ABSTRACT

***THE INFLUENCE OF LOAN TO DEPOSIT RATIO* (LDR) *ON RETURN ON ASSETS* (ROA) *AT* PT BANK NEGARA INDONESIA (PERSERO) Tbk *FOR THE PERIOD* 2005-2024**

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This study aims to determine and analyze the effect of Loan to Deposit Ratio (LDR) *on Return on Assets* (ROA) *at* PT Bank Negara Indonesia (Persero) Tbk *for the period* 2005-2024. *This research uses a quantitative approach with an explanatory* method, *purposive sampling for the sampling technique*, *and data techniques that include documentation study and literature study*. *The data source in this study is secondary data obtainedfrom the annual report of* PT Bank Negara Indonesia (Persero) Tbk. *The data analysis technique used is simple linear regression with the help of* SPPS *version* 25. *Based on the results of the statistical test, this study shows that the Loan to Deposit Ratio* (LDR) *has a significant effect and a positive relationship with the Return on Assets* (ROA) *at* PT Bank Negara Indonesia (Persero) Tbk *for the* 2005-2024 *period*. *The coefficient of determination* (R^2) *value* 0,199 *indicates that* 19,9% *of the Return on Assets* (ROA) *variable can be explained by the Loan to Deposit Ratio* (LDR) *variable*, *while the remaining* 80,1% *is explained by other variables outside those used in the study*.

Keywords: *Loan to Deposit Ratio* (LDR), *Return on Assets* (ROA)