

**PENGARUH *NON PERFORMING LOAN* (NPL) DAN *LOAN TO FUNDING RATIO* (LFR) TERHADAP *CAPITAL ADEQUACY RATIO* (CAR)  
PADA PT. BANK WOORI SAUDARA INDONESIA 1906 Tbk. PERIODE  
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**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui pengaruh *Non Performing Loan* (NPL) dan *Loan to Funding Ratio* (LFR) terhadap *Capital Adequacy Ratio* (CAR) pada PT. Bank Woori Saudara Indonesia 1906 Tbk. Metode yang digunakan adalah metode Deskriptif dan metode Verifikatif, dengan teknik pengumpulan data secara studi dokumentasi dan studi kepustakaan. Data yang diperoleh adalah data sekunder yang berasal dari Laporan Keuangan Bank. Rancangan pengujian hipotesis menggunakan Uji Normalitas, Uji Autokorelasi, Uji Multikolinearitas, Uji Heteroskedastisitas, persamaan Regresi Berganda, Koefisien Korelasi, Koefisien Determinasi, Uji t dan Uji F. Hasil penelitian menunjukkan bahwa secara parsial *Non Performing Loan* (NPL) berpengaruh negatif signifikan terhadap *Capital Adequacy Ratio* (CAR), *Loan to Funding Ratio* (LFR) berpengaruh Negatif Signifikan terhadap *Capital Adequacy Ratio* (CAR). Secara Simultan *Non Performing Loan* (NPL) dan *Loan to Funding Ratio* (LFR) berpengaruh Signifikan terhadap *Capital Adequacy Ratio* (CAR). *Non Performing Loan* (NPL) dan *Loan to Funding Ratio* (LFR) berpengaruh sedang terhadap *Capital Adequacy Ratio* (CAR).

**Kata Kunci :** *Non Performing Loan* (NPL), *Loan to Funding Ratio* (LFR),  
*Capital Adequacy Ratio* (CAR).

***EFFECT OFN ON PERFORMING LOAN (NPL) AND LOAN TO FUNDING RATIO (LFR) TO CAPITAL ADEQUACY RATIO (CAR) AT PT. BANK WOORI SAUDARA INDONESIA 1906 Tbk. PERIODE TAHUN 2018-2022***

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***ABSTRACT***

*This study aims to determine effect of Non Performing Loan (NPL) and Loan to Funding Ratio (LFR) to Capital Adequacy Ratio (CAR) at PT. Bank Woori Saudara Indonesia 1906 Tbk. This method used was Descriptive method and Verification method, with technique data accumulation by documentary study and library study. Data was got by secondary data obtained from Bank's Financial Statements. The design of hypothesis testing use Test of Normality, Autocorrelation Test, Multicollinearity Test, Heteroscedasticity Test, Multiple Regression Equation, Correlation Coefficient, Coefficient of Determination, t Test and F test. The results of this study indicate that in partial Non Performing Loan (NPL) negative significant effect to Capital Adequacy Ratio (CAR), Loan to Funding Ratio (LFR) have negative significant effect to Capital Adequacy Ratio (CAR). Simultaneous Non Performing Loan (NPL) and Loan to Funding Ratio (LFR) have significant effect to Capital Adequacy Ratio (CAR). Non Performing Loan (NPL) and Loan to Funding Ratio (LFR) have medium effect to Capital Adequacy Ratio (CAR).*

***Keywords : Non Performing Loan (NPL), Loan to Funding Ratio (LFR), Capital Adequacy Ratio (CAR).***