

PENGARUH *LOAN TO DEPOSIT RATIO* (LDR) DAN *NON PERFORMING LOAN* (NPL) TERHADAP *RETURN ON ASSET* (ROA)
(Studi Kasus Pada PT BPR MITRA KANAKA SANTOSA periode 2013-2017)

RINGKASAN

Perbankan merupakan salah satu lembaga keuangan yang memiliki kegiatan utama yaitu menghimpun dana dari masyarakat dan menyalurkan dana tersebut dalam bentuk kredit kepada masyarakat. *Loan to Deposit Ratio* (LDR), *Non Performing Loan* (NPL) dan *Return On Assets* (ROA) merupakan rasio keuangan bank yang digunakan untuk menilai kinerja suatu perbankan. Penelitian ini berjudul pengaruh *Loan to Deposit Ratio* (LDR) dan *Non Performing Loan* (NPL) terhadap *Return on Assets* (ROA) studi kasus di PT.BPR Mitra Kanaka Santosa laporan keuangan periode 2013-2017. Metodologi penelitian yang digunakan adalah analisis regresi linear berganda memperoleh hasil secara parsial bahwa *Loan to Deposit Ratio* (LDR) berpengaruh positif terhadap *Return On Assets* (ROA), *Non Performing Loan* (NPL) berpengaruh positif terhadap *Return on Assets* (ROA) dan secara simultan didapatkan hasil *Loan to Deposit Ratio* (LDR) dan *Non Performing Loan* (NPL) berpengaruh signifikan terhadap *Return On Assets* (ROA).

Kata kunci : *Loan to Deposit Ratio* (LDR), *Non Performing Loan* (NPL), *Return On Assets* (ROA).

Effect of Loan to Deposit Ratio (LDR) and Non Performing Loans (NPL) on Return On Assets (ROA)

(Case Study at PT BPR MITRA KANAKA SANTOSA 2013-2017)

SUMMARY

Banking is one of the financial institutions that has the main activity of raising funds from the community and channeling these funds in the form of loans to the community. Loan to Deposit Ratio (LDR), Non Performing Loans (NPL) and Return On Assets (ROA) are bank financial ratios used to assess banking performance. The ratio of loans to deposits (LDR) and Non Performing Loans (NPL) to the Return on Assets (ROA) case study at PT. Mitra Mitra Kanaka Santosa financial statements for the period 2013-2017. The research methodology used is multiple regression linear analysis which obtained partial results that the ratio of Loan to Deposit Ratio (LDR) has a significant positive effect on Return On Assets (ROA), Non Performing Loans (NPL) has a significant positive effect on Return on Assets (ROA) and Simultaneously obtained a significant Loan to Deposit Ratio (LDR) and Non Performing Loan (NPL) to Return on Assets (ROA).

Keywords: Loan to Deposit Ratio (LDR), Non Performing Loans (NPL), Return On Assets (ROA).