

ABSTRACT

The problem in this study is based on the phenomenon of the gap which indicates the non-optimal lending researchers will examine the "analysis of the influence of third-party funding (TPF), capital adequacy ration (CAR), the non-performing loan (NPL), and retrun on assets (ROA) on bank lending.

This study was conducted to analyze the influence of deposits, CAR, ROA, and NPL on lending using secondary data that was recorded in Indonesian Banking Directory, Report of Banking Supervision and the Bank Limited Annual Report for the period 2007-2013. The data were then analyzed using multiple regression test.

Based on the test results indicate that the deposits proved statistically significant positive effect on lending, CAR proved no significant effect on lending, ROA proved no significant effect on lending, and NPL proved no significant effect on lending.

Keywords: Third Party Funds (TPF), Capital Adequancy Ratio (CAR), Non Performing Loan (NPL), Return on Assets (ROA), bank lending