

## **ABSTRACT**

***THE EFFECT OF LOAN TO FUNDING RATIO (LFR) AND NET INTEREST MARGIN (NIM) ON RETURN ON ASSET (ROA)***  
*(Case at PT. Bank Mayapada Internasional Tbk)*

By:  
**Putri Aulia**  
NIM. 213402602

Guide I : Hj. Elis Listiana Mulyani  
Guide II : Mochammad Soleh Soeaidy

*The objective of research to determine the magnitude of the influence of Loan to Funding Ratio (LFR) and Net Interest Margin (NIM) on Return On Assets (ROA) at PT. Bank Mayapada Internasional Tbk. The research method used is a survey method with a quantitative explanatory verification type approach, while the sampling technique uses a simple random method. The data collection technique used for secondary data and quantitative data is documentation in the form of PT financial reports. Bank Mayapada Internasional Tbk. Period 2013-2022. The analysis tool uses path analysis. The research results show that: (1) Loan to Funding Ratio (LFR) has a significant effect on Return On Assets (ROA). (2) Net Interest Margin (NIM) has a positive and significant effect on Return On Assets (ROA).*

*Keywords: Loan to Funding Ratio (LFR), Net Interest Margin (NIM), Return On Assets (ROA)*