

**THE INFLUENCE OF VOLUME CREDIT AND LOAN TO DEPOSIT RATIO  
(LDR) TO THE *RETURN ON ASSETS* (ROA) OF BANKING COMPANIES**

**(STUDY AT BANKING COMPANIES WHICH REGISTERED IN  
INDONESIAN STOCK EXCHANGE AMONG PERIOD OF 2007 – 2009)**

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***ABSTRACT***

*The objective of this research is to know the influence of volume credit and Loan To Deposit Ratio both partially and simultantly to the Return On Assets (ROA) of banking industries that were listing in Indonesian Stock Exchange. The population are banking companies which registered in Indonesian Stock Exchange among the period of 2007 until 2009, which there are 31 banks. The research sample are 21 banks, it was done by using simple random sampling method. The data were analyzed with multiple regressions analysis. The statistic test was done by t-test and f-test (ANOVA), where firstly did the classic assumption test before did the statistic test. T-test is used to know the influence of independent variable to the dependent variable partially, while the f-test is used to know the influence of independent variable to the dependent variable simultantly.*

*The result of this research showed that simultaneously, independent variable volume credit have significant influence on return on aseets (ROA) of banking companies, but loan to deposits ratio (LDR) have no significant influence partially on return on aseets (ROA) of banking companies that were listing on Indonesian Stock Exchange.*

*Keyword: Credit, Loan to Deposits Ratio, Return On Assets, Banking*