

ABSTRACT

This research aims to analyze the influence of Depositor Funds, Capital Adequacy Ratio, bonus of SBIS, bonus of SIMA, and Non Performing Financing toward Financing to Deposit Ratio. The Objects of this research are Islamic Commercial Banks between the year of 2006 – 2010.

Sample of this research consists of three Islamic Commercial Bank, which are : Bank Muamalat Indonesia (BMI), Bank Syariah Mandiri (BSM), and Bank Syariah Mega Indonesia (BSMI) Purposive sampling method were used as samples determining method. Using quarterly review of Islamic Banking Statistic which is released by Bank Indonesia for 2006-2010 period.

To examine the research hypothesis is used Multivariate Linear Regression Method. To assess the goodness of fit in a model, it does a measurement of ANOVA or F signification test, T signification test, and determination coefficient.

This Research conclude that variable Depositor Funds, CAR, Bonus of SBIS, bonus of SIMA, and NPF influence the FDR simultantly, and based on the Multivariate Linear Regression Method variables that affect the Financing to Deposit Ratio are variable CAR and bonus of SBIS. Whereas, variable Depositor Funds, Bonus of SIMA, and NPF did not significantly influence the Financing to Deposit Ratio in Islamic Commercial Bank between the year of 2006 – 2010.

Keyword: FDR, Depositor Funds, CAR, Bonus of SBIS, Bonus of SIMA, NPF, and Islamic Commercial Bank.