

## **ABSTRACT**

*Bank as intermediary financial institution in conducting its business activities are classified into two categories, namely conventional banks and banks with Islamic principles. The importance of the function and role of Islamic banking in Indonesia, the Islamic banks need to improve its performance in order to create banking with sharia principles of healthy and efficient. Profitability as a reference in measuring the profit to be so important to know whether the company has run its business efficiently. Based on this we can formulate a problem is how the influence of CAR to ROA Islamic Banks in Indonesia, how the influence of FDR to ROA Islamic Banks in Indonesia, how the influence of NPF to ROA Islamic Banks in Indonesia, how the influence of OER to ROA Islamic Banks in Indonesia. The main purpose from this research is to analyze the influence of CAR to ROA Islamic Banks in Indonesia, analyze the influence of FDR to ROA Islamic Banks in Indonesia, analyze the influence of NPF to ROA Islamic Banks in Indonesia, and analyze the influence of OER to ROA Islamic Banks in Indonesia.*

*The total population in this research are listed Islamic banks at Bank Indonesia in 2005-2008, samples of which can be used as many as three commercial banks sharia. Sampel research with purposive sampling, is method in which sample selection on the known characteristics of the population. We then performed an analysis of data obtained. Analysis of data used in this research is the classical assumption test, multiple regression analysis, and hypotheses test. For the analyze data using SPSS software.*

*Results of hypotheses test, Capital Adequacy Ratio (CAR) has not significant influence to ROA Islamic Banks in Indonesia, Financing to Deposit Ratio (FDR) has not significant influence to ROA Islamic Banks in Indonesia, non-performing financing (NPF) has negative influence and significant to ROA Islamic Banks in Indonesia, and Operational Efficiency Ratio (OER) has negatif influence and significant to ROA Islamic Banks in Indonesia.*

*Keywords: Profitability, CAR, FDR, NPF, OER, Islamic Banks*