

***LOAN TO DEPOSIT RATIO (LDR) AND OUTSTANDING
LOANS TO NON PERFORMING LOAN (NPL) IN THE
PERIOD 2009 -2010***

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ABSTRACT

This study aims to see the effect of Loan To Deposite Ratio (LDR) and Outstanding Loan to Non Performing Loan (NPL). Samples used in this study using 15 (fifteen) of the largest national bank in Indonesia by using purposive sampling. Based on the data obtained in the calculation of the ratio of quarterly data presented in the publication of yearly financial statements Bank in 2009 - 2010 period.

The method used to analyze the relationship between the independent variables with the dependent variable is the method of multiple regression, and test the classical assumption. Discussion of the results showed that simultaneous independent variables which is ; LDR, and Outstanding Loans with the F - test, jointly affect the performance of the NPL. Partial results with the t - test, which is variable LDR has no effect on the NPL with a significance level of 0,804, whereas the Outstanding loan is also has no affect to the NPL with a significance level of 0,303 . Adjusted R Square value of – 0,012 indicates that the NPL cannot be explained and the affect it is so week by the variables of the study.

Keyword : NPL, LDR, Total Loan.