

## ***ABSTRACT***

*This study aims to determine the condition of Third Party Funds, Non Performing Loans, Net Interest Margin, Credit Distribution and Profitability as measured by Return On Assets, as well as determine how much influence the Third Party Funds, Non Performing Loans and Net Interest Margin to the Credit Distribution and the impact on Profitability in Conventional Commercial Banks listed on the Indonesia Stock Exchange for the 2012-2016 period. The sample in this study amounted to 30 conventional banking companies. This study uses descriptive and verification methods. Methods of data analysis used in this research is panel data regression analysis, classical assumption test, hypothesis test such as F test and t test and coefficient determination analysis. The result of this research showed that Third Party Funds, Non Performing Loans and Net Interest Margin simultaneously or partially have a significant influence toward Credit Distribution. Variables that have dominant influences is Third Party Funds. Whereas the results of the research for equation 2 show that Credit Distribution has a significant influence toward Profitability.*

*Keywords : Third Party Funds, Non Performing Loans, Net Interest Margin, Credit Distribution and Profitability (Return On Assets)*