ABSTRACT

**ANALYSIS ON BANKING CREDIT DISTRIBUTION FACTORS:
2007-2014**

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This research aims to look at the influence of the NPL, CAR, ROA and Inflation on banking credit distribution measured by the LDR. The methods used to analyze the relationship between the variable dependent, variable control and variable independent are multiple regression method, test your assumptions and hypothesis testing to 13 companies that used to be samples in this research. The results of the discussion indicates that simultaneously variable independent variables; NPL, CAR and ROA and variable control Inflation effect to LDR. Partial Significance Test (t-test), variable CAR, and ROA did not effect significantly to LDR, whereas the variable NPL and Inflation effect significantly to LDR.

Key words: CAR, NPL, ROA, Inflation, and LDR