

ABSTRACT

The aims of this research was to examine the effect of capital adequacy ratio (CAR), financing to deposit ratio (FDR), non performing financing (NPF), inflation and bank size on financing.

This research used secondary data with population consist of 11 banking listed in Otoritas Jasa Keuangan in the period of 2010:I-2018:IV. The purposive sampling method was used in selecting the research sample and 6 banking are chosen to sample on this research. This research used multiple regression technique for measure the statistic analysis.

The result of this research shows that financing to deposit ratio, inflation and bank size has a positive significant effect on financing growth, but capital adequanci ratio and credit risk has a negatif significant effect on financing.