF) to profitability proxied by Return on Assets (ROA) in Islamic Banks in Indonesia 2009-2012 . The data used in this study were obtained from the Quarterly Financial Report for the 2009-2012 term Islamic Banks.*

*The population in this study were 11 Islamic Banks in Indonesia. The selection of the sample using purposive sampling technique. After passing through purposive sampling stage, there are 4 samples Islamic Banks decent used namely Bank Muamalat Indonesia, Bank Syariah Mandiri, Bank BRI Syariah and Bank Mega Syariah. The analysis technique used in this study using multiple linear regression with the purpose to obtain a comprehensive picture of the relationship between variables. While the classical assumption used this research include multicolinearity, autocorrelation test, homoskedastisitas test, and test for normality.*

*The results showed that the Trade Financing Profit-Loss Sharing Financing and NPF variable positive and significant impact on ROA Islamic Banks. Profit-Loss Sharing Financing have a negative and significant effect on ROA Islamic Banks. While FDR have a positit and no significant effect on ROA Islamic Banks. Predictive ability of the four variables on ROA of 48.1%, while the rest ndipengaruhi by other factors beyond our model. The result is expected to be a guideline for the management of Islamic Banks in managing the company.*



*Keywords: Trade Financing, Profit-Loss Sharing Financing, financing ti Deposit Ratio (FDR), Non Performing Financing (NPF), Return on Assets (ROA)*