

ABSTRACT

This research aims to know the influence of *Non Performing Loan* (NPL) and *Loan to Deposit Ratio* (LDR) to *Return On Assets* (ROA) Banks at Indonesian Stock Exchange listing in the period 2010-2013 either through partial and also by simultaneous.

In this research the type of research used is verifikatif descriptive, causal relationships between the dependent variable and independent variable. Data collection technique is done with the data obtained from secondary sources or other literatures related issues raised in the study.

The object of study in this research is the company Banks listed in Indonesian Stock Exchange period 2010-2013 with a total population of 36 companies and samples can be taken as many as 31 purposive sampling technique with the company. This study uses regression analysis techniques to the data panel and followed by a classic assumption test.

From the results of this research can drawn the conclusion that a partial *Non Performing Loan* (NPL) and *Loan to Deposit Ratio* (LDR) no positive effect on *Return on Assets* (ROA). Simultaneously indicates that the *Non Performing Loan* (NPL) and *Loan to Deposit Ratio* (LDR) have a positive effect on *Return On Assets* (ROA).

Keywords: *Non Performing Loan*, *Loan to Deposit Ratio* and *Return on Assets*