

## ABSTRACT

*High problem financing will have a potential loss for the bank. This is because credit risk is the main contributor that causes the bank's condition. These conditional occur in syaria banks during the 2014-2017, where during the study period the average NPF of islamic banks tended to increase.*

*The purpose of this research is to know the influence of Operational Efficiency Ratio, Financing to Deposit Ratio, and Capital Adequacy Ratio both simultaneously and partially towards the provision of Non Performing Financing at syaria bank in Indonesia period 2014-2017.*

*The population in this research is syaria bank in Indonesia over the period 2014-2017. The sampling technique in this study used Purposive Sampling techniques which obtained 11 banks within 4 years with semester data. The analysis method used in this study is Panel Regression Analysis using Eviews 9.0 software.*

*The results of this research show that simultaneous Operational Efficiency Ratio, Financing to Deposit Ratio, and Capital Adequacy Ratio have significant effect to Non Performing Financing. While partially the results show that Operational Efficiency Ratio variable have a significant positive effect, variable Financing to Deposit Ratio have a significant negative effect, and variable Capital Adequacy Ratio has no effect to Non Performing Financing.*

*Based on the result of this study, it is expected to be used by banks to be able to maintain the stability of the value of non performing financing as low as possible so that banks can continue to operate.*

*Keywords : Operational Efficiency Ratio, Financing to Deposit Ratio, Capital Adequacy Ratio, Non Performing Financing.*