

ABSTRAK

Faktor-Faktor yang Mempengaruhi NPL (*Non Performing Loan*) Pada Bank Umum Di Indonesia (Periode 2005:I – 2010:12)

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Penelitian ini bertujuan menjawab pertanyaan mengenai factor-faktor yang mempengaruhi terjadinya *Non Performing Loan* (NPL) pada Bank Umum di Indonesia. Pengujian hipotesis dilakukan dengan pendekatan uji unit root, uji kointegrasi, dan *Error Correction Model* (ECM) untuk mengetahui pengaruh variable mikro Kualitas Aktiva Produktif (KAP), *Capital Adequacy Ratio* (CAR), *Loan Deposit Ratio* (LDR), Suku Bunga Kredit terhadap terjadinya *Non Performing Loan* (NPL) pada Bank Umum di Indonesia.

Sumber data yang digunakan dalam penelitian ini berasal dari SPI dan SEKI Bank Indonesia baik secara langsung maupun melalui situs resmi di Website Bank Indonesia, dengan Periode data dari Tahun 2005:01-2010:12.

Hasil penelitian menunjukkan bahwa secara simultan masing-masing faktor dalam variable mikro yaitu Kualitas Aktiva Produktif (KAP), *Capital Adequacy Ratio* (CAR), *Loan Deposit Ratio* (LDR), Suku Bunga Kredit mempunyai pengaruh yang signifikan terhadap terjadinya *Non Performing Loan* (NPL) pada level 5%.

Kata Kunci : *Non Performing Loan* (NPL), *Capital Adequacy ratio* (CAR), *Loan Deposit Ratio* (LDR), Kualitas Aktiva Produkif (KAP), Suku Bunga Kredit Investasi (SBKI), *Error Correction Model* (ECM)

ABSTRACT

Factors Affecting The NPL (Non Performing Loans) Banks In Indonesia (Period 2005: 1 - 2010:12)

by

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This study aims to answer questions about the factors that influence the occurrence of non-performing loans (NPLs) in commercial banks in Indonesia. Hypothesis testing is done by the unit root test approach, cointegration test and Error Correction Model (ECM) to determine the effect of micro-Earning Assets Quality variables (KAP), Capital adequacy Ratio (CAR), loan deposit ratio (LDR), Interest Rate Credit against the occurrence non Performing Loans (NPLs) in commercial banks in Indonesia.

Source of data used in this study came from the SPI and SEKI Bank Indonesia either directly or through the official Web site of Bank Indonesia, with data from the period of 2005:01-2010:12.

Results showed that simultaneous each variable factor in the micro-Earning Assets (KAP), Capital Adequacy Ratio (CAR), Loan Deposit Ratio (LDR), Interest Rate Investment Loans have a significant influence on the occurrence of Non-Performing Loans (NPL) at level 5%.

Keywords: Non-Performing Loan (NPL), Capital adequacy Ratio (CAR), Loan Deposit Ratio (LDR), Asset Quality Produkif (KAP), Interest Rate Investment Loan (SBKI), Error Correction Model (ECM)