

ABSTRACT

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Judul : Pengaruh Non Performing Loan, Loan to Deposit Ratio, dan Capital Adequacy Ratio Terhadap Cadangan Kerugian Penurunan Nilai Pada Perusahaan Perbankan Yang Terdaftar di Bursa Efek Indonesia Tahun 2021-2023

This study aims to analyze the effect of non-performing loans, loan to deposit ratio, and capital adequacy ratio on impairment loss reserves. The sample of 49 banking companies listed on the Indonesia Stock Exchange in 2021-2023 was obtained using the full sampling method. This study uses panel data which has cross section and time series characteristics. The results showed that non-performing loans and loan to deposit ratio had a positive and significant effect on impairment loss reserves, and capital adequacy ratio had a negative and insignificant effect on impairment loss reserves.

Keyword : Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), and Allowance for impairment losses (CKPN)