ANALYSIS OF INFLUENCE OF ANY THIRD PARTY FUNDS LIQUIDITY RATIO OF THE

PD BPR CARENANG SERANG 2006-2009

ABSTRACT

The purpose of this study was to test the influence of third party funds consist of deposits of savings and liquidity position and to find a third-party funds variables most affect the position likuiditas. Dalam writing this thesis, the company that made the object of research is the PD BPR Carenang Serang. The data used in this research is secondary data in the form of balance sheet as of December 31, 2006 until December 31, 2009.

Based on the data of savings and deposits, the problem faced by PD BPR Carenang is that it always fluctuates LDR for 4 years. In the year 2009 LDR has decreased as a result of changes in third party funds. The problem here is whether these variables affect the savings and deposits liquidity position. PD BPR Carenang Serang. The research objective was to determine whether the variables savings and time deposits significantly affect the liquidity position of the PD BPR Carenang Attackyears 2006-2009.

There are three methods of research literature methods, field methods, and analytical methods. Method of analysis is a quantitative analysis using liquidity ratios of cash ratio, loan deposits ratio (LDR), and the liquidity ratio of quick ratio, the ratio of banking, and loans to total assets. The results showed that third-party funds consisting of savings and deposits a major impact on liquidity position (LDR) in PD BPR Carenang Serang.