

## ABSTRACT

The objective of this research is to know financial performance to deposit sharing holder level of *mudharabah* funds by Bank Muamalat Indonesia as object using multiple linier regressions. In this research uses financial ratio those Return On Asset (ROA), Financing Deposit Ratio (FDR), *Biaya Operasional terhadap Pendapatan Operasional* (BOPO), and Net Income Margin (NIM) in the last semester year 2008- 2010 Bank Muamalat Indonesia as independent variable and deposit sharing holder level of *mudharabah* as dependent variable.

The analysis to indicate F-Test conducted, that has significant level is 0.001435 the fifth of independent variable by together have correlation which are positive and significant toward deposit sharing holder level of *mudharabah*. But t-Test by parsial only Financing Deposit Ratio (FDR) and *Net Income Margin* (NIM) owning positive correlation and significant toward deposit sharing holder level of *mudharabah* with sig value 0.0203 and 0.0384. Return On Asset (ROA), and *Biaya Operasional terhadap Pendapatan Operasional* (BOPO) do not significant to deposit sharing holder level of *mudharabah* with sig value 0.2244 and 0.5559.

Keyword: Return On Asset (ROA), Financing Deposit Ratio (FDR), *Biaya Operasional terhadap Pendapatan Operasional* (BOPO) dan Net Income Margin (NIM) Level of