

## ABSTRACT

Financial institutions is a place where there are giving help in the process of handling money for a particular purpose. The main purpose to get a profitability. Profitability main factor can see from internal in the bank or internal out of bank or eksternal factor.

This study aims to analyze the effect of inflation, BI Rate and exchange rate as an independen variable on bank profitability was be measured by return on asset as the dependent. The approach of this research is quantitative data secondary. Population on this research is Syariah Banking which registered in Bank Indonesia. The data used are monthly data from January 2013 to December 2017. The method used is descriptive analyze, The classical assumption and multiple linear regression with SPSS version 25.0

The results showed Inflation, BI Rate and exchange rate variabel have simultan effect to profitability Syaria Bank. In partial, inflation variable have a positive effect with *p-value* 0,012 and variable coefficient 2,732. BI Rate variable have a negative effect and signification with *p-value* 0,000 and variable coefficient -5,829. Exchange rate variable has a negative effect and signification *p-value* 0,006 and variable coefficient -3,219

Keywords : Inflation, BI Rate, exchange rate and *Return on Asset (ROA)*