

## **ABSTRACT**

*This study aims to determine the effect of Non Performing Loan, Loan to Asset Ratio, and Earning Assets Quality of the Loan To Deposit Ratio. The variables used in this study is a Non Performing Loan, Loan to Asset Ratio, Earning Assets Quality and the Loan to Deposit Ratio.*

*The data used in this research is secondary data in the form of monthly financial statements PD. BPR Bank Solo during the past five years starting from 2010 to 2014. Data were tested with the classical assumption and hypothesis testing using regression with SPSS version 17.*

*The results showed that: (1) Non-performing loans affect the Loan to Deposit Ratio, (2) Loan to Asset Ratio affect the Loan to Deposit Ratio, (3) Assets Quality affect the Loan to Deposit Ratio.*

**Keywords** : *Loan to Deposit Ratio, Non Performing Loan, Loan to Asset Ratio, Earning Assets Quality*

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Non Performing Loan*, *Loan to Asset Ratio*, dan Kualitas Aktiva Produktif terhadap *Loan To Deposit Ratio*. Variabel-variabel yang digunakan dalam penelitian ini adalah *Non Performing Loan*, *Loan to Asset Ratio*, Kualitas Aktiva Produktif dan *Loan To Deposit Ratio*.

Data yang digunakan dalam penelitian ini adalah data sekunder yaitu berupa laporan keuangan bulanan PD. BPR Bank Solo selama lima tahun terakhir dimulai dari tahun 2010 hingga tahun 2014. Data yang diperoleh diuji dengan uji asumsi klasik dan pengujian hipotesis menggunakan regresi dengan program SPSS versi 17.

Hasil penelitian menunjukkan bahwa: (1) *Non Performing Loan* berpengaruh terhadap *Loan to Deposit Ratio*, (2) *Loan to Asset Ratio* berpengaruh terhadap *Loan to Deposit Ratio*, (3) Kualitas Aktiva Produktif berpengaruh terhadap *Loan to Deposit Ratio*.

**Kata Kunci** : *Loan to Deposit Ratio*, *Non Performing Loan*, *Loan to Asset Ratio*, Kualitas Aktiva Produktif