

**PENGARUH *LOAN TO DEPOSIT RATIO* (LDR) DAN *NON PERFORMING LOAN* (NPL) TERHADAP PERKEMBANGAN KREDIT PADA PT. BANK NEGARA INDONESIA (PERSERO) TBK. PERIODE 2004-2013**

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**ABSTRAK**

Penelitian ini dilakukan bertujuan untuk mengetahui perkembangan *Loan to Deposit Ratio* (LDR), *Non Performing Loan* (NPL) dan perkembangan kredit, serta untuk mengetahui pengaruh *Loan to Deposit Ratio* (LDR) dan *Non Performing Loan* (NPL) terhadap perkembangan kredit baik secara parsial dan simultan pada PT. Bank Negara Indonesia (Persero) Tbk. periode 2004-2013.

Metode penelitian yang digunakan adalah deskriptif dan verifikatif. Data yang digunakan adalah data sekunder dengan teknik pengumpulan data studi kepustakaan dan studi dokumentasi yang diperoleh dari [www.bni.co.id](http://www.bni.co.id) periode 2004-2013. Instrumen statistik yang digunakan adalah uji asumsi klasik, regresi linear berganda, koefisien korelasi, koefisien determinasi, uji t dan uji F.

Hasil penelitian menunjukkan secara parsial LDR berpengaruh positif dan signifikan terhadap perkembangan kredit sedangkan NPL berpengaruh negatif dan tidak signifikan terhadap perkembangan kredit. Secara simultan LDR dan NPL mempunyai pengaruh positif dan signifikan terhadap perkembangan kredit dengan besarnya koefisien determinasi variabel tersebut adalah 72,1% sedangkan sisanya 27,9% dipengaruhi variabel yang tidak diteliti. Pada penelitian selanjutnya disarankan agar ditambahkan variabel independen yang mendukung terhadap perkembangan Kredit.

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

***EFFECT OF LOAN TO DEPOSIT RATIO (LDR) AND NON-PERFORMING  
LOAN (NPL) DEVELOPMENT OF LOANS IN. STATE BANK INDONESIA  
(PERSERO) TBK. 2004-2013 PERIOD***

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***Abstract***

*This study aims to determine the progress of loan to deposit ratio (LDR), Non-Performing Loans (NPL) and development of loans, as well as to determine the effect of the Loan to Deposit Ratio (LDR) and the Non-Performing Loan (NPL) to the development of loan both partially and simultaneously at PT. Bank Negara Indonesia (Persero) Tbk. 2004-2013 period.*

*This reseach used both descriptive and verification methods. The data used are secondary data with data collection techniques, literature study and documentation obtained from [www.bni.co.id](http://www.bni.co.id) 2004-2013 period. Statistical instrument used is the classical assumption test, multiple linear regression, correlation coefficient, coefficient of determination, t test and F test.*

*The result showed partially a positive and significant effect of LDR on the development of loans, on the contrary, NPL negatively affect and not significant to the development of loans. Simultaneously LDR and NPL has a positive and significant effects on the development of loan with variable of the coefficient of determination was 72.1% while the remaining 27.9% affected by variables that are not investigated. In a subsequent study suggested that the added independent variables are needed to support the development of loans.*

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