

## **ABSTRACT**

*Banking is very important part in the economy, one as an intermediary institution whose job it is to collect and distribute funds from the society back in the form of credit. This study tried to determine the factors that influence the distribution of financing at Bank Muamalat Indonesia. The purpose of this research is to determine the extent of the relationship Third Party Funds (DPK), Capital Adequacy Ratio (CAR), Non Performing Finance (NPF) and the Return On Asset (ROA) to the amount of financing islamic banking.*

*The sample used in this study is the Quartely Financial Statement Bank Muamalat Indonesia period 2001-2011 by using purposive sampling method. Types of data used are secondary data obtained from published financial statement and downloaded through the official website of Bank Muamalat Indonesia. 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 CAR, NPF, and ROA have not influence to financing. Stimulatingly the DPK, CAR, NPF, and ROA have significances influence to financing, it proved by sig-F value 0,000 lower than 5% significances. Predictable of the four variables toward financing is 98,9% as indicated by adjusted R2 while the rest 1,1% is affected by other factors is not include into the research model.*

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