

ABSTRACT

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 PT Bank Rakyat Indonesia. (3) analyze the effect of LDR on UMKM credit distribution PT Bank Rakyat Indonesia. (4) analyze the effect of Inflation on UMKM credit distribution PT Bank Rakyat Indonesia. (5) analyze the influence of CAR, NPL, LDR and Inflation on UMKM credit distribution 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, NPL and Inflation does not affect UMKM credit distribution

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