

ABSTRACT

Banking is a very important part in the economy, one of them as intermediary whose job is to collect funds from the community and channel it back in the form of credit. According to data from Bank Indonesia, the Indonesian banking sector from the years 2005-2009 Working Capital Loan channeling more credit than the other (consumption and investment channeling). Working Capital Loan is intended to fulfill working capital needs of companies, both large and small sectors. More and more banks provide working capital loans will mean more of the real sector to absorb credit. For that we need to know the internal factors of the banking side is expected to affect the banks in distributing the Working Capital Loan, which can come from the capital side which is indicated by the CAR, the collectibility of which is indicated by the NPL and the profitability of the banking which is indicated by ROA.

The population used in this study are all banks that listing on the Indonesia Stock Exchange during the years 2004 to 2009. And for the purpose of this research, this research's samples is chosen with a purposive sampling method and find 16 companies that the criteria. Types of data used are secondary data from published financial statements and downloaded through the official website of the Indonesian Stock Exchange. But in this study there were differences in use of observations. Ie, for the independent variables (CAR and NPL) and the dependent variable observations Working Capital Loans which use year from 2005 to 2009, and for independent variables used in the form of ROA use ROA the year before that (t-1), year observations from 2004 to 2008. The analytical method used was multiple regression with a significance level of 5%.

From the results of the test to this research simultaneously is known that CAR, NPL, and ROA significantly affected. Being of the partial test result that the t value of the CAR is 3.375 with a significance level of 0.001, which means the CAR have positive and significant effect. For NPL obtained t value of -2.509 with a significance level of 0.043 which means that NPL has a negative and significant effect on the distribution of the Working Capital Loan. Moderate to ROA obtained t value of 1.991 with a significance level of 0.009 which means that the ROA has positive and significant effect.

Keywords : channeling credit, CAR, NPL, ROA