

ABSTRACT

Sources of bank funds from the public, will be allocated to the public again in various types of loans or credit. Diversity of sources of bank funds into a bank consideration in determining the amount of funds to be lent as a credit to the public, such as lending for housing loans. This study aimed to see the influence of Third Party Fund (DPK), housing loan interest rates, and Non Performing Loan (NPL) to Total of Housing Loans.

The samples used were selected by purposive sampling method with some criterias. The samples in this study are 36 Conventional Commercial Banks in Indonesia that provide housing loan in period 2013-2015. The data used in this study were obtained from the Banking Annual Report 2013-2015. This study used Multiple Linear Regression Analysis that includes classic assumption test, coefficient of determination test (R^2), F statistic test, and t statistic test.

The result of this research showed that DPK and NPL significantly positive influence to Total of Housing Loans, housing loan interest rates has negative significant effect to Total of Housing Loans. Whereas the determination of the test based on the research model that can explain the dependent variable well enough that it can be seen from the R Square value of 0,47. This means that the ability of model prediction was 47% while the remaining 53% influenced by other variables outside the research.

Keywords: third party fund, housing loan interest rates, non performing loan, housing loans, multiple regression