

**ABSTRACT**

Bank is the firm which gathering fund from society into savings form and returning that fund in credit or others form, in order to raising people or society standard of living. With that function, bank can describe as intermediary organization. In other form, bank must able and afford to return the fund in credit with its best. The credit itself not only the most importing way in something supporting in society work, but capital income to bank also. With the reason above, researcher will make a research about variables which influenced credit total which bank given. In this research, we will use variables: *Third Side Fund*, *Capital Adequacy Ratio (CAR)*, *Non Performing Loan (NPL) Ratio*, *Lending Rate And Lending Rate of SBI*. This research get sample in thirteen national common bank which have financial capital above 1 quintillion IDR. The secondary data are the bank finance report which listing in Jakarta Stock Exchange market in 2003-2006 period. In order to test the hypothesis, we use *technique multiple regression analysis model*. From this technique analysis, shown that *third side fund*, *capital adequacy ratio*, *non performing loan ratio*, *lending rate and lending rate of SBI* given 88,6% contribution to influenced credit total. Based on F result test, we can conclude  $F_{count} > F_{table}$  ((80,652 > 2,420)) mean simultaneously this independent variables have significant influenced credit total which bank given. And, based on T result test, *third side fund* have a large influenced among this variables with value  $t_{count} > t_{table}$  (16,351 > 1,684).

Keyword: Intermediary Organization, Credit Total which Bank Given, Third Side Fund, *CAR*, *NPL*, and Interest Rate.