

ABSTRACT

The aim of this study was to obtain empirical evidence about the effect of deposits from third parties, capital adequacy ratio, return on asset, operational cost to operational income ratio, and net interest margin towards growth of loans in Indonesia. Independent variables used in this study were deposits from third parties was analyzed by LnDPK, capital adequacy ratio, return on asset, operational cost to operational income ratio, and net interest margin. Independent variable used from year before (t-1), year observation from 2009-20013. Dependent variable used in this study is growth of loans, year observation from 2010-2014.

Study's sample was banking companies listed in Indonesia Stock Exchange (IDX) period among 2010-2014. Data was collected by purposive sampling method. Total 24 banking companies were taken as study's sample. Multi regression is the method analysis of this research.

Key words : *deposits from third parties, capital adequacy ratio, return on asset, operational cost to operational income ratio, net interest margin, loans*