ABSRACT

This study aims to analyze the influence of credit growth amount, BI rate, and rupiah exchange rate toward the non performing loan on banking sub -sectors listed on indonesian stock exchange (BEI) in 2014-2016 period.

Population used in this research are banks listed on indonesian stock exchange (BEI). Sampling method for the research is purposive sampling. The selected samples are 10 banks from 107 conventional banks in Indonesia. The data analysis method in this research was regression analysis data panel using Eviews 9 software.

The results showed that the growth amount of credit, BI rate, and rupiah exchange rate have significant effect on non-performing loan simultaneously. Partially, the growth variable of credits amount affects the NPL. While the BI rate variable and rupiah exchange rate have no effect on NPL.

Keywords: *Growth Amount of Credit, BI Rate, Rupiah Exchange Rate, Non Performing Loan*