ABSTRACT

This study aims to analyze the impact of CAR, NPL, GCG Rating, ROA, BOPO and LDR on the distribution of productive credit by Regional Development Banks (BPD) for the period 2018-2023.

The research methodology used is quantitative research. The data used in this study is secondary data obtained from Monthly Reports of Commercial Banks, Annual Reports, and Annual Financial Reports of Regional Development Banks from 2018 to 2023. The population of this study includes all Regional Development Banks in Indonesia during the 2018–2023 period. The sample is selected based on certain quantity and criteria to represent the population, enabling it to be studied. Purposive sampling is used in this research for sample selection.

The research results show that there is a significant negative effect of CAR GCG Rating, BOPO and ROA on productive credit, while NPL has no significant effect on productive credit. In addition, LDR has a significant positive effect on productive credit. Therefore, in an effort to improve the distribution of productive credit, BPD's management needs to focus more on the implementation of good corporate governance and efficiency.

Keywords: CAR, NPL, BOPO, ROA, GCG, LDR, Productive Credit