

**ANALISIS PENAWARAN KREDIT BANK UMUM
DAN FAKTOR YANG MEMPENGARUHINYA :
KASUS FENOMENA *CREDIT CRUNCH* DI INDONESIA**

*(BANKS CREDIT ANALYSIS OFFERING AND DETERMINING FACTORS:
PHENOMENON CASE CREDIT CRUNCH IN INDONESIA)*

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Abstract

Third Party Funds has a significant and positive relationship to the LDR. If deposits increases then the LDR will also increase. Research on this variable in line with all the previous studies; the interest rate of Bank Indonesia Certificates has a significant and positive relationship to the LDR. If interest rates rise then SB will affect the LDR. This is consistent with previous studies conducted by the Primary (2010); Adequacy Capital Ratio is not significant and has a positive relationship to the LDR. CAR if it will affect the rise in the LDR. The analysis in this study with previous research by Juda Agung et al (2001) which states the ratio of capital to assets a positive effect on credit offers; the ratio of non-performing loans have a significant and negative relationship with LDR. If the NPL ratio increase would lower the LDR.; Return on Assets ratio (ROA) is not significant and has a negative correlation with LDR means higher ROA would lower the LDR. the ratio of Operating Expenses to Operating Income is not significant and has a negative correlation with LDR means higher ROA ratio would lower the LDR.

Keywords : *Third Party Funds, the interest rate of Bank Indonesia Certificates, Adequacy Capital Ratio, the ratio of non-performing loans, and Return on Assets ratio*

1. Pendahuluan

Kondisi CAR bank umum pada tahun 2000 - 2010 memiliki kondisi yang baik dan di atas batas minimum yang ditetapkan sebesar 8%. Keadaan modal perbankan membaik setelah krisis karena ada program rekapitalisasi oleh pemerintah pada tahun 2000 (Fadjrijah dalam Syarifuddin, 2007:66). Nilai NPL setelah krisis pada tahun 2000 – 2003 masih sangat tinggi dengan nilai rata-rata di atas ketentuan Bank Indonesia sebesar 5%. Keadaan tersebut ditimbulkan karena masih seretnya penarikan kredit pada debitur. Dampak lanjutan adalah merosotnya nilai ROA atau tingkat laba perbankan yang terus tergerus akibat pendapatan dari kredit yang terus berkurang dan biaya kerugian atas macetnya penarikan kredit. Merosotnya