ABSTRACT

Nur Hidayati, Titi. 2012. THESIS: Effect of Internal and External Variables of Bank Against the Policy of Credit Distribution Number on Go Public Bank (Study At PT. Indonesian Stock Market Period of 2005-2010)
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Banks are financial institutions that act as financial intermediaries. Banks accept deposits from the public then distribute it back in the form of credit. Credit distribution allows for investment lending, distribution, and consumption of goods and services, considering all of these activities are always associated with the use of money.

The research was motivated by the emergence of a variety of risks that occurs in lending of credit bank that is increasing, especially commercial banks which are *go public* in which these risks are associated with internal and external factors of the bank. Therefore, it is necessary to test the influence of internal factors on the policy of the amount of bank lending, which includes deposits, CAR, NPL, LDR as well as external factors of banks which are restricted in Interest Rate Bank Indonesia Certificates (SBI).

The population used in this study were all banks listed on the Indonesian Stock Market during the year of 2005-2010. The method of analysis uses multiple linear regression with secondary data which sourced from the Indonesian Stock Market. Statistical testing included t-test, F-test and R^2 (coefficient of determination) as well as classical assumptions test: multicollinearity, autocorrelation, and normality.

From analysis result simultaneously with a significance level of 5% shows variables of DPK, CAR, NPL, LDR, and Interest Rate of SBI significantly influence to the total variable of credits distribution at *go public* banks. This can be seen from the F_{hitung} value of 182.772 greater than F_{tabel} value of 2.62. These variables could explain the number of loans amounting to 96.9% while the rest is explained by variables other than this estimation model. The test is partially based on deposits acquired, the LDR is positive and significant. It can be proven by the value $F_{hitung} > F_{tabel}$ (X_1 = 19.401, X_4 = 2.544) and the significance is smaller than 5%. For the CAR variable obtained negative results and significant (0.000 > 0.05). While variable NPL and Interest Rates obtained greater significance than 0.05 (X_3 and X_5 = 0.274 = 0.635). Thus the variable NPL and SBI rates had no significant influence on the policy of lending. As for the variables that have a dominant effect is obtained by variable deposits amounting to 19.401 with a significance of 0.000 and 2.544 for LDR variables with a significance level of 0.018.