Today, Indonesia's banking system has many embrace dual banking system or the dual banking system, where banks are using two types of systems, namely Islamic system (sharing system) and the conventional system (interest rates). Mudharabah product become one of financing products managed by Islamic banks, which invest 100% of operating funds come from the bank. This product applies sharing system, which profit will be distributed to the agreement between the parties with the bank's borrowers. With profit-sharing system and based on the large business profits that can not be predicted, then the big advantage for the customers of Islamic banks and the Islamic banks itself, also will fluctuate. Unlike conventional systems of interest have been defined at the beginning and did not vary according to state revenue. Thus, in this study, dynamic simulation of changes in profit-sharing ratio of Islamic banks, as well as the scenario of changing exchange rate of business failure. From the simulation scenario assessment, indicate that the ratio of banks that produce a better profit that is equal to 0.88, and with a great rate of 10% of business failure. The advantage which better for both parties (customer and the bank) is in the ratio of 40 to the customer resulting in total customer profit of Rp 130,056,620, - and the ratio of 60 banks so that banks make a profit of Rp 1,724,206,216, -.

In addition, conventional bank profits tend to be large and do not fluctuate as profit Islamic bank. This is because the results affect the big revenue-sharing revenues to the bank. Thus, the condition affects profit more Islamic bank profits, as compared with conventional bank profits are always increasing.

**Key Words**: Mudharabah, profit-sharing, Dynamic programming