ABSTRAK

Berdasarkan tabel rangkuman indikator perbankan menunjukkan bahwa Bank Umum dan Bank Persero nilai NPL paling tinggi yaitu 2.33 dan 2.85, atau artinya persentase kredit dengan status diragukan, kurang lancar dan macet dibandingkan total kreditnya paling tinggi dibandingkan kelompok bank lain. Beberapa penelitian terdahulu, terdapat faktor-faktor internal dan eksternal yang mempengaruhi NPL bank diantaranya *Loan to Deposit Ratio* (LDR), *Return on Asset* (ROA), *Capital Adequacy Ratio* (CAR), Biaya Operasional terhadap Pendapatan Operasional (BOPO), *Gross Domestic Product* (GDP) dan Inflasi. Periode penelitian ini adalah 2013-2018. Dengan objek penelitian pada Bank Umum dan Bank Persero yang terdaftar di Bursa Efek Indonesia. Metode Analisis data dalam penelitian ini adalah analisis regresi linier berganda dengan alat analisis Eviews 6.00, dimana sebelum melakukan analisis regresi berganda terlebih dahulu dilakukan analisis statistic deskriptif, uji normalitas data dan uji asusmsi klasik. Hasil penelitian menunjukkan LDR dan ROA berpengaruh Positif terhadap NPL, GDP dan Inflasi berpengaruh secara negatif terhadap NPL, sedangkan CAR dan BOPO tidak memiliki pengaruh terhadap NPL.

Kata Kunci : *Non Performing Loan* **(NPL), LDR, CAR, ROA, BOPO, GDP dan Tingkat Inflasi**

ABSTRACT

Based on the summary table of banking indicators, it shows that the Commercial Bank and the Persero Bank NPL the highest value of 2.33 and 2.85, or it means the percentage of credit with doubtful status, substandard and bad compared to the highest total credit compared to other bank groups. Some previous studies, there are internal and external factors that affect bank NPL including Loan to Deposit Ratio (LDR), Return on Assets (ROA), Capital Adequacy Ratio (CAR), Operational Costs to Operating Income (BOPO), Gross Domestic Product (GDP) and inflation. The period of this research is 2013-2018. With the object of research at the Commercial Bank and Bank Persero listed on the Indonesia Stock Exchange. Data analysis method in this research is multiple linear regression analysis with Eviews 6.00 analysis tool, where before conducting multiple regression analysis first, it is performed descriptive statistical analysis, data normality test and classic assumption test. The results showed the LDR and ROA had a positive effect on NPL, GDP and Inflation had a negative effect on NPL, while CAR and BOPO had no influence on NPL.

Keywords: *Non Performing Loans* **(NPL), LDR, CAR, ROA, BOPO, GDP and Inflation Rate**