

PENGARUH *LOAN TO DEPOSIT RATIO* (LDR) DAN *NON PERFORMING LOAN* (NPL) TERHADAP *CAPITAL ADEQUACY RATIO* (CAR) PADA PT. BANK NEGARA INDONESIA (PERSERO) TBK PERIODE 2009-2017

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui perkembangan rasio *Loan to Deposit Ratio* (LDR), *Non Performing Loan* (NPL) dan *Capital Adequacy Ratio* (CAR) serta untuk mengetahui pengaruh *Loan to Deposit Ratio* (LDR) dan *Non Performing Loan* (NPL) terhadap *Capital Adequacy Ratio* (CAR) pada Bank BNI periode 2009-2017.

Metode penelitian yang digunakan adalah metode deskriptif dan metode verifikatif. Data yang digunakan adalah data sekunder yang bersumber dari laporan keuangan Bank BNI periode 2009-2017 dengan teknik pengumpulan data secara studi dokumentasi dan studi kepustakaan. Metode sampel yang digunakan adalah *purposive sampling*. Rancangan pengujian hipotesis menggunakan uji normalitas, uji multikolinieritas, uji heteroskedastisitas, uji autokorelasi, persamaan regresi linier berganda, koefisien korelasi, koefisien determinasi, uji t dan uji F.

Hasil penelitian ini menunjukkan bahwa secara parsial, *Loan to Deposit Ratio* (LDR) berpengaruh signifikan terhadap *Capital Adequacy Ratio* (CAR) dan *Non Performing Loan* (NPL) tidak berpengaruh signifikan terhadap *Capital Adequacy Ratio* (CAR). Hasil secara simultan menunjukkan bahwa *Loan to Deposit Ratio* (LDR) dan *Non Performing Loan* (NPL) berpengaruh signifikan terhadap *Capital Adequacy Ratio* (CAR) dengan koefisien korelasi sebesar 0,875 hubungannya sangat kuat. *Loan to Deposit Ratio* (LDR) dan *Non Performing Loan* (NPL) mempengaruhi *Capital Adequacy Ratio* (CAR) sebesar 76,5%, sisanya sebesar 23,5% dipengaruhi oleh faktor lain yang tidak diteliti.

Kata kunci : *Loan to Deposit Ratio* (LDR), *Non Performing Loan* (NPL), *Capital Adequacy Ratio* (CAR)

THE EFFECT OF THE LOAN TO DEPOSIT RATIO (LDR) AND NON PERFORMING LOAN (NPL) ON CAPITAL ADEQUACY RATIO (CAR) AT BNI BANK PERIOD 2009-2017

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ABSTRACT

This study aims to determine developments, Loan to Deposit Ratio (LDR), Non Performing Loans (NPL) and Capital Adequacy Ratio (CAR) and to determine the effect of Loan to Deposit Ratio (LDR) and Non Performing Loans (NPL) to Capital Adequacy Ratio (CAR) at Bank BNI for the 2009-2017 period.

The research method used is descriptive method and verification method. The data used are secondary data sourced from Bank Bni's financial statements for the period 2009-2017 with the technique of collecting data in a study of documentation and literature study. The sample method used is purposive sampling. The design of hypothesis testing uses normality test, multicollinearity test, heteroscedasticity test, autocorrelation test, multiple linear regression equation, correlation coefficient, determination coefficient, t test and F test.

The results of this study indicate that partially, the Loan to Deposit Ratio (LDR) has a significant effect on the Capital Adequacy Ratio (CAR) and Non Performing Loans (NPL) that have no significant effect on the Capital Adequacy Ratio (CAR). Simultaneous results indicate that the Loan to Deposit Ratio (LDR) and Non Performing Loans (NPL) have a significant effect on the Capital Adequacy Ratio (CAR) with a correlation coefficient of 0.875 very strong. Loan to Deposit Ratio (LDR) and Non Performing Loans (NPL) affect the Capital Adequacy Ratio (CAR) by 76.5%, the remaining 23.5% is influenced by other factors not examined.

Keyword : : Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Capital Adequacy Ratio (CAR)