

ABSTRACT

This research was aimed to examine the effect of bank internal factors and certificates of Bank Indonesia to bank loan in Indonesia. Bank internal factors are measured by third party fund (DPK), capital adequacy ratio (CAR), loan to deposit ratio (LDR), return on assets (ROA), and non performing loan (NPL). The previous years of observation (t-1) are used as independent variables and the years of observation itself are from 2009-2011. Dependent variable that was used in this research is the bank loan in Indonesia in the observation year 2010-2012.

The population in this research is all of banking companies that listed in Indonesian Stock Exchange (IDX) in 2009-2012. Samples are collected by purposive sampling method so that only 22 banking companies that have met the specified criteria, which is if samples were multiplied by years of research, it would get 66 samples data to use. In this research multiple linear regression analysis is used as analysis method.

The result of this research proved that third party fund and capital adequacy ratio had significantly positive effects to bank loan. Meanwhile, loan to deposit ratio, return on assets, and certificates of Bank Indonesia had positive but not significant effects to bank loan, and non performing loan has significantly negative effect to bank loan.

Keywords: bank loan, third party fund, capital adequacy ratio, loan to deposit ratio, return on assets, non performing loan, and certificates of Bank Indonesia.