

**PENGARUH *NON PERFORMING LOAN* (NPL) DAN *LOAN TO DEPOSIT RATIO* (LDR) TERHADAP PROFITABILITAS (ROA)  
Pada Bank bjb Periode 2005-2013**

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**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui bagaimana perkembangan *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), Profitabilitas (ROA) serta pengaruh *Non Performing Loan* (NPL) dan *Loan to Deposit Ratio* (LDR) terhadap Profitabilitas (ROA) pada Bank bjb, periode 2005-2013.

Metode yang digunakan adalah metode deskriptif dan verifikatif, dengan teknik pengumpulan data secara studi dokumentasi (*Documentary Research*) yang diperoleh dari laporan keuangan perusahaan dan Studi kepustakaan (*Library Research*). Pengambilan sampel *purposive sampling* dari laporan keuangan Bank bjb dan Otoritas jasa keuangan (OJK) Periode 2005-2013. Data yang digunakan yaitu data sekunder. Rancangan pengujian hipotesis menggunakan uji asumsi klasik, uji regresi linier berganda, koefisien korelasi, koefisien determinasi, uji t dan uji F.

Hasil penelitian ini menunjukkan bahwa secara parsial *Non Performing Loan* (NPL) berpengaruh negatif dan signifikan terhadap Profitabilitas (ROA), sedangkan *Loan to Deposit Ratio* (LDR) berpengaruh negatif dan signifikan terhadap Profitabilitas (ROA). Hasil secara simultan bahwa *Non Performing Loan* (NPL) dan *Loan to Deposit Ratio* (LDR) berpengaruh signifikan terhadap Profitabilitas (ROA). *Non Performing Loan* (NPL) dan *Loan to Deposit Ratio* (LDR) mempengaruhi Profitabilitas (ROA) sebesar 67,6% dan sisanya sebesar 32,4% dipengaruhi oleh faktor yang tidak diteliti.

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

**EFFECT OF NON PERFORMING LOAN (NPL) AND LOAN TO DEPOSIT  
RATIO (LDR) OF PROFITABILITAS (ROA)  
AT BANK BJB PERIOD 2005-2013**

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**ABSTRACT**

*This study aims to determine the development of the Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), and Profitabilitas (ROA) and the influence of the Non Performing Loan (NPL) and Loan to Deposit Ratio (LDR) on Profitabilitas (ROA) at Bank bjb period 2005-2013.*

*The method used is descriptive method and verification method, the study data collected documentation (Documentary Research) were obtained from the financial statements in the company and Library Studies (Library Research). Sampling method used was purposive sampling obtained from financial statements Bank bjb and Financial Fervices Authority Period 2005-2013. The design of hypothesis testing using normality test, multicollinearity, heteroscedasticity test and autocorrelation test, multiple linear regression analysis, correlation coefficient analysis, t-test adn F test.*

*The results of this study indicate that in partial Non Performing Loan (NPL) significant negative effect on Profitabilitas (ROA), while Loan to Deposit Ratio (LDR) is partially negative and significant impact on the Profitabilitas (ROA). Results simultaneously that the Non Performing Loan (NPL) and Loan to Deposit Ratio (LDR) significantly affects the Profitabilitas (ROA). Non Performing Loan (NPL) and Loan to Deposit Ratio (LDR) affect Profitabilitas (ROA) of 67,6% while the remaining 32,4% is influenced by factors that are not in examed.*

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