



## INTISARI

Bank adalah *financial intermediary* dan juga sebagai *agent of trust*. Oleh karena itu bank harus mempunyai modal yang cukup, menjaga kualitas assetnya dengan baik serta memelihara likuiditasnya untuk menjalankan fungsinya dan *cover* risiko-risiko yang akan dihadapi oleh bank. Risiko kredit masih dianggap sebagai risiko terbesar di perbankan tetapi juga merupakan sektor yang memberikan kontribusi yang besar pula dalam menghasilkan profit. Bank wajib memenuhi kecukupan modal yang telah ditetapkan Bank Indonesia sebagai salah satu indikasi kesehatan suatu bank.

Penelitian ini bertujuan untuk menguji pengaruh risiko kredit terhadap permodalan pada bank umum konvensional. Indikator dari risiko kredit yang dipergunakan dalam penelitian ini berupa rasio yaitu *Loan to Deposits Ratio (LDR)*, *Nonperforming Loans Ratio (NPL)*, *Allowance for Loans Losses Ratio (PPAP)*, *Loan to Asset Ratio (LAR)* dan *Nonperforming Asset Ratio (NPA)* sedangkan rasio permodalan bank yaitu *Capital Adequacy Ratio (CAR)*.

Hasil penelitian ini menunjukkan bahwa *Loan to Deposits Ratio (LDR)*, *Allowance for Loans Losses Ratio (PPAP)*, *Loan to Asset Ratio (LAR)* dan *Nonperforming Asset Ratio (NPA)* mempengaruhi *Capital Adequacy Ratio (CAR)* bank umum konvensional. Selain itu relatif kecilnya nilai koefisien determinasi yang diperoleh, mengidentifikasi bahwa ada faktor lain di luar variabel penelitian ini yang mempengaruhi rasio permodalan yaitu dapat berupa risiko-risiko perbankan yang lain seperti risiko pasar dan risiko operasional.

Kata kunci: *Capital Adequacy Ratio (CAR)*, *Loan to Deposits Ratio (LDR)*, *Nonperforming Loans Ratio (NPL)*, *Allowance for Loans Losses Ratio (PPAP)*, *Loan to Asset Ratio (LAR)* dan *Nonperforming Asset Ratio (NPA)*



## **ABSTRACT**

*Bank is financial intermediary and the agent of trust. For running their function and cover all risks, Bank should have an adequate equity, well quality of asset and liquidity. Bankers see that credit risk is the most risky that should be managed, but giving a big contribution for the profit. The indicator that Bank are well capitalized is bank has to obey the Central Bank regulation of capital adequacy.*

*The objective of this research are to investigate the effect of credit risk for the capital of bank. The factors of credit risk used in this research are Loan to Deposits Ratio (LDR), Nonperforming Loans Ratio (NPL), Allowance for Loans Losses Ratio (PPAP), Loan to Asset Ratio (LAR), Nonperforming Asset Ratio (NPA) and Capital Adequacy Ratio (CAR) as a measurement of capital bank.*

*This research shows Loan to Deposits Ratio (LDR) and Allowance for Loans Losses Ratio (PPAP) have positive effect but Loan to Asset Ratio (LAR) and Nonperforming Asset Ratio (NPA) give negative effect to Capital Adequacy Ratio (CAR). Small number of adjusted  $R^2$  showed there are other factors give effect to the capital ratio (CAR) such as factors of market risk and operational risk.*

*Key words: Capital Adequacy Ratio (CAR), Loan to Deposits Ratio (LDR), Nonperforming Loans Ratio (NPL), Allowance for Loans Losses Ratio (PPAP), Loan to Asset Ratio (LAR) and Nonperforming Asset Ratio (NPA)*