ABSTRACT

AN ANALYSIS OF THE PEROFORMING LOAN AND LOAN TO DEPOSIT RATIO EFFECTS ON PROFITABILITY

(Case Study at PT. Bank Tabungan Negara (Persero) Tbk)

The research was conducted at PT. Bank Tabungan Negara Tbk. Engaged in banking, including business credit is a major bank. Credit management will be at risk of poor performing loans or non-performing loans, ie as a loan repayment difficulties. The purpose of this study was to determine the relationship Non Performing Loans and Loan To Deposit Ratio of profitability (ROA) PT. Bank Tabungan Negara either partially or simultaneously.

The method used is descriptive method and verifikatif. The samples used in this study is the financial data of the Balance Sheet, Profit / Loss and Quality of Earning Assets State Savings Bank (Limited), the period first quarter 2005 to fourth quarter of 2010 and to determine the sample to be studied, using nonprobability sampling technique . To determine the relationship of Non Performing Loans and Loan To Deposit Ratio of profitability (ROA) using correlation analysis. To determine the effect of non-performing loans and Loan To Deposit Ratio of profitability (ROA) used multiple regression analysis. Testing the hypothesis in this study using statistical tcount of 2.490 was the refusal to Ho, which means that non-performing loan is partially significant effect on profitability at PT. Bank Tabungan Negara, Tbk. The process of statistical analysis used the program SPSS.18 for windows.

From the research we can conclude the partial non-performing loans that tcount of 2.490 was the refusal to Ho, which means that non-performing loans are partially significant effect on profitability at PT. Bank Tabungan Negara, Inc., Loan To Deposit Ratio whereas no significant effect on the level of profitability at PT. Bank Tabungan Negara, Tbk. Simultaneous influence of non-performing loans and loan to deposit ratio of 35.2% means that changes in profitability in the State Savings Bank is not so dependent on changes in non-performing loans and loan to deposit ratio changes.

Keywords: Non-Performing Loans, Loan To Deposit Ratio, Profitability