

ABSTRACT

This study aims to examine and know the Influence of Third Party Funds, a Capital Adequacy Ratio, and Non Performing Loan of Credit to Smallholder Credit Bank in Indonesia which is listed at Bank Indonesia in the 2014-2016 with 33 samples of smallholder credit bank was a national scale. The method of analysis used in this research is multiple regression.

The result of the research is a Third Party Funds, a Capital Adequacy Ratio (CAR), and Non Performing Loans (NPL) have significant effect of the credit.

Keywords: Third Party Funds, Capital Adequacy Ratio, Non Performing Loans, Credit.



ABSTRAK

Penelitian ini bertujuan untuk mengkaji dan mengetahui Pengaruh Dana Pihak Ketiga (DPK), *Capital Adequacy Ratio* (CAR), dan *Non Performing Loan* (NPL) terhadap Penyaluran Kredit pada Bank Perkreditan Rakyat Se-Indonesia yang Terdaftar di BI periode 2014-2016 dengan 33 sampel Bank Perkreditan Rakyat skala Nasional. Metode analisis yang digunakan pada penelitian ini adalah regresi linier berganda.

Hasil penelitian yang diperoleh ialah bahwa Dana Pihak Ketiga (DPK), *Capital Adequacy Ratio* (CAR), dan *Non Performing Loan* (NPL) berpengaruh signifikan terhadap Penyaluran Kredit.

Kata kunci : Dana Pihak Ketiga (DPK), *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), Penyaluran Kredit.

