

## **ABSTRACT**

*A Bank's financial performance reflects the soundness of the bank. In the circular of Bank Indonesia No. 9/24/DPBs mentioned, bank rating was influenced by the CAMELS (Capital, Asset, Quality, Management, Earnings, Liquidity, Sensitivity to Market Risk). Capital aspect covering the minimum capital requirement or Capital Adequacy Ratio (CAR), Asset Quality aspect covering non performing financing (NPF), Earnings aspect covering Return On Asset, Return On Equity, and Operational Efficiency Ratio (BOPO) and Liquidity aspect covering Financing to Deposit Ratio (FDR). The purpose of this study was to determine whether there is influence of financial factors from CAMELS, the CAR, BOPO, FDR and NPF on the profitability of Islamic Banks in Indonesia. Samples taken 8 Islamic Commercial Banks with criterion availability and completeness of data during the study period of 2010-2014. Data were analyzed using multiple linier regression. The results showed there are significant CAR, BOPO, FDR and NPF on the profitability of Islamic Commercial Banks where CAR and FDR had a positive effect while the NPF and BOPO has a negative influence.*

*Keyword : CAR, BOPO, FDR, NPF, ROA, Multiple Linier Regression*

## ABSTRAK

Kinerja keuangan bank mencerminkan tingkat kesehatan bank. Dalam Surat Edaran Bank Indonesia No 9/24/DPbs tanggal 30 Oktober 2007 disebutkan bahwa, tingkat kesehatan bank dipengaruhi oleh CAMELS (*Capital, Asset, Kualitas, Manajemen, Laba, Likuiditas, Sensitivity to Market Risk*). Aspek permodalan meliputi minimum persyaratan modal atau *Capital Adequacy Ratio* (CAR), kualitas aset meliputi Non Performing Financing (NPF), aspek laba meliputi *Return On Asset, Return On Equity*, dan *Operational Efficiency Ratio* (BOPO) and aspek likuiditas meliputi *Financing to Deposit Ratio* (FDR). Tujuan dari penelitian ini adalah untuk mengetahui ada tidaknya pengaruh faktor keuangan dari CAMELS, CAR, BOPO, FDR dan NPF terhadap profitabilitas Bank Umum Syariah di Indonesia. Sampel yang diambil berupa 8 Bank Umum Islam dengan ketersediaan kriteria dan kelengkapan data selama periode penelitian dari 2010-2014. Data dianalisis dengan menggunakan regresi linier berganda. Hasil Penelitian menunjukkan bahwa terdapat pengaruh yang signifikan dari CAR, BOPO, FDR dan NPF terhadap Profitabilitas Bank Umum Syariah dimana CAR dan FDR memiliki pengaruh positif sedangkan NPF dan BOPO memiliki pengaruh negatif.

Keyword : CAR, BOPO, FDR, NPF, ROA, Regresi Linier Berganda