

ABSTRACK

ANALYSIS OF THE EFFECT OF CAPITAL ADEQUACY RATIO, NON PERFORMING LOAN AND LOAN DEPOSIT RATIO ON THE DISTRIBUTION OF UMKM CREDITS IN BANK RAKYAT INDONESIA (2010.Q1 - 2017.Q4)

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This study had a purpose to: (1) analyze the effect of CAR on UMKM credit distribution at PT. Bank Rakyat Indonesia. (2) analyze the effect of NPL on UMKM credit distribution to PT Bank Rakyat Indonesia. (3) analyze the effect of LDR on UMKM credit distribution to PT Bank Rakyat Indonesia. (4) analyze the influence of CAR, NPL and LDR on UMKM credit distribution to PT Bank Rakyat Indonesia. This research is based on secondary data, namely quarterly report publication data for financial ratio calculation. The analysis tool used uses Error Correction Model (ECM).

Based on the results of the analysis, it is known that the effect of CAR, and LDR on PT Bank Rakyat Indonesia has a significant effect on UMKM credit distribution and NPL does not affect UMKM credit distribution

Keyword : Loan Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), Non Performing Loan (NPL) dan UMKM credit distribution.