

ABSTRACT

Analysis Of The Influence Of Third Party Fund (TPF), Capital Adequacy Ratio (CAR) and Non-Performing Loan (NPL) To The State-Owned bank Credit Distribution In Indonesia, Period 2009-2013

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Bank is one of the financial institutions that collect funds from the public in the form of deposits and then distribute the funds to the community in the form of lending is one of the activities carried out by banks in general. Capital acquired banks in lending to the public is to collect the Third Party Fund (TPF) obtained from savings deposits, current accounts and deposits communities that provide savings in the bank. Capital Adequacy Ratio (CAR) as internal capital owned by each bank has in order to see the performance of banks in lending to the public. CAR good value in a bank must meet 8% of the minimum capital that will be useful to cover non-performing loans (NPLs) in loans made by the bank.

This study aimed to determine whether there is influence of variables Third Party Fund (TPF), Capital Adequacy Ratio (CAR) and the Non-performing loan (NPL) of the Credit Distribution on state-owned bank in Indonesia. Data obtained from financial statements and Annual Report State-owned banks (Bank Mandiri, Bank BNI Tbk, Bank BRI Tbk and Bank BTN Tbk), published by Bank Indonesia (BI). The type of data in this research is quantitative. Data analysis techniques performed with the classical assumption and hypothesis testing with multiple linear regression method.

The results showed that simultaneous TPF, CAR and NPL significant effect on the credit distribution due to the significant value of less than 0.05 is equal to 0.00 ($0.00 < 0.05$). While partially Deposits and NPL effect on credit distribution and CAR has no effect on credit distribution.

Keywords: Third Party Fund, Capital Adequacy Ratio, Non Performing Loan, and Credit Distribution