

ABSTRACT

This study aims to analyze of influence on internal and external factors to banking credit funding. Objects in this study are Third Party Funds, Third Party Funds, Capital Adequacy Ratio (CAR), Exchange Inflation, and Banking Credits, especially at Bank Persero. The data used in this study is secondary data from 2007-2016. Analyzer used is Error Corection Model (ECM).

Based on the analysis, the results of Third Party Fund, Capital Adequacy Ratio (CAR) have significant effect, while Inflation and Exchange rate have no significant effect on credit distribution at Bank Persero.

Keywords: DPK, CAR, Inflation, Exchange Rate, Credit, and ECM