

ABSTRAK

Dunia perbankan sangat penting dalam perekonomian di Indonesia, karena perbankan memiliki fungsi intermediasi yang tugasnya adalah menghimpun dana dari masyarakat dan menyalurkan kembali kepada masyarakat dalam bentuk penyaluran kredit. Tujuan dalam penelitian ini adalah untuk mengetahui apakah Dana Pihak Ketiga (DPK), *Non Performing Loan* (NPL), *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), *Return ON Asset* (ROA), *Net Interest Margin* (NIM), dan Biaya Operasional Pendapatan Operasional (BOPO) berpengaruh terhadap penyaluran kredit di Bank Pembangunan Daerah seluruh Indonesia. Variabel independen dalam penelitian ini adalah Dana Pihak Ketiga (DPK), *Non Performing Loan* (NPL), *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), *Return ON Asset* (ROA), *Net Interest Margin* (NIM), dan Biaya Operasional Pendapatan Operasional (BOPO), sedangkan variabel dependen dalam penelitian ini adalah Penyaluran Kredit.

Penelitian ini menggunakan sampel 26 Bank Pembangunan Daerah seluruh Indonesia. Penelitian ini menggunakan data sekunder berupa laporan tahunan (*annual report*) pada website setiap Bank Pembangunan Daerah periode 2010-2014. Jumlah observasi sebanyak 130 yang diperoleh dari perkalian jumlah bank dengan periode tahun pengamatan. Metode pengumpulan data adalah data historis dengan teknik analisis data yaitu analisis regresi linier berganda. Sedangkan uji hipotesis menggunakan uji - t untuk menguji pengaruh variabel secara parsial. Selain itu juga dilakukan uji asumsi klasik yang meliputi uji normalitas, uji multikolinearitas, uji heteroskedastisitas dan uji autokorelasi.

Hasil penelitian menunjukkan bahwa secara parsial variabel Dana Pihak Ketiga (DPK), *Loan to Deposit Ratio* (LDR), *Capital Adequacy Ratio* (CAR) dan *Return On Asset* (ROA) berpengaruh positif dan signifikan terhadap penyaluran kredit. Variabel Biaya Operasional Pendapatan Operasional (BOPO) berpengaruh negatif dan signifikan terhadap penyaluran kredit, sedangkan variabel *Non Performing Loan* (NPL) tidak berpengaruh terhadap penyaluran kredit di Bank Pembangunan Daerah seluruh Indonesia.

Kata Kunci : **Dana Pihak Ketiga (DPK), Non Performing Loan (NPL), Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Return ON Asset (ROA), Net Interest Margin (NIM), Biaya Operasional Pendapatan Operasional (BOPO), Penyaluran Kredit.**

ABSTRACT

The banking sector is very important in the economies in Indonesia , because the banks have a duty of the intermediary function is to collect funds from the public and to channel back to the community in the form of lending. The purpose of this research was to determine whether the Third Party Fund (TPF), Non Performing Loan (NPL), Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Return On Assets (ROA), Net Interest Margin (NIM), and Operating Expenses Operating Income effect on lending in regional development banks throughout in Indonesia. The independent variables in this study is a Third Party Fund (TPF), Non Performing Loan (NPL), Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR) , Return On Assets (ROA), Net Interest Margin (NIM), and Operating Expenses Operating Income, while the dependent variable in this study is Lending.

This study used a sample of 26 Regional Development Banks throughout Indonesia. This study uses secondary data from annual reports on the website of each Regional Development Bank 2010-2014. 130 total number of observations derived from multiplying the number of banks with the period of observation. Methods of data collection is the historical data with data analysis techniques that multiple linear regression analysis. While hypothesis test using t - test to test the effect of partial variable. It also made the classic assumption test including normality test, multicollinearity test, heteroscedasticity test and autocorrelation test.

The results showed that in partial Third Party Fund (TPF), Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR) and the Return on Assets (ROA) positive and significant impact on lending. Variable Operating Expenses Operating Income a significant negative effect on the loan portfolio , while the variable Non Performing Loan (NPL) has no effect on lending in regional development banks throughout Indonesia.

Keywords : Third Party Fund (TPF), Non Performing Loan (NPL), Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Return On Assets (ROA), Net Interest Margin (NIM), Operating Expenses Operating Income, Lending.