

ABSTRACT

ABDUS SUGRO. *Analysis Of Factors Affecting The Lending Rate (Case Study On State-Owned Enterprises Banks In Indonesia For The Period 2009.Q1-2017.Q4).*
(Guided by Dr. Sapto Jumono, ME)

This thesis is prepared with the aim to find out whether or not there is a relationship between independent variables on the dependent variable in partial. Independent variables in this study are Cost of Fund, Non Performing Loan, Basic Earning Power, Loan to Deposit Ratio, Size, Overhead Cost, Inflation and GDP growth and the dependent variable is Lending Rate. The data studied were quarterly data (as of January) from 2009 to 2017. Samples of this study were the banking industry of State-Owned Enterprises meet criteria a purposive sampling. It resulted 4 companies is listed in the Indonesian banking directory.

The methods of data analysis is use panel data model's. The result of Fixed Effect GLS's test showed that factors affect Lending Rate in State-Owned Enterprises Bank, significantly are (1) Cost of Fund, (2) Non Performing Loan, (3) Basic earning Power, (4) Loan to Deposit Ratio, (5) Overhead Cost, (6) Inflation and other variables do not affect the dependent variable (1) Size, (2) GDP Growth. The value of R-square is 0.9841 and it means independent variables can explain the dependent variable as much as 98.41%, while the remaining amount of 1.59% is influenced by other factors which not included in the model.

Keyword: cost of fund, non performing loan, basic earning power, loan to deposit ratio, size, overhead cost, inflation, gdp growth, and lending rate