

## INTISARI

*Non Performing Loan* (NPL) merupakan rasio yang menunjukkan besarnya risiko kredit bermasalah pada suatu bank. Semakin tinggi tingkat NPL perbankan akan lebih selektif dalam menyalurkan kredit karena adanya potensi kredit yang tidak tertagih. Penulisan ini bertujuan untuk mengetahui pengaruh *Non Performing Loan* terhadap Likuiditas PT Bank Rakyat Indonesia (Persero) Tbk. tahun 2010-2014. Hipotesis penulisan ini yaitu diduga *non performing loan* berpengaruh negatif dan signifikan terhadap *loan to deposit ratio*. Teknik analisis yang digunakan yaitu uji normalitas data, analisis regresi linier sederhana, analisis koefisien korelasi, analisis determinasi dan pengujian hipotesis. Hasil analisis menunjukkan bahwa *non performing loan* berpengaruh negatif dan signifikan terhadap *loan to deposit ratio* dengan persamaan  $Y = 98,229 - 8,882X$  dan pengaruh NPL terhadap LDR sebesar 72,8%. Berdasarkan hasil analisis yang diperoleh disarankan untuk pihak bank dengan menurunkan persentase tingkat NPL melalui monitoring kinerja debitur lebih intensif, dan optimalisasi peran restrukturisasi kredit bermasalah sehingga tingkat *non performing loan* yang rendah menjadikan likuiditas khususnya *loan to deposit ratio* bank terjaga dibatas yang ditentukan Bank Indonesia.

Kata kunci: *Non Performing Loan* (NPL), Likuiditas, *Loan to Deposit Ratio* (LDR).

## ABSTRACT

*Non Performing Loan (NPL) is a ratio that indicates the bigness of risk complication loans in bank. If the level of NPL high, bank will be selected to lend of loan because the potential of loan uncollected. This aims of the research is to know the influence of Non Performing Loan to Liquidity of PT Bank Rakyat Indonesia (Persero) Tbk. in 2010-2014. The hypothesis of this research is gussed Non Performing Loan give negative influenced and significant in Loan to Deposit Ratio. The analysis technic were used the data normality test, simple linear regression analysis, correlation coefficient analysis, determination analysis and hypothesis testing. The analysis showed that Non-Performing Loans had influenced negative and a significant in Loan to Deposit Ratio with the equation  $Y = 98.229 - 8,882X$  and NPL influence on LDR of 72.8%. Based on the results of the analysis suggested to the bank by reducing the percentage of NPL levels through more intensive monitoring of the debtor's performance, optimizing the role of troubled debt restructuring so that the low level of non-performing loans made liquidity especially the loan to deposit of bank awaked that determined BI.*

*Keywords: Non-Performing Loan (NPL), Liquidity, Loan to Deposit Ratio (LDR).*