

**Pengaruh *Non Performing Loan* (NPL) Dan *Loan to Deposit Ratio* (LDR)  
Terhadap *Net Interest Margin* (NIM)  
Pada PT. Bank Tabungan Negara (Persero) Tbk**

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**ABSTRAK**

Penelitian ini untuk mengetahui pengaruh *Non Performing Loan* dan *Loan to Deposit Ratio* terhadap *Net Interest Margin* pada PT. Bank Tabungan Negara. Metode yang digunakan metode *deskriptif* dan metode *verifikatif*, dengan teknik pengumpulan data secara studi dokumentasi dan studi kepustakaan. Data yang diperoleh adalah data sekunder yang berasal dari laporan keuangan bank. Rancangan pengujian hipotesis menggunakan uji normalitas, uji autokorelasi, uji multikolinearitas, uji heteroskedastisitas, persamaan regresi berganda, koefisien korelasi, koefisien determinasi, uji F dan uji t.

Hasil penelitian menunjukkan bahwa secara simultan ada pengaruh yang signifikan *Non Performing Loan* dan *Loan to Deposit Ratio* terhadap *Net Interest Margin* dan secara parsial *Non Performing Loan* memiliki pengaruh negative signifikan terhadap *Net Interest Margin* sedangkan *Loan to Deposit Ratio* memiliki pengaruh positif signifikan terhadap *Net Interest Margin*.

**Kata kunci : *Non Performing Loan* (NPL), *Loan to Deposit Ratio*(LDR), *Net Interest Margin*(NIM)**

***Effect Of Non Performing Loan (NPL) and Loan To Deposit Ratio (LDR) To Net Interest Margin (NIM) AT PT. Bank Tabungan Negara (Persero) Tbk***

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***ABSTRACT***

***This study aims to determine effect of Non Performing Loan and Loan to Deposit Ratio to Net Interest Margin at PT. Bank Tabungan Negara. This method used was descriptive and verification, with technique data accumulation by documentary study and library study. Data was got by secondary data obtained from bank's financial statements. The design of hypothesis test use normality test, autocorrelation test, multicollinearity test, heteroscedasticity test, multiple regression equation, correlation coefficient, coefficient of determination, F test and t test.***

***The results of this study simultaneously significant effect of Non Performing Loan and Loan to Deposit Ratio to Net Interest Margin and partially Non Performing Loan negative significant effect to Net Interest Margin meanwhile Loan to Deposit Ratio positive significant effect to net interest margin.***

***Keywords : Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM)***