

## ABSTRACT

**Forestiana, Eka Mei. 2014. THESIS. Title: “The Influence Financial Performance Banking Toward Financing of Mudharabah on General Sharia Based Bank in Indonesia in the 2010-2012 period”**

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This research is aimed for finding the influence of ROA, BOPO, FDR, NPF, and CAR toward financing of mudharabah on syariah banking that registered in Indonesia Bank (the central bank) in the 2010-2012 period. A population that is uses in this research is a general sharia-based bank in Indonesia in the 2010-2012 period. By using purpose sampling method that taken the BUS sample of 11 banks. Analytical techniques that used are multiple linear regression.

The result in this research showed that ROA and CAR has positive influence on the significance of financing mudharabah by significance's level 0.012 and 0.022, in which this research result in appropriate with that hypothesis that submitted. BOPO has negative and insignificant effect toward the mudharabah finance that indicated by the significance level is 0.191, the results of this research in appropriate with that hypothesis. While FDR and NPF have significance negative effects in mudharabah finance by having significance level 0.002 and 0.003. That hypothesis which is submitted for FDR in appropriate with the results of research, while the result of NPF research result doesn't appropriate with the result hypothesis that has submitted. The variable of NPF has the biggest impact than other variables which is has the value of the coefficients betas of -0.938. The high value of NPF cause the bank more cautious, so that reduce the budget allocated in financing distribution. To increase financing distribution of general sharia bank must do fund accumulation optimally, optimize the used of capital resources that we have and having a good management financing to remain NPF in a low rate within the limitation that required by bank Indonesia.