

ABSTRAK

Andre Septian Zefanya :

Skripsi

Pengaruh Npl,Dpk,Car Terhadap Penyaluran Kredit (Studi Pada Bank BUMN yang Terdaftar di Bursa Efek Indonesia 2009 - 2015)

Penelitian ini dilatarbelakangi oleh penyaluran kredit PT. Bank Rakyat Indonesia Tbk , PT.Bank Mandiri Tbk dan Pt. Bank BRIAGRO Tbk yang mengalami fluktuatif sebagai dampak dari Dana Pihak Ketiga , *Non Performing Loan* (Kredit Bermasalah) dan *Capital Adequacy Ratio* (CAR) yang mengalami kenaikan. Variabel independen dari penelitian ini terdiri dari Dana Pihak Ketiga , *Non Performing Loan* dan *Capital Adequacy Ratio* sedangkan variabel dependen adalah Penyaluran Kredit. Tujuan penelitian ini adalah untuk mengetahui gambaran dana pihak ketiga , *non peforming loan* dan *capital adequacy ratio* terhadap penyaluran kredit baik secara parsial maupun secara simultan. Metode yang digunakan dalam penelitian ini adalah metode verifikatif dengan menggunakan data sekunder dari laporan keuangan Tahunan PT.Bank Rakyat Indonesia Tbk , PT. Bank Mandiri TBK Dan PT.Bank BRIAGRO Tbk periode 2009 - 2015. Dalam menganalisis data menggunakan koefisien korelasi , analisis regresi berganda dan untuk uji hipotesis menggunakan uji simultan (f) dan uji parsial (t). Hasil penelitian menunjukan bahwa secara parsial (uji t) Dana Pihak Ketiga memiliki pengaruh positif dan tidak signifikan terhadap Penyaluran Kredit , sedangkan *Non Performing Loan* memiliki pengaruh negative dan signifikan terhadap Penyaluran Kredit dan *Capital Adequacy Ratio* (CAR) berpengaruh positif dan tidak signifikan terhadap Penyaluran Kredit.

Kata kunci : Penyaluran Kredit , Dana Pihak Ketiga (DPK) , *Capital Adequacy Ratio* (CAR) , *Non Performing Loan* (NPL)

ABSTRACT

Andre Septian :

Thesis

The Influence Of The Npl, Dpk, Car Toward Credit Distribution (Study On The State-Owned Bank Listed On The Indonesia Stock Exchange 2009-2015)

This research was backgrounded by credit distribution of PT. Bank Rakyat Indonesia Tbk, PT Bank Mandiri Tbk, and PT Bank Bri Agro Tbk, which got fluctuated caused by third-party funds impact, the Non performing Loan (bad debt) and Capital Adequacy Ratio (CAR) which were increased. The Independent variable of this research are consists of third-party funds, the Non Performing Loan and Capital Adequacy Ratio meanwhile the dependent variable is consist of credit distribution. The purpose of this research is to known the representation of third party funds, Non Performing Loan and Capital Adequacy Ratio againsts credit distribution partially either simultaneously. this research is using verification method with using a secondary data from annual financial statements of PT. Bank Rakyat Indonesia Tbk, PT Bank Mandiri Tbk, and PT Bank BRI Agro Tbk on 2009-2015 Period. In data analyzation progress it using the correlation coofecient , multiple reggresion analysis and to test hypothesis is using simultaneous test (F Test) and partial test (T Test). The results of this research are show that third-Party funding has a positive influence and not significantly to credit distribution partially (T Test), whereas the non performing loan has a negative and significant influence against credit distribution, and Capital Adequacy Ratio (CAR) has postive influence and not significant against credit distribution.

Keyword: *Credit Distribution, Third-Party Funds (DPK), Capital Adequacy Ratio (CAR), Non Performing Loan*