

ABSTRAK

Penyaluran kredit merupakan kegiatan utama yang dilakukan dalam operasional bank atas persetujuan dari kedua belah pihak dengan adanya bunga yang harus dibayar sebagai imbalan kepada bank. Penelitian ini bertujuan untuk menguji pengaruh *Return On Asset* (ROA), *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR) dan *Capital Adequacy Ratio* (CAR) terhadap Penyaluran Kredit.

Populasi penelitian adalah 21 perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) selama periode 2015-2017. Sampel dalam penelitian ini menggunakan metode *purposive sampling*, yaitu pemilihan sampel dengan berdasarkan kriteria-kriteria yang telah ditentukan, sehingga diperoleh jumlah sampel sebanyak 63 sampel. Data penelitian diperoleh dari data sekunder yaitu laporan keuangan. Metode analisis dalam penelitian ini adalah analisis regresi linier berganda dengan menggunakan program SPSS (*Statistical Product and Service Solution*).

Berdasarkan hasil penelitian menunjukkan bahwa *Return On Asset* (ROA), *Loan to Deposit Ratio* (LDR) dan *Capital Adequacy Ratio* (CAR) berpengaruh positif terhadap Penyaluran Kredit. Sedangkan *Non Performing Loan* (NPL) tidak berpengaruh terhadap Penyaluran Kredit.

Kata Kunci: *Return On Asset* (ROA), *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), *Capital Adequacy Ratio* (CAR).

ABSTRACT

Credit distribution is the main activity which carried out in the bank's operations by the agreement of both sides with the interests that have to be paid as Bank Return. This research examine the effect of Return On Asset (ROA), Non-Performing Loan (NPL), Loan to Deposit (LDR) and Capital Adequacy Ratio (CAR) on the Credit Distribution.

The population was 21 banking companies which were listed on the Indonesia Stock Exchange (IDX) 2015-2017. While the data collection technique used purposive sampling as the sample had been collected with the criteria given. Moreover, there were 63 samples. Furthermore, the data was secondary which in the form of financial statement. In addition, the data analysis technique used multiple linear regressions analysis with SPSS (Statistical Product and Service Solution).

The research result concluded the Return On Asset (ROA), Loan to Deposit Ratio (LDR) and Capital Adequacy Ratio (CAR) had positive effect in the Credit Distribution. On the other hand, Non-Performing Loan (NPL) did not effect on the Credit Distribution.

Keywords: Return On Asset (ROA), Non-Performing Loan (NPL), Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR).

