

## **ABSTRACT**

*The global economic crisis affects the profit distribution management of Islamic banks. Profit distribution is the benefits of both investment and fund management and purchase transactions are given to depositors. This study aimed to analyze the effect of transparency and financial performance of the profit distribution management (PDM) on Islamic Banks in Indonesia, Malaysia and Brunei Darussalam.*

*Sampling using the purposive sampling method with the provisions of the company's financial reports published during the study period. This study uses secondary data with the source data comes from the annual report by the Islamic banks retrieval period for 6 years in 2010 to 2015. The sample population is Islamic commercial bank in the State of Indonesia, Malaysia and Brunei Darussalam. In this study, using samples used 26 Islamic banks that meet the classification. The analysis used is multiple regression analysis were previously tested with classical assumptions.*

*Regression analysis showed that simultaneous and partial indicates that the Global Transparency Ratio (GTR), Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Non Interest Margin (NIM), Net Performing Financing ratio (NPF), Loan Asset / Total Assets (LA / TA), and Deposits ratio positive and significant impact on the profit distribution management (PDM). While the Cost Income (CI) and a significant negative effect on the Profit Distribution Management (PDM). The most influential variable is Non Interest Margin (NIM) of the Profit Distribution Managemet (PDM).*

***Keywords: Profit Distribution Management (PDM), financial performance and transparency.***