

PENGARUH PEMBERIAN KREDIT DAN *NON PERFORMING LOAN* (NPL) TERHADAP *LOAN TO DEPOSIT RATIO* (LDR) PADA PT. BANK CENTRAL ASIA, Tbk PERIODE 2010-2017

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui perkembangan Pemberian Kredit, *Non Performing Loan* (NPL) dan *Loan to Deposit Ratio* (LDR) serta untuk mengetahui pengaruh Pemberian Kredit dan *Non Performing Loan* (NPL) terhadap *Loan to Deposit Ratio* (LDR) pada PT. Bank Central Asia, Tbk periode 2010-2017

Metode penelitian yang digunakan adalah metode deskriptif dan metode verifikatif, dengan teknik pengumpulan data studi kepustakaan dan studi dokumentasi. Populasi data dari laporan keuangan publikasi PT. Bank Central Asia, Tbk periode 2010-2017. Teknik pengambilan sampel menggunakan *purposive sampling*. Data yang digunakan adalah data sekunder. Rancangan pengujian hipotesis menggunakan uji asumsi klasik, regresi linier berganda, koefisien korelasi, koefisien determinasi, uji t dan uji F.

Hasil penelitian menunjukkan bahwa secara parsial Pemberian Kredit berpengaruh signifikan terhadap *Loan to Deposit Ratio* (LDR). *Non Performing Loan* (NPL) berpengaruh negatif dan signifikan terhadap *Loan to Deposit Ratio* (LDR). Secara simultan bahwa Pemberian Kredit dan *Non Performing Loan* (NPL) berpengaruh signifikan terhadap *Loan to Deposit Ratio* (LDR), dengan nilai koefisien korelasi sebesar 0,989 artinya terdapat hubungan sangat kuat. Nilai koefisien determinasi sebesar 97,8% sedangkan sisanya 2,2% dipengaruhi oleh faktor-faktor lain yang tidak diteliti.

Kata Kunci: Pemberian Kredit, *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR)

**THE INFLUENCE OF LENDING AND NON PERFORMING LOAN
(NPL) TO LOAN TO DEPOSIT RATIO (LDR) OF PT. BANK CENTRAL
ASIA,Tbk PERIODE 2010-2017**

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ABSTRACT

This study aims to find out the development of Lending, Non Performing Loan (NPL) and Loan to Deposit Ratio (LDR), also to find out the influence of the Lending and Non Performing Loans (NPL) to Loan to Deposit Ratio (LDR) of PT. Bank Central Asia,Tbk Periode 2010-2017.

This method of research used are descriptive and verification method, while the technique data collecting by study documentation and library research. Sampling is obtained from the financial statements of PT. Bank Central Asia,Tbk Periode 2010-2017. The technique applied in taking the sample is purposive sampling. The design of hypothesis testing by using classical assumption test, multiple linear regression, correlation coefficient, the coefficient of determination, T test and F test.

The results of research showed that partialy the Lending have significant to Loan Deposit Ratio (LDR) While Non Performing Loan (NPL) has a negative the influence and significant to Loan to Deposit Ratio (LDR). Besides, simultanneosly that Lending and Non Performing Loan (NPL) have a significant influence to Loan to Deposit Ratio (LDR), with a correlation koeffecient of amount 0,989 that is verry strength. Koeffecient determinasi of 97,8, while the remaining 2,2% is influenced by other factors not examined.

Keywords: Lending, Non Performing Loan (NPL), Loan to Deposit Ratio (LDR)