

ABSTRACT

The purpose of this research is to analyze the factors that influence bank's loan to deposit ratio (LDR) such as Capital Adequacy Ratio (CAR), Return On Assets (ROA), Non Performing Loan (NPL), and Operating Expenses to Operating Income Ratio (BOPO).

Population used in this research are go public bank in Indonesia for period of 2008-2012. Using purposive sampling method, 20 go public banks for period of 2008-2012 were choosen to be the sample. Analytic technique used in this research is multiple linear regression. Hypothesis test were using t test to analyze partial regression coefficient, and also F test to analyze simultan influence with significance level of 5%. Beside that classical assumption test which consist of normality test, multicollinerity test, heteroscedasticity test, and autocorrelation test.

From the result of this research can be aknowledge that independent variables such as CAR, ROA, NPL and BOPO simultantly influence the dependent variables, LDR. The result from partial test shows that t value CAR is (-) 2,467 with significance value of 0,015 which means CAR have negative and significant influence toward LDR. For ROA obtained t value is (+) 3,485 with significance value of 0,001 which means ROA has positive and significant influence toward LDR. For NPL obtained t value is (-) 0,049 with significance value of 0,961 which means ROA has negative and insignificant influence toward LDR. And for BOPO obtained t value is (+) 4,607 with significance value of 0,000 which means BOPO has positive and significant influence toward LDR. Adjusted R square value is about 0,218 which means 21,8% LDR variation can be explained by the variation of four independent variables which are CAR, ROA, NPL and BOPO, whereas the remaining 78,2% can be explained by other variables outside this model.

Keyword : Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), Return On Assets (ROA), Non Performing Loan (NPL), and Operating Expenses to Operating Income Ratio (BOPO)