

## **Abstract**

This study aims to determine the effect of The Productive Assets Component and Third-Party Funds either simultaneously or partially.

This research included in this type of research is descriptive verification of causality. The population in this study is big three ranked bank with the greatest asset listing on the Indonesia Stock Exchange in 2009-2013. By using saturated sampling method, the sample used in this study amounted to 3 companies per year by using quarterly financial reports, and the total sample during the study period of 60 samples. This study uses secondary data with the data analysis method using panel data regression evIEWS 8.1.

Results of this research, The Productive Assets Component and Third-Party Funds affect simultaneously toward Profitability. In partial the growth of savings and the growth of deposit with positif direction affect toward profitability, while the growth of credit, the growth of acceptances receivable, the growth of securities, the growth of inter-bank placements, the growth of *reverse repurchase agreements*, and the growth of current accounts does not affect the profitability.

Keywords: Productive Assets Component, Third Party Funds, Profitability