

**PENGARUH PERTUMBUHAN DANA PIHAK KETIGA (DPK) DAN *NON PERFORMING LOAN* (NPL) TERHADAP PERTUMBUHAN KREDIT  
(Studi Kasus pada PT. Bank Rakyat Indonesia (Persero) Tbk.  
Periode 2006-2014)**

Oleh:  
**Rendhi. Candra**  
**A10080155**

Di bawah bimbingan:  
**(Dr. H. Herry Achmad Buchori., SE., M.M.)**

**ABSTRAK**

Penelitian ini bertujuan untuk menganalisis pengaruh pertumbuhan Dana Pihak Ketiga (DPK) dan *Non Performing Loan* (NPL) terhadap perkembangan kredit baik secara parsial maupun simultan. Populasi dalam penelitian ini adalah seluruh laporan keuangan pada PT. Bank Rakyat Indonesia (Persero) Tbk., dan sampel yang diambil adalah laporan keuangan PT. Bank Rakyat Indonesia (Persero) Tbk. Periode 2006-2014.

Metode penelitian yang digunakan adalah metode deskriptif dan verifikatif. Metode pengumpulan data yang digunakan adalah data sekunder. Variabel dependen dalam penelitian ini adalah perkembangan kredit, sedangkan variabel independennya yaitu pertumbuhan Dana Pihak Ketiga (DPK) dan *Non Performing Loan* (NPL). Analisis data yang digunakan dalam penelitian ini menggunakan metode analisis regresi linier berganda.

Hasil penelitian ini menunjukkan bahwa secara parsial pertumbuhan Dana Pihak Ketiga (DPK) memiliki pengaruh positif signifikan terhadap pertumbuhan kredit sebesar 96,631% dan pertumbuhan *Non Performing Loan* (NPL) memiliki pengaruh negatif signifikan terhadap perkembangan kredit sebesar 1,749%, sedangkan secara simultan pertumbuhan Dana Pihak Ketiga (DPK) dan *Non Performing Loan* (NPL) memiliki pengaruh sebesar 98,4% terhadap pertumbuhan kredit.

**Kata kunci: Pertumbuhan Dana Pihak Ketiga (DPK), *Non Performing Loan* (NPL), Pertumbuhan Kredit, PT. Bank Rakyat Indonesia (Persero) Tbk.**

***INFLUENCE THE GROWTH OF THIRD PARTY FUNDS (DPK) AND NON  
PERFORMING LOAN (NPL) CONCERNING GROWTH OF CREDIT  
(Case Study on PT. Bank Rakyat Indonesia (Persero) Tbk.  
Period 2006-2014)***

by:  
**Rendhi. Candra**  
**A10080155**

In Guidance by:  
**(Dr. H. Herry Achmad Buchori., SE., M.M.)**

**ABSTRACT**

*This research aims to analyze and find out whether there is influence between the growth of third party Funds (DPK) and Non Performing Loan (NPL). The population in this research is a full financial report on PT Bank Rakyat Indonesia (Persero) Tbk., and samples taken are the financial statements of PT Bank Rakyat Indonesia (Persero) Tbk. Period 2006-2014.*

*This type of the research and data used are descriptive and verifikatif methods. Methods of data collection the data used are secondary. Variable in this study was the development of credit, while the independent variable is the growth of third party funds and Non Performing Loan (NPL). The analysis of the data used in this research by using the method of multiple linear regression analysis.*

*The result of this research show that partially funds the growth of third party (DPK) has a positive significant influence on the growth of credit as big as 96,631% and growth of non performing loan has a negative significant influence on growth of credit of 1,749%, while simultaneously the growth of third party funds and non performing loan has a significant influence on the growth of 98,4% of credit*

***Keywords: Growth of Third party Funds (DPK), Non Performing Loan (NPL), growth of credit, PT Bank Rakyat Indonesia (Persero) Tbk.***