

ABSTRACT

The purpose of this study was to determine the effect of the Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR) and Bank Type against Non Performing Loans (NPL) at the Commercial Bank, Bank Limited, Bank Foreign Exchange Bank Non Foreign Exchange Bank and Bank BPD period January 2014 - December 2015. The data was analyzed using multiple regression analysis techniques to test for normality, heteroscedasticity and multicollinearity. Results showed simultaneous, liquidity ratio and liquidity ratio and capital adequacy have a significant influence on Non Performing Loans. While the partial effect, LDR has a negative and significant impact, CAR has a positive and significant impact while banks have the kind of positive and significant.

Keywords: Loan to Deposit Ratio, Capital Adequacy Ratio, Type Bank, Non Performance Loan.



ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh (Loan to Deposit Ratio LDR), (Capital Adequacy Ratio CAR) dan Jenis Bank terhadap Non Performing Loan (NPL) pada Bank Umum, Bank Persero, Bank Devisa, Bank Non Devisa, Bank BPD dan Bank Campuran periode Januari 2014 – Desember 2015. Data di analisis dengan menggunakan teknik analisis regresi berganda untuk menguji normalitas, heteroskedastisitas dan multikolinearitas. Hasil penelitian menunjukkan secara simultan, rasio likuiditas dan rasio likuiditas dan kecukupan modal memiliki pengaruh signifikan terhadap kredit macet. Sementara pengaruh parsial, LDR memiliki pengaruh negatif dan signifikan, CAR memiliki pengaruh positif dan signifikan sedangkan jenis bank memiliki pengaruh positif dan signifikan.

Kata Kunci : Likuiditas, Kecukupan Modal, Jenis Bank, Kredit Macet.

