ABSTRAK

Penelitian ini bertujuan untuk membuktikan secara empiris bahwa variabel-variabel *loan to deposit ratio (LDR), capital adequacy ratio (CAR),* inflasi, kurs dan *gross domestic product (GDP)* berpengaruh signifikan terhadap *non performing loan (NPL)* baik secara parsial maupun simultan pada bank umum konvensional yang terdaftar di Bursa Efek Indonesia (BEI) periode 2009-2013.

Populasi penelitian ini adalah bank umum konvensional yang terdaftar di Bursa Efek Indonesia (BEI), jumlah sampel dalam penelitian ini sebanyak 26 bank konvensional yang secara konsisten terdaftar dan memberikan laporan keuangannya pada Bursa Efek Indonesia (BEI) periode 2009-2013. Sampel tersebut terpilih dengan metode purposive sampling. Analisis data dilakukan dengan model regresi data panel. Sedangkan teknik analisis yang digunakan adalah uji koefisien determinsai (R^2), uji hipotesis F *test* dan t *test*.

Hasil pengujian hipotesis membuktikan bahwa *loan to deposit ratio (LDR)* dan *gross domestic product (GDP)* secara parsial berpengaruh signifikan terhadap *non performing loan (NPL)* sedangkan *capital adequacy ratio (CAR),* inflasi dan kurs berpengaruh tidak signifikan terhadap *non performing loan (NPL)* pada bank umum konvensional yang terdaftar di Bursa Efek Indonesia (BEI) periode 2009-2013.

Kata Kunci: *Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR),* Inflasi, Kurs, *Gross Domestic Product (GDP)* dan *Non Performing Loan (NPL).*

ABSTRACT

This research aims to prove empirically that variables loan to deposit ratio (LDR), capital adequacy ratio (CAR), inflation, rupiah exchange rate and gross domestic product (GDP) have significant impact to non performing loan (NPL) either partially or simultaneously on conventional banks that listed in Indonesia Stock Exchange (IDX) period of 2009-2013.

Population of this research are conventional banks that listed in Indonesia Stock Exchange (IDX), total samples of this research as much as 26 conventional banks that consistently listed and give financial statement in Indonesia Stock Exchange (IDX) period of 2009-2013. The sample was chosen by purposive sampling method. Data analysis was done by the model of panel regression method. While the analytical techniques used Coefficient determination's test (R^2), hypotheses F test and t test.

Result of hypothesis test prove that loan to deposit ratio (LDR) and gross domestic product (GDP) partially have significant impact to non performing loan (NPL) while capital adequacy ratio (CAR), inflationand rupiah exchange rate have insignificant impact to non performing loan (NPL) on conventional banks that listed in Indonesia Stock Exchange (IDX) period of 2009-2013.

Key Words: Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), Inflation, Rupiah Exchange Rate, Gross Domestic Product (GDP) and Non Performing Loan (NPL).