

## **ABSTRACT**

### ***THE EFFECT OF LOAN TO DEPOSIT RATIO AND NON PERFORMING LOAN TO RETURN ON ASSET THROUGH CAPITAL ADEQUANCY RATIO OF PT BANK KB BUKOPIN TBK***

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*The purpose of research was to determine and analyze the factors that effect Return on Asset at PT Bank KB Bukopin Tbk. which consists of Loan to Deposit Ratio, Non Performing Loan and Capital Adequancy Ratio. The effect of Loan to Deposit Ratio on Capital Adequancy Ratio at PT Bank KB Bukopin Tbk, the effect of Non Performing Loan on Capital Adequancy Ratio at PT Bank KB Bukopin Tbk, the effect of Loan to Deposit Ratio on Return on Asset at PT Bank KB Bukopin Tbk, the effect of Non Performing Loan on Return on Asset at PT Bank KB Bukopin Tbk, the effect of Capital Adequancy Ratio on Return on Asset at PT Bank KB Bukopin Tbk. The research method used was descriptive and verification methods. The analyzing tools used was regression of The Intervening variables. The result showed that partially Loan to Deposit Ratio has no a significant effect on Capital Adequancy Ratio at PT Bank KB Bukopin Tbk. Partially Non Performing Loan has no a significant effect on Capital Adequancy Ratio at PT Bank KB Bukopin Tbk. Partially Loan to Deposit Ratio has a significant effect on Return on Asset at PT Bank KB Bukopin Tbk. Partially Non Performing Laon has a significant effect on Return on Asset at PT Bank KB Bukopin Tbk. Partially Capital Adequancy Ratio has a significant effect on Return on Asset at PT Bank KB Bukopin Tbk.*

***Keywords: Loan to Deposit Ratio, Non Performing Loan, Capital Adequancy Ratio and Return on Asset.***