ABSTRACT

ANALYSIS OF THIRD-PARTY FUNDS AND LOANS TO NET INCOME AT BANK NUSANTARA PARAHYANGAN TBK

The research was conducted at PT. Bank Nusantara Parahyangan Tbk. The purpose of this study was to determine the effect of third-party funds and the provision of credit to net income at PT. Bank Nusantara Tbk Parahyangan either partially or simultaneously. The research method used is descriptive quantitative method.

The population used in this research that the annual financial statements consisting of balance sheet and profit / loss of PT. Bank Nusantara Parahyangan Tbk in 1972 until 2009. Sample selection is done by using purposive sampling method with the amount of data processed as many as 10 years. The data used are secondary data. Statistical method used was path analysis (path analysis) and correlation using SPSS 18.0 For Windows.

The results of this study indicate that third-party funds and credit simultaneously have a significant effect on net income at PT. Bank Nusantara Parahyangan Tbk. And partially fund a third party to have a significant effect on net income at PT. Bank Nusantara Parahyangan Tbk. But test results showed that the partial credit does not have a significant effect on net income at PT. Bank Nusantara Parahyangan Tbk.

Keywords: Third Party Funds, Loans, Net Income