ABSTRACT

This research aims to analyze the influence of Return on Equity (ROE), Third Parties Fund (TPF) and Loan ti Deposit Ratio (LDR) to vulnerability which is proxied by Return on Assets (ROA). The analysis is performed using data Quaterly time published by Otoritas Jasa Keuangan (OJK) IN Statistik Perbankan Indonesia (SPI) the study period of 2004 quarterly I – 2013 quarterly IV. The methods used in this research is the Ordinary Least Square (OLS) in Eviws 8. The results of this study indicate that variable ROE has positive and significant effects on the ROA. And LDR has negative and significant effects on the ROA. While LDR do not effects significantly the ROA in Rural Credit Bank in Indonesia. The results of this research show that ROA and TPF is a significant effects of partial ROA Rural Credit Bank in Indonesia period 2004 quarterly I – 2014 quarterly IV with all probability value smaller than 0,05. While LDR are a partial value for the probability is greater than 0,05 indicated the absence of effects on the ROA. The coefficient of determination of the regression models showed that a change in variable ROA, 99,17% caused by the three examined variables, while the rest 00,83% is affected by other factors that are not incorporated into the research model.

Keyword : Vulnerability, Return on Assets (ROA), Return on Equity (ROE), Third Parties Fund (TPF), Loan to Deposit Ratio (LDR)