

## **ABSTRACT**

This study aims to analyze the capital adequacy ratio, loan asset to total asset, PPAP, financing to deposit ratio and interest influencing the profit distribution management over depositor's fund in shari'ah banks in Indonesia. Independent variables used in this study are capital adequacy ratio, loan asset to total asset, PPAP, financing to deposit ratio and interest. The dependent variable used in this study is Profit Distribution Management.

Sample of this research is shari'ah banks listed in Central Bank of Indonesia period 2009 – 2014. Data collected by purposive sampling method. Number of samples in this research is 4 banks, i.e. Bank Muamalat, Bank Syariah Mandiri, Bank Mega Syariah and Bank Rakyat Indonesia Syariah.

The results indicate that loan asset to total asset, PPAP and interest have effect on the Profit Distribution Management. Capital Adequacy ratio and financing to deposit ratio don't have effect on PDM.

Keywords: profit distribution management, capital adequacy ratio, loan asset to total asset, PPAP, financing to deposit ratio, interest