

**PENGARUH *NON PERFORMING LOAN* DAN *LOAN TO DEPOSIT RATIO* TERHADAP *RETURN ON ASSETS* PADA PT. BANK RAKYAT INDONESIA**

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**ABSTRAK**

Penelitian ini bertujuan untuk menguji pengaruh *Non Performing Loan* (NPL), dan *Loan To Deposit Ratio* (LDR) terhadap *Return On Assets* (ROA). Desain penelitian yang digunakan ini adalah kuantitatif kausal. Subjek dalam penelitian ini adalah Bank Rakyat Indonesia (Persero). Objek dalam penelitian ini adalah *Non Performing Loan*, dan *Loan To Deposit Ratio*, dan *Return On Assets*. Data dikumpulkan dengan pencatatan dokumen dan dianalisis dengan analisis regresi liner berganda. Hasil penelitian menunjukkan bahwa (1) *Non Performing Loan*, dan *Loan To Deposit Ratio* berpengaruh signifikan terhadap *Return On Assets*, (2) *Non Performing Loan* berpengaruh positif dan signifikan terhadap *Return On Assets*, dan (3) *Loan To Deposit Ratio* berpengaruh positif dan signifikan terhadap *Return On Assets* pada Bank Rakyat Indonesia (Persero) yang terdaftar di Bursa Efek Indonesia.

Kata-kata kunci: NPL, LDR, ROA

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***Abstract***

*This study aims to examine the effect of Non Performing Loan (NPL), Loan To Deposit Ratio (LDR) on Return On Assets (ROA). The research design used is quantitative causal. The subjects in this study are Bank Rakyat Indonesia (Persero) which is listed on the Indonesia Stock Exchange and the research object is Non-Performing Loans, Loan To Deposit Ratio, and Return On Assets. Data were collected by documents recording, and analyzed by multiple linear regression analysis. The results showed that (1) Non-Performing Loans and Loan To Deposit Ratio had a significant effect on Return On Assets, (2) Non-Performing Loans had a positive and significant effect on Return On Assets, and (3) Loan To Deposit Ratio had a positive and significant effect against Return On Assets at Bank Rakyat Indonesia (persero) which is listed on the Indonesia Stock Exchange..*

***Keywords :*** *Non Performing Loan, Loan To Deposit Ratio dan Return On Assets*

