

ABSTRACT

This research aims to examine the influence Size, LDR, CAR, BOPO, portfolio of loan, Loan interest rate for the Non-Performing Loan (case studies on Conventional Commercial Banks which Go Public in Indonesia in period 2008-2011) where the independent variable was composed Size, Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), Operating Expenses to Operating Income, portfolio of short-term loan, portfolio of medium-term loan, portfolio of long-term loan, Loan interest rate, and the dependent variable is the Non-Performing Loan (NPL).

Research population used is the Conventional Commercial Banks which go public in Indonesia in period 2008-2011. Taken samples of the all-purpose 25 banks by using the method of sample. The data used in this study were obtained from the Banking Annual Report 2008-2011. Analysis technique used is multiple regression analysis with least squares equation, statistical t-test and performed a classic assumption test that includes a test of normality test, multicollinearity test, heteroskedastisitas test, autocorrelation test.

Based on the test for normality test, multicollinearity test, heteroskedastisitas test, and autocorrelation test, not found the variables stray from the classical assumptions. This indicates that the available data has been qualified to use the model of multiple linier regression equation. Research results show that partially, Size funds is not significant and influential negatively to NPL, Loan to Deposit Ratio (LDR) effect significantly positive direction to the NPL, Capital Adequacy Ratio (CAR) has no effect in a significant way and negative direction to the NPL, Operating Expenses to Operating Income effect significantly positive direction to the NPL, portfolio of short-term loan not significantly influential to the NPL and negative direction, portfolio of medium-term loan effect significantly positive direction to the NPL, portfolio of long-term loan not significantly influential to the NPL and negative direction, Loan interest rate has no effect in a significant way and positive direction to the NPL. Predictive capability of the eight variables to Non-Performing Loan (NPL) of 40,4%, while remaining 59,6% influenced by other factors not included in the research model .

Keyword: Size, LDR, CAR, BOPO, Portfolio of loan, Loan Interest rate, and NPL