

ABSTRACTION

**TITLE : THE INFLUENCE OF NPL, BOPO AND LDR TO ROA
BANK PERKREDITAN RAKYAT (Case Study at PD. BPR
BKK Central Semarang branch Tugu)**
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Industrial of banking enter new phase, government shall no longer give full guarantee to all obligation of bank consequently from repeal of governmental guarantee (blanket guarantee). The policy make emulation progressively compete. Monetary performance can be seen from acquirement of reached advantage or profit in a specified period.

Intention of this research is to get empirical evidence about ratio factors influence of, is Non Performing Loan (NPL), Operating Expenses to Earnings Operational (BOPO), and Loan Deposit Ratio (LDR) to advantage / Return On Asset (ROA). This Research take case study at PD.BPR BKK Central Semarang of Monument branch with quarterly financial statement data start from March period 2003 until December 2007.

Obtained to be data to be analized quantitatively by using SPSS program aid 11,5. Result of analysis indicate that NPL ratio, BOPO And LDR by partial significant to ROA at significant less than 5%. By simultaneous / together NPL ratio, BOPO, and LDR significant have an effect on to ROA at significant less than 5%.

Variable NPL, BOPO And LDR require to be paid attention because significant influence ROA, and by simultaneous / together the variables have influence which is significant in influencing profit. As for result of this research limited to perception which is short relative that is during 5 year and also usage of monetary ratio of bank which limited to NPL, BOPO And LDR as basis for ROA predict. Research to the fore can be done by using other variable as well as doing perception more than 5 years financial statement.

Keywords : NPL, BOPO, LDR, ROA.

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