

PENGARUH *CAPITAL ADEQUACY RATIO* (CAR), *NON PERFORMING LOAN* (NPL) DAN *RETURN ON ASSET* (ROA) TERHADAP JUMLAH PENYALURAN KREDIT PADA BANK PEMERINTAH

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL) dan *Return On Asset* (ROA) terhadap jumlah penyaluran kredit pada Bank Pemerintah.

Metode yang digunakan adalah metode deskriptif dan metode verifikatif. Data yang digunakan adalah laporan keuangan tahunan periode 2010-2013 dengan teknik pengumpulan data secara studi dokumentasi dan studi kepustakaan. Rancangan pengujian hipotesis menggunakan uji asumsi klasik, persamaan regresi linier berganda, koefisien korelasi, koefisien determinasi, uji t dan uji F dengan taraf signifikansi 0,05.

Hasil penelitian ini menunjukkan bahwa *Capital Adequacy Ratio* (CAR) berpengaruh positif tidak signifikan terhadap kredit, *Non Performing Loan* (NPL) berpengaruh negatif signifikan terhadap kredit dan *Return On Assets* (ROA) berpengaruh positif signifikan terhadap kredit yang disalurkan. CAR, NPL dan ROA memberikan pengaruh sebesar 82,8%, sisanya 17,2% dipengaruhi oleh faktor lain. Dari penelitian ini dapat disimpulkan bahwa *Capital Adequacy Ratio* (CAR), *Non Performing Loans* (NPL) dan *Return On Asset* (ROA) berpengaruh secara simultan terhadap kredit yang disalurkan.

Kata Kunci: *Capital Adequacy Ratio*, *Non Performing Loan*, *Return On Asset*, Kredit

***EFFECT OF CAPITAL ADEQUACY RATIO (CAR), NON PERFORMING
LOAN (NPL) AND RETURN ON ASSET (ROA) ON TOTAL OUTSTANDING
LOANS IN GOVERNMENT OWNED BANKS***

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ABSTRACT

This study aimed to examine the effect of capital adequacy ratio, non-performing loan and return on asset to outstanding loans at government owned banks.

The method used is descriptive method and verification method, the data used is annual report from 2010-2013 with data collected is documentation and the study of literature. The design of hypothesis testing using classical assumption test, multiple regression equation, the coefficient of correlation, the coefficient of determination, t test and F test with a significant level of 0,05.

The result of this study indicate that the capital adequacy ratio have a positive effect on lending, non-performing loans have a negative effect on lending and return on assets have a positive effect on lending. CAR, NPL and ROA give an effect of 82,8% while the remaining 17,2% are influenced by factors not examined. From the analysis it can be concluded that the capital adequacy ratio, non-performing loans and return on assets have an effect simultaneously to outstanding loans.

Keywords: Capital Adequacy Ratio, Non Performing Loan, Return On Assets and Outstanding Loans.