ABSTRACT

Analysis of Loan to Deposit Ratio (LDR) and Fee Based Income effect on profitability at PT Bank OCBC NISP Tbk.

The Research held in PT Bank OCBC NISP Tbk. The aim of the research is to know the Loan to Deposit Ratio, Fee Based Income and Profitability (ROA) and how large the influence of Loan to Deposit Ratio, Fee Based Income towards Profitability (ROA).

This research uses descriptive analytical method verifikatif and statistical methods. To determine the Loan to Deposit Ratio, Fee Based Income and Profitability (ROA) using purposive sampling technique in that the data from the report the calculation at the PT Bank OCBC NISP Tbk. balance sheet and income statement. Then the Loan to Deposit Ratio, Fee Based Income and Profitability (ROA) were analyzed with quantitative approach the multiple linear regression to determine the influence either simultaneously or partially.

Based on the results of descriptive statistical analysis known to the Loan to Deposit Ratio, Fee Based Income no significant effect on Profitability (ROA). But simultaneously the Loan to Deposit Ratio, Fee Based Income have a strong relationship on profitability.

(Keywords: Loan to Deposit Ratio, Fee Based Income, Profitabilitas (ROA)*)*