ABSTRACT

This research aims to analyze the influence of NPL, CAR, OER and ROA on Financing. The subject of this research are 11 Islamic Banks in Indonesia. The sample of this research are 55 financial reports of 11 Islamic Banks in Indonesia. In determining the appropriate sample is used purposive sampling method. Analysis tool is used the Panel data. Methods that used on this panel data are Common Effect Method, Fixed Effect Method, and Random Effect Method. Research test that used to determine the method that used on this research is Chow Test and Hausman Test.

Based on the analysis that has been done shows that Non Performing Finance variables has negative effect of the Financing , Capital Adequacy Ratio variables has positive effect on financing, Operational Efficiency Ratio has no effect on the financing, and Return On Asset has no effect on the financing of Islamic Banks in Indonesia.

Keywords: NPF, CAR, OER, ROA and FDR