ABSTRAK

PENGARUH *NON PERFORMING LOAN* (NPL) DAN *LOAN TO DEPOSIT RATIO* (LDR) TERHADAP PROFITABILITAS (ROA)

(Studi Empiris pada Perbankan Konvensional yang Terdaftar di Bursa Efek Indonesia Periode 2010-2014)

Penelitian ini mengkaji tentang berfluktuasinya *Return On Asets* (ROA) pada perbankan konvensional yang terdaftar di bursa efek indonesia periode 2010-2014. Penelitian ini bertujuan untuk mengetahui apakah ada pengaruh *Non Performing Loan* (NPL) dan *Loan to Deposit Ratio* (LDR) terhadap Profitabilitas (ROA). Penelitian ini menggunakan metode *purposive sampling*, sebanyak 155 laporan keuangan. Uji statistik yang dilakukan adalah regresi linear berganda. Program yang digunakan dalam menganalisis data menggunakan *Statistical Package for Social Sciences* (SPSS) *Version 23.*

Hasil pengujian simultan yang dilakukan membuktikan bahwa tingkat *non performing loan* (NPL) dan *loan to deposit ratio* (LDR) mampu menjelaskan tingkat profitabilitas (ROA) pada perbankan konvensional yang terdaftar di bursa efek indonesia periode 2010-2014, dengan total kontribusi sebesar 32%

Kata Kunci: *Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Profitabilitas (ROA).*

ABSTRACT

THE IMPACT NON PERFORMING LOAN (NPL) DAN *LOAN TO DEPOSIT RATIO* (LDR) *TO* PROFITABILITAS (ROA)

(*Study* Empirical Study on Conventional Banking Registered Indonesia Stock Exchange Period 2010-2014)

This study examines the fluctuation Return On Asets (ROA) in the conventional banking which is listed on the stock exchange Indonesia in 2010-2014 . This study aims to determine whether there is influence of Non Performing Loan (NPL) and Loan to Deposit Ratio (LDR) to Profitability (ROA). This study uses purposive sampling method , of 155 financial reports . Statistical tests performed is multiple linear regression. The program used to analyze the data using the Statistical Package for Social Sciences (SPSS) Version 23 .

The Results of testing conducted simultaneously prove that the level of Non Performing Loan (NPL) and loan to deposit ratio (LDR) was able to explain the level of profitability (ROA) in the conventional banking which is listed on the stock exchange Indonesia in 2010-2014 , with a total contribution of 32%

***Keywords**: Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Profitability (ROA).*