

ABSTRACT

The objective of this research is to know the influence of bank internal factors to total credit of commercial bank in Indonesia. This research use bank internal factors as independent variable and total credit as dependent variable. Bank internal factors measured by third party fund (X_1), capital adequacy ratio (X_2), non performing loan (X_3), and return on asset (X_4).

Its population is a commercial bank in Indonesia while the sample used was DPK data, CAR, NPL, ROA and the amount of credit for 48 months (2007-2010). The sample determining method is Purposive Sampling method. The analysis technique is using multiple regression technique.

The result of this research shows that third party fund and return on asset have positive and significant influence to total credit, it shows from t arithmetic $> t$ table ($15,407 > 1,694$ and $2,195 > 1,694$) with signification 0,000 and 0,027 that is small than 0,05. Capital adequacy ratio (CAR) have no influence to total credit, Non performing loan (NPL) have negative and significant influence to total credit. From the analysis, conclusion that third party fund, capital adequacy ratio, return on asset and non performing loan have significant influence to total credit.

Keywords: Third Party Fund, Capital Adequacy Ratio, Non Performing Loan, Return on Asset, Total Credit