

**PENGARUH *NET INTEREST MARGIN, NON PERFORMING LOAN* DAN
LOAN TO DEPOSIT RATIO TERHADAP *RETURN ON ASSETS* PADA PT.
BANK NEGARA INDONESIA (Persero) Tbk**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Net Interest Margin, Non Performing Loan* dan *Loan to Deposit Ratio* terhadap *Return On Assets* pada PT. Bank Negara Indonesia (Persero) Tbk periode 2007-2013.

Metode penelitian yang digunakan adalah metode deskriptif dan verifikatif. Data penelitian ini merupakan data sekunder yang diperoleh dari laporan keuangan perusahaan periode 2007-2013. Metode analisis yang digunakan adalah analisis regresi berganda, analisis korelasi, analisis asumsi klasik, analisis koefisien determinasi, uji hipotesis parsial dan simultan.

Hasil penelitian menunjukkan secara parsial *Net Interest Margin*, dan *Loan To Deposit Ratio* memiliki hubungan positif dan signifikan terhadap *Return On Assets*. Sedangkan *Non Performing Loan* berpengaruh negatif dan signifikan terhadap *Return On Assets*. Secara simultan *Net Interest Margin, Non Performing Loan* dan *Loan To Deposit Ratio* berpengaruh signifikan terhadap *Return On Assets*. Nilai koefisien korelasi (R) sebesar 0,784 menunjukkan bahwa variabel independen memiliki pengaruh sebesar 78,4% terhadap variabel dependen. Nilai *Adjusted R Square* sebesar 0,615 menunjukkan bahwa *Net Interest Margin, Non Performing Loan*, dan *Loan To Deposit Ratio* memiliki pengaruh sebesar 61,5% terhadap *Return On Assets*. Sedangkan sebesar 38,5% dipengaruhi oleh faktor lain yang tidak diteliti dalam penelitian ini

Kata Kunci: *Net Interest Margin, Non Performing Loan, Loan To Deposit, Return On Assets.*

**THE INFLUENCE OF NET INTEREST MARGIN, NON PERFORMING LOAN
AND LOAN TO DEPOSIT RATIO ON RETURN ON ASSETS PT. BANK
NEGARA INDONESIA (Persero) Tbk**

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ABSTRACT

This study aims to determine the effect of Net Interest Margin, Non Performing Loans and Loan To Deposit Ratio on Return On Assets PT. Bank Negara Indonesia (Persero) Tbk period 2007-2013.

The method used is descriptive and verification methods. The data of this study is a secondary data obtained from the 2007 to 2013 period the company's financial statements. Method of analysis used is multiple linear regression analysis, correlation analysis, asumption classic analysis, coefficient of determination analysis, partial hypothesis testing, and simultaneous hypothesis testing.

The result showed partial Net Interest Margin and Loan To Deposit Ratio has a positive and significant relationship on Return On Assets. While Non Performing Loans has a significant negative effect on Return On Assets. Simultaneously Net Interest Margin, Non Performing Loans, and Loan To Deposit Ratio has a significant effect on Return On Assets. Value of coefficient correlation is 0,784 shows that independent variable has effect 78,4% on dependent variable. Value Adjusted R Square of 0,615 suggest that the Net Interest Margin, Non Performing Loans, and Loan To Deposit Ratio of 61,5% has effect on Return On Assets. Meanwhile as much as 38,5% is effected by another factor that not researched in this research.

**Keyword : Net Interest Margin, Non Performing Loan, Loan To Deposit Ratio,
Return On Assets.**