

ABSTRACT

The purpose of this research is to analyze the influence of Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL), Net Interest Margin(NIM), and Operating Expenses to Operating Income (BOPO) towards Loan to Deposit Ratio (LDR) of Public Bank stands in Indonesia.

Population in this research used Public Bank during period 2007 through 2013. Purposive sampling method were used as samples determining method and 27 bank selected as the sample of the research. Data analysis with multilinear regression of ordinary least square and hypotheses test used t-statistic and F-statistic at level significance 5%, a classic assumption examination which consist of data normally test, multicollinearity test, heteroscedasticity test and autocorrelation test is also being done to test the hypotheses.

The result of the research simultantly using F test, shows that all of the four independent variables influence significantly towards Loan to Deposit Ratio (LDR). Partially variables using t test, Capital Adequacy Ratio (CAR) influence towards Loan to Deposit Ratio (LDR) is (-) 3,079 and significant result with significant level of 0,002. Non-Performing Loan (NPL) influence towards Loan to Deposit Ratio (LDR) is (-) 0,886 and insignificant result with significant level of 0,377. Net Interest Margin (NIM) influence towards to Loan to Deposit Ratio (LDR) is (+) 2,695 and significant result with significant level 0,008 , while Operating Expenses to Operating Income (BOPO) influence towards Loan to Deposit Ratio (LDR) is (+) 0,320 and insignificant result with significant level of 0,749. The coefficient determinant (R Square) is 0,298 which means 29,8% Loan to Deposit Ratio (LDR) variation explained by Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL), Net Interest Margin (NIM), and Operating Expense to Operating Income (BOPO), whereas 70,2% explained by another variables whis is not followed.

Keyword: Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL), Net Interest Margin (NIM), and Operating Expense to Operating Income (OEIO).