

ABSTRACT

The credit distribution has an important role in the economic growth of the country. Excess funds are channeled efficiently to the deficit units will be able to increase production. By increasing of production, it will increase the country's economic growth too. The purpose of this research is to analyze the effect of deposit third parties (DPK), Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), and Return of Assets (ROA) to credit distribution of commercial banks in Indonesia.

This research uses the bank's internal factors as the independent variable and total of loans as the dependent variable. The samples used in this research were of all commercial banks listed on the Indonesia Stock Exchange 2009-2012. The method of analysis in this study combines the data time series and cross section to account for or predict quantitatively of the variables used to banking credit distribution. . This research uses tools in the form of a computer software program EViews 6. The analysis model used in this study is a model of panel data regression analysis.

The research results shows that partially deposit third parties (DPK) and Return On Assets significantly positive influence the credit distribution. Non Performing Loan has a negative and significant effect on credit distribution. While the Capital Adequacy Ratio has a negative and significant effect on credit distribution.

Keywords : Credit Distribution, Deposit Third Parties, Capital Adequacy Ratio, Non Performing Loans, Return On Assets