ABSTRACT

Analysis Of Loans Interest Rates And Non Performing Loan (NPL) Impact To Total Distribution Of Loans At PT Bank Negara Indonesia (Persero) Tbk. Kantor Wilayah 04 Bandung

Loans interest rates is a remuneration to be paid by bank to customers who have deposits and to be paid to the bank by customers who obtain loans. Loans interest rate is the biggest revenue for the bank. To avoid non performing loans (NPL) because of late borrowers repay loans, banks must keep loans interest rates to remain stable. So expect loans interest rates and non performing loans (NPLs) are low to support an increase in the total distribution of loans.

The purpose of this study was to determine loans interest rate, Non Performing Loan (NPL) impact to total distribution of loans at PT BNI (Persero) Tbk.Kantor Wilayah 04 Bandung.

The method that has been used in this research is descriptive and verificative method. Descriptive method used to describe the variable loans interest rate, variable Non Performing Loan (NPL), and variable total distribution of loans. While the verificative method used to find out the relationship between determine loans interest rate, Non Performing Loan (NPL), and total distribution of loans. To determine the effect of loans interest rate, Non Performing Loan (NPL) on total distribution of loans this used statistical test. The statistic test that has been used is the multiple regression analysis through the stage of classical assumtions test, regression analysis, partial correlation analysis, determination coefficient and hypothesis test by using SPSS 17.0 for windows.

The result of this study indicate that loans interest rate and Non Performing Loan (NPL) have a very strong relationship to total distribution of loans. Besides that the loans interest rate and Non Performing Loan (NPL) has an influence to total distribution of loans. The magnitude of these influence was 85,6%, rest influenced by the other factors such as DPK, CAR, LDR, ROA, and the economic condition in Indonesia.

Keywords : Loans Interest Rate, NPL, Total Distribution of Loans.