ABSTRACT

This study aims to analyze the influence of CAR, NPF, REO, NFTA, GDP Growth, and Inflation toward ROA Islamic Bank in Indonesia during the period from 2005 through 2010. This research focuses on the ability of bank's management in order to earn a profit based on the bank's asset.

Sampling technique used was purposive sampling with the criteria of Islamic banks who publish financial reports periodically throughout the observation period from 2005 to 2010. The data used is quarterly publicity financial statements in the official website of Bank Indonesia. Obtained by the sample of 3 from 5 Islamic banks Islamic banks in Indonesia period 2005 to 2010. Analysis technique used is multiple linier regression in level of significant 5%.

The analysis revealed that all variable independents simultaneously have influence on ROA Islamic Bank. Partially variable REO, NPF, and NFTA have significant impact on ROA. Then variables CAR, GDP Growth, and Inflation have no significant impact on ROA. The value Adjusted R^2 is 70%. It means that an independent variables can gives simultant contribution to dependent variable about 70% on the other hand 30% is influenced by another variables.

Key words : Bank Profitability, CAMEL, Macroeconomics, Islamic Banking, Profit Loss Sharing.

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