ABSTRACT

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

Population in this research used Commercial Bank was go public in Indonesia during period 2008 through 2011. Purposive sampling method were used as samples determining method and 22 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 significance 5%, a classic assumption examination which consist of data normality test, multicolonierity test, heteroscedasticity test and autocorrelation test is also being done to test the hypotheses

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

Key Words : *The Amount of Banking Credit, Third Party Fund (DPK), Return On Assets (ROA), Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), and Bank Indonesia Certificate (SBI).*