

ABSTRACT

Mortgage loans is one of the credit portfolio of banks that are experiencing increased lately. Improved constantly in channeling housing loan is feared will cause a variety of problems like the bubble property and nonperforming loans. This research purpose to examine influence of Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), Return on Asset (ROA), BI Rate and Inflation to KPR distribution on the State Banks in Indonesia.

This research uses the internal and external factors the bank as the independent variable and the dependent variable mortgage loan volume. The sample used in this study was State Bank in Indonesia, taken through a purposive sampling method in the past 5 years, from 2008 to 2012 is presented in the form of monthly data. Methods of analysis used are descriptive statistics and a classic assumption test followed by multiple linear regression with a level of significance of 5%.

The test results show that simultaneously variable LDR, CAR, ROA, the BI rate, and inflation that have been tested with influential F-test, significantly to Mortgage Loan. Partial results showed that the t-test with all the variables presented in the research of LDR, CAR, ROA, the BI rate, and inflation has a positive and significant impact on the volume of Mortgage Loan. Whereas the determination of the test based on the research model that can explain the dependent variables well enough that it can be seen from the Adjusted R Square value of 0,906. This means independent variable provides the information needed to predict the dependent variable and the percentage of 90.6%.

Keywords: multiple regression, state bank, mortgage loans, external factors of banking