

## **ABSTRACT**

*Islamic Banking is very popular in the world this time. It is very necessary in the economy as an intermediary institution to collect and distribute funds from the society back in the form of financing for them. This study tried to determine the factors that influence the distribution of financing at Islamic Banking on Indonesia. The aim of this research is to determine the extent of the relationship of Third Party Funds (DPK), Return On Assets (ROA), Non Performing Financing (NPF), and the Capital Adequacy Ratio (CAR) to the amount of distribution financing Islamic Banking.*

*The sample used in this research are Bank Mega Syariah, Bank Mandiri Syariah, and Bank Muamalat Indonesia period 2008-2011 by using purposive sampling method. Types of data used are secondary data obtained from published financial statement and downloaded through the official website of each Islamic Banking. The method of analysis used is Multiple Regression with a significance level of 5%.*

*From the results of the analysis show that only DPK has positive significant influence to financing, while ROA, NPF, and CAR are not influence to financing. Stimulatingly the DPK, ROA, NPF, and CAR have significance influence to financing, it proved by sig-F value 0,000 lower than 5% significances. Predictable of the four variables toward financing is 98,6% as indicated by adjusted R<sup>2</sup> while the rest 1,4% is affected by other factors is not include into the research model.*

*Keyword: Islamic Banking, Financing, Third Party Funds (DPK), Return On Assets (ROA), Non Performing Financing (NPF), Capital Adequacy Ratio (CAR)*