

ABSTRACT

This research is testing of factors that influence the banking credit distribution, including Third Party Fund (DPK), Non Performing Loan (NPL), Capital Adequacy Ratio (CAR), and Return On Assets (ROA) toward of amount banking credit.

Population in this research used Commercial Bank was go public in Indonesia during period 2009 through 2012. Purposive sampling method were used as samples determining method and 20 bank go public selected as the sample of the research. Data analysis with multilinear regression of ordinary least square and hypotheses test used t-statistic and F-statistic at level 5%, a classic assumption examination which consist of data normality test, multicollinearity test, autocorrelation test, and heteroscedasticity test is also being done to test the hypotheses.

Based upon the research, show as first, Third Party Fund (DPK), Non Performing Loan (NPL), Capital Adequacy Ratio (CAR), and Return On Assets (ROA) have simultant influence toward the amount of banking credit. Second, the Third Party Fund (DPK) and Return On Assets (ROA) influences positively and significantly toward the amount of banking credit. Third, Non Performing Loan (NPL) and Capital Adequacy Ratio (CAR) influences negatively and significantly toward amount of banking credit.

Keywords: Third Party Fund (DPK), Non Performing Loan (NPL), Capital Adequacy Ratio (CAR), and Return On Assets (ROA) and credit distribution.