

SUMMARY

This research aimed to analyze the effect of Third Party Funds (DPK), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Capital Adequacy Ratio (CAR), Return on Assets (ROA), Operational Expense to Operational Income (BOPO), and interest rate spread to credit distribution of SMEs on Foreign Exchange Commercial Banks Operations in Indonesia during 2011-2014. The samples used were 20 banks taken by purposive sampling method. This study used multiple regression analysis.

Based on the research result showed that DPK, LDR, and interest rate spread of bank had positive effect on credit distribution of SMEs. NPL had negative effect on credit distribution of SMEs. CAR, ROA, and BOPO did not have effect to credit distribution of SMEs.

The implication of this study was for Foreign Exchange Commercial Banks Operations in Indonesia that wish to increase the amount of credit distribution of SMEs, then the bank management should increase the amount of third party funds collected, keeping the ratio of LDR in order to remain on the safe limits predefined by IB that was between 78 to 92 percent, and applying good credit management in order to maintain the NPL ratio below 5 percent, and increasing the revenue derived from the spread of bank interest rates.

Keywords: *Credit distribution of SMEs, Third Party Fund (DPK), Loan to Deposit Ratio (LDR), Non-Performing Loan (NPL), Capital Adequacy Ratio (CAR), Return on Assets (ROA), Operational Expense to Operational Income (BOPO), and bank interest rate spread.*

RINGKASAN

Penelitian ini bertujuan untuk menganalisis pengaruh Dana Pihak Ketiga (DPK), *Loan to Deposit Ratio* (LDR), *Non Performing Loan* (NPL), *Capital Adequacy Ratio* (CAR), *Return On Assets* (ROA), Beban Operasional terhadap Pendapatan Operasional (BOPO), dan *spread* tingkat suku bunga bank terhadap penyaluran kredit UMKM pada Bank Umum Swasta Nasional Devisa di Indonesia periode 2011-2014. Sampel yang digunakan adalah sebanyak 20 bank yang diambil dengan metode *purposive sampling*. Alat analisis yang digunakan dalam penelitian ini yaitu analisis regresi berganda.

Berdasarkan hasil penelitian menunjukkan bahwa DPK, LDR, dan *spread* tingkat suku bunga bank berpengaruh positif terhadap penyaluran kredit UMKM. NPL berpengaruh negatif terhadap penyaluran kredit UMKM, sedangkan CAR, ROA, dan BOPO tidak berpengaruh terhadap penyaluran kredit UMKM.

Implikasi dari penelitian ini yaitu bagi Bank Umum Swasta Nasional Devisa yang ingin meningkatkan jumlah penyaluran kredit UMKM maka manajemen bank sebaiknya mempertahankan atau meningkatkan jumlah DPK yang dihimpun, menjaga rasio LDR agar tetap berada pada batas aman yang telah ditentukan BI yaitu antara 78 persen sampai dengan 92 persen, dan menerapkan manajemen perkreditan yang baik agar dapat mempertahankan rasio NPL dibawah 5 persen, serta meningkatkan pendapatan yang berasal dari *spread* atau selisih tingkat suku bunga bank.

Kata kunci: Penyaluran Kredit UMKM, Dana Pihak Ketiga (DPK), *Loan to Deposit Ratio* (LDR), *Non Performing Loan* (NPL), *Capital Adequacy Ratio* (CAR), *Return On Assets* (ROA), Beban Operasional terhadap Pendapatan Operasional (BOPO), dan *spread* tingkat suku bunga bank.