

ABSTRACT

This study aimed to examine the influence of Third Party Funds (DPK), Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), and Non Performing Loan (NPL) to credit distribution. The population used in this study is a conventional banking company listed on the Indonesia Stock Exchange period 2014-2016. The sampling technique used in this study is purposive sampling. Number of samples in one year is 36 companies. Data analysis technique in this research use multiple linear regression analysis. The results of this study indicate that the variables DPK, CAR, and LDR has an effect to credit distribution. The NPL variable has no effect to credit distribution.

Keywords: *credit distribution, third party funds, capital adequacy ratio, loan to deposit ratio, non performing loan*

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh Dana Pihak Ketiga (DPK), *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), dan *Non Performing Loan* (NPL) terhadap penyaluran kredit. Populasi yang digunakan dalam penelitian ini yaitu perusahaan perbankan konvensional yang terdaftar di Bursa Efek Indonesia periode 2014-2016. Teknik pengambilan sampel menggunakan *purposive sampling*. Jumlah sampel dalam satu tahun sebanyak 36 perusahaan. Teknik analisis data yang digunakan adalah analisis regresi linear berganda. Hasil menunjukkan bahwa variabel DPK, CAR, dan LDR berpengaruh terhadap penyaluran kredit. Variabel NPL tidak berpengaruh terhadap penyaluran kredit.

Kata kunci : penyaluran kredit, dana pihak ketiga, *capital adequacy ratio*, *loan to deposit ratio*, *non performing loan*