

INFLUENCE OF THE NON PERFORMING LOANS (NPL), CAPITAL ADEQUACY RATIO (CAR), LOAN TO DEPOSIT RATIO (LDR) AND RETURN ON ASSET (ROA) TOWARD TOTAL OUTSTANDING LOANS OF BANK LISTED ON THE INDONESIA STOCK EXCHANGE

BY :

SISKA PRADINA

43208010228

ABSTRACT

This research is performed on order to test the influence of the variable Non Performing Loan (NPL), Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR) and Return On Asset (ROA) toward total outstanding loans.

Population as an object of this research is of banks listed on the Indonesia Stock Exchange in the periode 2008-2010. Methodology research as the sample used purposive sampling, sample was accured 18 banks listed on Indonesia Stock Exchange. The method used in this research is to use multiple regression analysis to test the hypothesis that the f test and t test. Before using multiple regression analysis, performed classical assumption first.

The research of simultaneous hypothesis test (f test) showed that the NPL, CAR, LDR and ROA has a significant toward total outstanding loans of banks listed on the Indonesia Stock Exchange with a significant level of 0,001. While based on the partial result of hypothesis test (t test) indicate that variable NPL and CAR did not influence toward total outstanding loans. Variable LDR positive significant influence toward total outstanding loans and variable ROA negative significant influence toward total outstanding loans. The value of adjusted R^2 in regression models obtained is 0,263. This shows that the major effect of independent variables are NPL, CAR, LDR and ROA to the dependent (total outstanding loans) of 26,30% while the remaining 73,70% is influenced by other factors which was not to be research model.

Keywords: *Non Performing Loan (NPL), Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Return On Asset (ROA) and Total Outstanding Loans.*