

## ABSTRACT

*The main objective of this study is to analyze factors that influence distribution in Sharia Bank in Indonesia (Case Study of Listed Islamic Bank in Bank Indonesia from 2008 to 2012). Sharia banking is new financial sector that contributes to influence the country's economic growth. As it is necessary to control the quality of bank performance, being banking regulator, and being the institution of Financial sector. Bank Indonesia has responsibility to control and assess the financial performance of the banks, among which is to see the level of financial by using Profit Loss Sharing by akad musyarakah. This study uses secondary data of Islamic banks from monthly financial statement data published by Bank Indonesia starting from January 2009 to December 2014. Independent variable in this study are profit loss sharing (PLS) and Non Performing Finance (NPF), and Third Party Fund. This study indicates that akad musyarakah influence and significance; whereas variables such as PLS, NPF and Third Party Fund together influence it negatively and significantly.*

Keyword: Akad musyarakah, Profit Loss Sharing, Non Performing Financing, Third Party Fund