INTISARI

Penelitian ini bertujuan untuk menganalisis *Non Performing Loan* terhadap faktor makroekonomi yaitu *Gross Domestic Product* (GDP), Inflasi (INF), Tingkat Suku Bunga Kredit Investasi (SBKI) dan NPL tahun sebelumnya di 17 Bank Pembangunan Daerah periode 2012-2016 dalam kurun waktu 5 tahun. Data yang digunakan adalah data tahunan yang di dapatkan dari laporan keuangan dari masing-masing bank, data sekunder yang didapatkan langsung dari *World Bank* dan Badan Pusat Statistik (BPS). Penelitian ini menggunakan penelitian korelasional dengan pendekatan kuantitatif dan dianalisis menggunakan *Ordinary Least Square* (OLS). Hasil dari penelitian ini menunjukkan bahwa *Gross Domestic Product* (GDP) berpengaruh negatif dan tidak signifikan terhadap *Non Performing Loan* (NPL); Inflasi (INF) berpengaruh negatif tidak signifikan terhadap *Non Performing Loan* (NPL); Suku Bunga Kredit Investasi (SBKI) berpengaruh positif tidak signifikan terhadap *Non Performing Loan* (NPL); NPL tahun sebelumnya berpengaruh positif signifikan terhadap *Non Performing Loan* (NPL).

Kata Kunci: NPL, GDP, INF, SBKI, NPLT

Abstract

This study aims to analyze the Non Performing Loan against macroeconomic factors such as Gross Domestic Product (GDP), Inflation (INF), Interest Rate of Credit Investment (SBKI) and NPL of the previous year at 17 Regional Development Banks for 2012-2016 period within five years . The data used are annual data obtained from the financial statements of each bank, secondary data obtained directly from the World Bank and Central Bureau of Statistics (CBS). This research uses correlational research with quantitative approach and analyzed using Ordinary Least Square (OLS). The result of this research shows that Gross Domestic Product (GDP) has negative and insignificant effect on Non Performing Loan (NPL); Inflation (INF) has negatively significant effect on Non Performing Loan (NPL); Interest Rate of Credit Investment (SBKI) has no significant positive effect on Non Performing Loan (NPL); NPL of the previous year had a significant positive effect on Non Performing Loan (NPL).

Keyword : NPL, GDP, INF, SBKI, NPLT