ABSTRACT

This study aims to determine the development of Credit Risk analysis (Non Performing Loan) and Loan to Deposit Ratio (LDR) to profitability (ROA) at PT Bank Negara Indonesia (Persero) Tbk quarterly period 2007-2010.

The research method used is descriptive quantitative method. Data collected credit risk data (non-performing loans), Loan to Deposit Ratio (LDR) and profitability (ROA) at PT. Bank Negara Indonesia (Persero) Tbk per quarter 2007-2010. Analysis technique used is multiple linear regression with least squares equations and hypothesis testing using the t-statistic for testing the partial regression coefficients and f-test statistics for testing regression coefficients simultaneously. It also conducted a test that includes the assumption of classical test for normality, multicollinearity test, test and test heteroskedastisitas autocorrelation. In doing data processing used SPSS 18 for windows.

Based on the results of research showed that the data of Credit Risk (Non Performing Loan) and Loan to Deposit Ratio partially and simultaneously significantly to the Profitability (ROA) at PT. Bank Negara Indonesia (Persero) Tbk.

Keywords: *Credit Risk (Non Performing Loan), Loan to Deposit Ratio (LDR) and Profitability (ROA).*

ABSTRAK

Penelitian ini bertujuan untuk mengetahui perkembangan analisis Risiko Kredit *(Non Performing Loan)* dan *Loan to Deposit Ratio* (LDR) terhadap Profitabilitas (ROA) pada PT Bank Negara Indonesia (Persero) Tbk per triwulan periode 2007-2010.

Metode penelitian yang digunakan adalah metode deskriptif kuantitatif. Data yang dikumpulkan data risiko kredit (*Non Performing Loan*), *Loan to Deposit Ratio* (LDR) dan profitabilitas (ROA) pada PT. Bank Negara Indonesia (Persero) Tbk per triwulan 2007-2010. Teknik analisis yang digunakan adalah regresi linear berganda dengan persamaan kuadrat terkecil dan uji hipotesis menggunakan t-statistik untuk menguji koefisien regresi parsial serta f-statistik untuk menguji menguji koefisien regresi simultan. Selain itu juga dilakukan uji asumsi klasik yang meliputi uji normalitas, uji multikolinieritas, uji heteroskedastisitas dan uji autokorelasi. Dalam melakukan pengolahan data digunakan program SPSS 18 *for windows.*

Berdasarkan hasil penelitian menunjukan bahwa data Risiko Kredit (*Non Performing Loan*) dan *Loan to Deposit Ratio* secara parsial dan simultan signifikan terhadap Profitabilitas (ROA) pada PT. Bank Negara Indonesia (Persero) Tbk.

Kata kunci : Risiko Kredit *(Non Performing Loan), Loan to Deposit Ratio (LDR)* dan Profitabilitas (ROA).