

INTISARI

Kegiatan bank akan berjalan dengan baik jika modal yang dimiliki juga baik. Untuk tetap menjaga kestabilan bank, maka Bank Indonesia menetapkan CAR 8%, dengan ketentuan CAR mengikuti Basel I dan Basel II. Modal yang ada akan disalurkan kembali kepada masyarakat dalam bentuk kredit oleh bank, yang pasti akan disertai oleh suku bunga kredit. Salah satu yang mempengaruhi suku bunga kredit adalah suku bunga Bank Indonesia. Jika suku bunga kredit meningkat, salah satu dampak yang dirasakan adalah meningkatnya kredit macet. Untuk melihat pengaruh suku bunga kredit, maka dilakukan penelitian terhadap sepuluh bank *go public* di Indonesia periode 2013-2015. Variabel yang digunakan dalam penelitian ini adalah CAR, NPL, ROA, LDR, *Reserve*, dan *Total Asset*. Agar mendapatkan hasil penelitian, maka digunakan metode estimator PLS (*Panel Least Square*). Dengan taraf signifikan 5% dan 10% maka ditemukan hasil bahwa NPL (*Non Performing Loan*) dan *Total Asset* berpengaruh signifikan terhadap *interest rate on loans*. Sedangkan CAR (*Capital Adequacy Ratio*), ROA (*Return on Asset*), LDR (*Loan to Deposit Ratio*), dan *Reserve* tidak berpengaruh signifikan terhadap *interest rate on loans*.

Kata kunci : *Interest Rate on Loans* CAR, NPL, ROA, LDR, *Reserve*, dan *Total Asset*.

ABSTRACT

Bank activities will be run well if the capital owned is good as well. In order to maintain bank stability, Bank Indonesia has set an 8% CAR on the condition that the CAR must abide Basel I and Basel II. The existing capital will be channeled back to the community into the form of credit by the bank, which will be accompanied by loan interest rates. Bank lending rates are influenced by BI rate. If the BI interest rate increases, the lending rate will increase, which will affect the bank, one of which is the increase of bad debts. To see the effect of lending rates, then research is conducted on ten go public banks in Indonesia in 2013-2015 period. The variables used in this research are CAR, NPL, ROA, LDR, Reserve, and Total Asset. In order to get the results of research, then the method estimator PLS (Panel Least Square) is used. With a significant level of 5% and 10% the research obtained a result that conclude that NPL and Total Asset have significant effect on interest rate on loans. While CAR, ROA, LDR, and Reserve have no significant effect on interest rate on loan.

Keyword : *Interest Rate on Loans, CAR, NPL, ROA, LDR, Reserve, dan Total Asset*