

Abstract

"ANALYSIS OF EFFECT OF POLICY LOAN TO VALUE (LTV), INFLATION, INTEREST RATE CREDIT, AND LOAN TO DEPOSIT RATIO (LDR) DISTRIBUTION OF MORTGAGE LOANS OF THE PROVINCE LAMPUNG 2010: 01-2014: 09"

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Mortgage loans is one of the credit portofolio of banks that are experiencing increased lately. Improved constantly in channeling hausing loan is feared will cause a variety of problems like the bubble property and non-performing loans. Therefore, Indonesia bank issued a policy Loan to Value which concerning giving a down payment that must be owned by the consumer to buy a house. This research purpose to examine the effect of inflation, interest rates credit, loan to deposit ratio (LDR) and policy LTV for distributing mortgage LTV Provinsi Lampung. The population that was used in this research is all the konvensional bank in Provinsi Lampung during 57 month period (year observation from 2010 to 2014). The analysisi method used *Ordinary Least Square* (OLS) regression.

Based on the result of examination by using OLS, it can be known that inflation and interest rate have a negative effect to distributing of KPR, and the LDR have a significant positive effect. While at before and after period of policy LTV there are difference which is significant, policy LTV can't be depress the amount of distributing in Lampung province. This matter can be seen from the result of parsial test (t-test), determinant test coefficient. Based on significant simultant test (t-test) all variable in this research have a significant effect to distributing KPR in Lampung Province.

Keyword : Mortgage loan, conventional banks, Inflation, Interest rates credit, Loan to Deposit Ratio, Policy Loan to Value.