ABSTRACT

ANALYSIS OF EFFECT INTEREST RATE DEPOSITS (3 MONTHS) AND LOAN LOSS (NPL) ON LOAN TO DEPOSIT RATIO (LDR) COMMERCIAL BANKS IN LAMPUNG
(Period: 2006/I-2011/IV)

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Loan to Deposit Ratio (LDR) is the ratio or the ratio between the Third Party Funds (TPF), which have been collected by banks (executor intermediation collector of funds) to the funds in the form of credit (managing funds intermediation). The higher the Loan to Deposit Ratio (LDR) is also getting healthier economy in a region and this shows the level of lending too smoothly.

The research objective was to determine the effect of interest rates on deposits and loans (NPLs) to loan to deposit ratio (LDR) Commercial Bank in Lampung Province 2006/I-2011/IV period using OLS (Ordinary Least Square) and to test assumptions classic, and hypothesis testing.

The results showed that all the independent variables used are interest rate deposits, and non-performing loans (NPLs) have prporsi balance costs and variable development of the Loan to Deposit Ratio (LDR) of 60.47 percent, which means quite capable of independent variables affect the dependent variable Loan to Deposit Ratio (LDR) to Commercial Bank in Lampung. Partially, variable rate deposits and significant negative effect of the Loan to Deposit Ratio (LDR) to commercial banks in Lampung. NPL variable has a positive effect and no significant effect on LDR. Intermediary bias seen in lending may also be affected by the NPL. The higher NPL reserves cause banks should form a larger deletion so that funds can be disbursed in the form of credit on the wane.

Keywords: LDR, Deposit Rate, NPL, OLS