Operating income was strongly influenced by the distribution of funding and financial statements to determine progress of the company. This study aims to determine the significance of the effect of variables simultaneously and partially Mudharabah, Musyarakah, Murabahah, Istishna, Qardh, and Ijarah to Operating Income at Bank Muamalat Indonesia 2010-2012 period and to determine the most dominant variables affecting operating income.

The sample in this study are monthly data. This study used multiple linear regression analysis to test simultaneously and partially. In this study attention normality assumption test data and classical form of multicollinearity, heteroscedasticity, and autocorrelation. The population used in this study a number of 36 data taken from monthly data Muamalat Indonesia from 2010-2012. And analysis used is multiple linear regression with a significant level of 5%.

From the results of the analysis showed that the variables simultaneously Mudharabah, Musyarakah, Murabahah, Istishna, Qardh, and Ijarah significant effect on the operating income at a rate of 0.000 at a significance level of 5%, then \(0.000 < 0.05\). Whereas in partial, Mudharabah, Musyarakah, Murabahah, Ijarah and Qardh does not significantly affect operating income with a significance value of 0.589 Mudharabah, Musyarakah 0.526, 0.514 Murabahah, and Ijarah 0.368 and the regression coefficient is positive. Istishna variables showed a significant effect on operating income with a significance value of 0.013 and the regression coefficient is positive. As for Qardh variables also showed a significant effect on operating income with a significance value of 0.005 and the regression coefficient is negative. Dominant variable to operating income between 6 variablesMudharabah, Musyarakah, Murabahah, Istishna, Qardh, and Ijarah) Murabahah is a variable with a value contribution of 49.7%.