

PENGARUH *NON PERFORMING LOAN* (NPL) DAN *LOAN TO DEPOSIT RATIO* (LDR) TERHADAP *CAPITAL ADEQUACY RATIO* (CAR) PADA PT. BANK RAKYAT INDONESIA (PERSERO) Tbk. PERIODE TAHUN 2010-2013

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Non Performing Loan* (NPL) dan *Loan to Deposit Ratio* (LDR) terhadap *Capital Adequacy Ratio* (CAR) pada PT. Bank Rakyat Indonesia (Persero) Tbk.

Metode yang digunakan adalah metode deskriptif dan metode verifikatif, dengan teknik pengumpulan data secara studi dokumentasi dan studi kepustakaan. Data yang diperoleh adalah data sekunder yang berasal dari laporan keuangan bank. Rancangan pengujian hipotesis menggunakan uji normalitas, uji autokorelasi, uji multikolinearitas, uji heteroskedastisitas, persamaan regresi berganda, koefisien korelasi, koefisien determinasi, uji t dan uji f.

Hasil penelitian menunjukkan bahwa secara parsial *Non Performing Loan* (NPL) berpengaruh negatif signifikan terhadap *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR) berpengaruh positif signifikan terhadap *Capital Adequacy Ratio* (CAR). Secara simultan *Non Performing Loan* (NPL) dan *Loan to Deposit Ratio* (LDR) berpengaruh signifikan terhadap *Capital Adequacy Ratio* (CAR). *Non Performing Loan* (NPL) dan *Loan to Deposit Ratio* (LDR) berpengaruh kuat terhadap *Capital Adequacy Ratio* (CAR).

Kata Kunci : *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), *Capital Adequacy Ratio* (CAR).

EFFECT OF NON PERFORMING LOAN (NPL) AND LOAN TO DEPOSIT RATIO (LDR) TO CAPITAL ADEQUACY RATIO (CAR) AT PT. BANK RAKYAT INDONESIA (PERSERO) Tbk. PERIOD 2010-2013

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ABSTRACT

This study aims to determine effect of Non Performing Loan (NPL) and Loan to Deposit Ratio (LDR) to Capital Adequacy Ratio (CAR) at PT. Bank Rakyat Indonesia (Persero) Tbk.

This method used was descriptive method and verification method, with technique data accumulation by documentary study and library study. Data was got by secondary data obtained from bank's financial statements. The design of hypothesis testing use test of normality, autocorrelation test, multicollinearity test, heteroscedasticity test, multiple regression equation, correlation coefficient, coefficient of determination, t test and f test.

The results of this study indicate that in partial Non Performing Loan (NPL) negative significant effect to Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR) have positive significant effect to Capital Adequacy Ratio (CAR). Simultaneous Non Performing Loan (NPL) and Loan to Deposit Ratio (LDR) have significant effect to Capital Adequacy Ratio (CAR). Non Performing Loan (NPL) and Loan to Deposit Ratio (LDR) have strong effect to Capital Adequacy Ratio (CAR).

Keywords : Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR).