RINGKASAN

Penelitian ini mengambil judul "Analisis Pengaruh Indikator Kesehatan Perbankan Terhadap Penyaluran Kredit". Tujuan penelitian ini adalah untuk menganalisis pengaruh *loan to deposit ratio, non performing loan, good corporate governance, return on assets, net interest margin dan capital adequacy ratio* terhadap penyaluran kredit pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia periode 2012-2016.

Populasi dalam penelitian ini adalah perusahaan perbankan yang terdaftar di Bursa Efek Indonesia periode 2012-2016. Penentuan sampel pada penelitian ini menggunakan metode *purposive sampling*. Terdapat 23 bank dari total 32 bank yang memenuhi kriteria untuk dijadikan sampel dalam penelitian ini.

Berdasarkan analisis regresi berganda menggunakan alat bantu SPSS *Statistics 21.0,* hasil penelitian menunjukkan bahwa *loan to deposit ratio* berpengaruh positif terhadap penyaluran kredit, *non performing loan* berpengaruh positif terhadap penyaluran kredit, *good corporate governance* berpengaruh positif terhadap penyaluran kredit, *return on assets* berpengaruh positif terhadap penyaluran kredit, *net interest margin* berpengaruh negative terhadap penyaluran kredit, dan *capital adequacy ratio* berpengaruh positif terhadap penyaluran kredit.

Implikasi dari hasil penelitian ini adalah diharapkan bank di Indonesia dapat lebih memperhatikan tingkat kesehatan bank sehingga penyaluran kredit kepada masyarakat dapat dioptimalkan. Diharapkan bank dapat mengelola risiko inheren dari kegiatan usahanya dengan baik dan melakukan efisiensi usaha agar mampu bersaing di tingkat Asia Tenggara.

Kata Kunci : *Loan to deposit ratio, non performing loan, good corporate governance, return on assets, net interest margin, capital adequacy ratio,* kredit

SUMMARY

The title of this research is "The Impact analysis of Banking Health Indicators on Credit Distribution". The purpose of this study is to analyze the effect of loan to deposit ratio, non performing loan, good corporate governance, return on assets, net interest margin and capital adequacy ratio to credit distribution in banking companies listed on Indonesia Stock Exchange in 2012-2016.

The population in this study is banking companies listed on the Indonesia Stock Exchange in 2012-2016. Determination of the sample in this study using purposive sampling method. There are 23 banks from a total of 32 banks that conform the criteria for sampling in this study.

Based on multiple regression analysis using SPSS Statistics 21.0, the result of the research shows that loan to deposit ratio has positive impact to credit distribution, non performing loan has positivee impact on credit distribution, distribution, good corporate governance has positive impact on credit distribution, return on assets has positive impact on distribution credit, net interest margin has negative impact on lending, and capital adequacy ratio has positive impact on credit distribution.

The implication of this research is that bank in Indonesia should give more attention to health of the babk, so the credit distribution to society can be optimized. Banks should manage the inherent risks of business activities well and do business efficiency in order to compete in Southeast Asia level.

Keywords : Loan to deposit ratio, non performing loan, good corporate governance, return on assets, net interest margin, capital adequacy ratio, credit