ABSTRACT

Analysis Of Third Party Funds And Capital Adequacy Ratio Impact To Lending At PT Bank Tabungan Negara (Persero) Tbk

Third Party Funds is a service offered to community banks that have excess funds in the form of demand deposits, savings and time deposits. Indonesia's banking capital is measured by the Capital Adequacy Ratio (CAR). Assessment of capital is intended to assess the adequacy of bank capital in securing and anticipate risks that will arise.

The purpose of this study to determine the effect of third-party funds and capital adequacy of credit provided by banks.

The method used in this research is descriptive method and verifikatif. Descriptive method used to determine the variable picture of third-party funds, variable capital adequacy or its capital adequacy ratio of loan disbursements, while verifikatif to determine the relationship between third-party funds and capital adequacy of credit. To determine the influence of third party funds and capital adequacy of credit used statistical tests. Statistical test used was multiple linear analysis through the stages of testing the assumptions of classical test, regression analysis, partial correlation analysis, determination coefficient and hypothesis testing using SPSS 17.0 for Windows applications.

The results of this study indicate that there is a very strong relationship between third-party funds, capital adequacy ratio (CAR) with credit given. In addition, third-party funds, capital adequacy ratio (CAR) has an influence on lending, the magnitude of such influence is 99.2% and the rest influenced other factors such as, the number of problem loans, interest rates and so forth.

Keywords: Third Party Funds, Capital Adequacy Ratio (CAR) and Lending.