

ABSTRACT

EFFECT ANALYSIS OF CAR, FDR, INFLATION AND SBIS TO NON PERFORMING FINANCING (NPF) OF SHARIA BANKS IN INDONESIA PERIOD 2009:01-2013:05

By

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This study aimed to know the effect of capital adequacy ratio (CAR), financing to deposit ratio (FDR), inflation, and sharia certificate of Bank Indonesia (SBIS) to non performing financing (NPF) over the period 2009:01-2013:05. The method used in this study is the error correction model (ECM). The data used are secondary data is monthly data over the period 2009:01-2013:05.

The results showed that CAR has a positive and significant, FDR has a positive, but not significant effect of NPF, inflation has a negative and significant, and SBIS has a positive and significant effect of NPF.

Keywords: Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Inflation, and Sharia Certificate of Bank Indonesia (SBIS)