PENGARUH *NON PERFORMING LOAN* DAN *LOAN TO DEPOSIT RATIO* TERHADAP *CAPITAL ADEQUACY RATIO* PERBANKAN INDONESIA PERIODE 2017-2019

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis *Capital Adequacy Ratio* perbankan di Indonesia yang terdaftar di BEI periode 2017-2019. Variabel independen yang digunakan dalam penelitian ini adalah *Non Performing Loan* dan *Loan To Deposit Ratio*. Metode penelitian yang digunakan dalam penelitian ini adalah analisis regresi berganda. Hasil dari penelitian ini adalah *Non Performing Loan* (NPL) berpengaruh negatif terhadap *Capital Adequacy Ratio* (CAR) Perbankan Periode 2017-2019. Sedangkan *Loan To Deposit Ratio* (LDR) tidak berpengaruh terhadap *Capital Adequacy Ratio* (CAR) Perbankan Periode 2017-2019.

Kata Kunci: *Non Performing Loan* (NPL), *Loan To Deposit Ratio* (LDR), *Capital Adequacy Ratio* (CAR)

THE IMPACT OF NON PERFORMING LOAN AND LOAN TO DEPOSIT RATIO ON CAPITAL ADEQUACY RATIO BANKS IN INDONESIA
DURING THE 2017-2019 PERIOD

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ABSTRACT

The objective of this research is to analyze Capital Adequacy Ratio Banks in Indonesia that were enlisted in BEI in 2017-2019. The independent variables applied are Non Performing Loan (NPL), and Loan To Deposit Ratio (LDR). The methodology used to address the research question is multiple linear regression analysis. The research findings indicate that between the listed variables, Non Performing Loan (NPL) does hold negative impacts on Capital Adequacy Ratio. Meanwhile Capital Adequacy Ratio does not hold any impacts on Capital Adequacy Ratio Banks during the 2017-2019 period.

Keywords : *Non Performing Loan* (NPL), *Loan To Deposit Ratio* (LDR), *Capital Adequacy Ratio* (CAR)