

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Capital Adequacy Ratio* (CAR), Dana Pihak Ketiga (DPK), *Non Performing Loan* (NPL), dan *Return On Assets* (ROA) terhadap penyaluran Kredit Perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia (BEI). Periode penelitian ini adalah tahun 2020-2022. Populasi penelitian meliputi seluruh Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia selama periode pengamatan tahun 2020-2022. Teknik pemilihan sampel menggunakan metode *purposive sampling* dan data penelitian diperoleh 10 bank. Metode analisis data yang digunakan regresi linier berganda. Hasil penelitian ini menunjukkan: Dana Pihak Ketiga (DPK) dan *Capital Adequacy Ratio* (CAR) berpengaruh positif dan signifikan terhadap penyaluran Kredit. *Non Performing Loan* (NPL) dan *Return On Assets* (ROA) tidak berpengaruh terhadap penyaluran Kredit.

Kata Kunci: Penyaluran Kredit, *Capital Adequacy Ratio* (CAR), Dana Pihak Ketiga (DPK), *Non Performing Loan* (NPL), dan *Return On Assets* (ROA).

ABSTRACT

This study aims to determine the effect of Capital Adequacy Ratio (CAR), Third Party Funds, Non Performing Loans (NPL), and Return On Assets (ROA) on the lending of Banking Companies listed on the Indonesia Stock Exchange (IDX). The period of this study is 2020-2022. The study population includes all Banking Companies Listed on the Indonesia Stock Exchange during the observation period of 2020-2022. The sample selection technique used purposive sampling method and research data obtained by 10 banks. The data analysis method used multiple linear regression. The results of this study show: Third Party Funds (DPK) and Capital Adequacy Ratio (CAR) have a positive and significant effect on credit distribution. Non-Performing Loan (NPL) and Return On Assets (ROA) do not affect lending.

Keywords: Credit Disbursement, Capital Adequacy Ratio (CAR), Third Party Funds, Non Performing Loan (NPL), and Return On Assets (ROA),