

## Analisis dampak kebijakan makroprudensial terhadap pertumbuhan kredit dan non performing loan di Indonesia = The analysis of the effect of macroprudential policy towards credit growth and non performing loan ratio in Indonesia

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### Abstrak

Penelitian ini bertujuan untuk mengetahui dampak implementasi kebijakan makroprudensial Countercyclical Capital Buffer dan GWM LDR terhadap pertumbuhan kredit dan non performing loan di tingkat Industri maupun berdasarkan Kelompok BUKU modal inti perbankan Indonesia untuk periode 2006-2015.

Penelitian ini menggunakan metode Generalized Methods of Moments GMM untuk menganalisis dampak kebijakan makroprudensial. Hasil penelitian menunjukkan bahwa secara bersama-sama kedua instrumen secara signifikan mampu mengendalikan pertumbuhan kredit perbankan dan menurunkan rasio non performing loan.

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The objective of this research is to determine the effect of macroprudential policy Countercyclical Capital Buffer and Reserve Requirement based on Loan to Deposit Ratio towards credit growth and non performing loan ratio in industrial level and based on BUKU group. This reserach use Generalized Methods of Moments GMM ro analyze macroprudential policy effect. The result shows that both of instrument have significant effect to control excessive credit growth and lower non performing loan ratio.