

EFFECT OF CAPITAL RATIO ADEQUANCY (CAR), NON PERFORMING LOAN (NPL), AND LOAN TO DEPOSIT RATIO (LDR) ON RETURN OF ASSET (ROA) COMMERCIAL BANKS IN INDONESIA STOCK EXCHANGE LISTING PERIOD 2007-2011

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ABSTRACT

This study aims to demonstrate empirically the effect Adequancy Capital Ratio (CAR), Non Performing Loan (NPL), and Loan to Deposit Ratio (LDR) Of Return On Assets (ROA) In Commercial Banks in Indonesia Stock Exchange Listing Period 2007-2011 total sample of 22 commercial banks that listing in Indonesia Stock Exchange with the period 2007-2011.

The data analyzed in this study is a secondary data sourced from financial statements or annual report publication Commercial Bank Indonesia Stock Exchange Listing The period 2007-2011 were obtained from the Indonesia Stock Exchange. From these data, then analyzed by using multiple linear regression with SPSS 19

The results of this study partially Adequancy Capital Ratio has no significant effect on return on assets, while the Non-Performing Loan has a significant impact on Return on Assets, Loan to Deposit Ratio also has no significant effect on Return on Assets. While simultaneously Adequancy Capital Ratio of Non-Performing Loans, and Loan to Deposit Ratio affects the Return on Assets in Commercial Banks in Indonesia Stock Exchange Listing

keywords : Capital Adequancy Ratio (CAR) Non Performing Loan (NPL), Loan To Deposit Ratio (LDR), dan Return On Asset (ROA)

PENGARUH *CAPITAL ADEQUACY RATIO (CAR)*, *NON PERFORMING LOAN (NPL)*, DAN *LOAN TO DEPOSIT RATIO (LDR)* TERHADAP *RETURN ON ASSET (ROA)* PADA BANK UMUM YANG *LISTING* DI BURSA EFEK INDONESIA PERIODE 2007-2011

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ABSTRAK

Penelitian ini bertujuan untuk membuktikan secara empiris Pengaruh Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), dan Loan To Deposit Ratio (LDR) Terhadap Return On Asset (ROA) Pada Bank Umum yang Listing di Bursa Efek Indonesia Periode 2007-2011 Jumlah sampel sebanyak 22 Bank Umum yang listing dalam Bursa Efek Indonesia dengan periode 2007-2011.

Data yang dianalisis dalam penelitian ini adalah data sekunder yang bersumber dari Laporan Keuangan Publikasi atau annual report Bank Umum yang Listing di Bursa Efek Indonesia Periode 2007-2011 yang diperoleh dari Bursa Efek Indonesia. Dari data tersebut, kemudian dilakukan analisis dengan menggunakan teknik regresi linier berganda dengan bantuan program SPSS 19

Hasil dari penelitian ini secara parsial, Capital Adequacy Ratio memiliki pengaruh yang tidak signifikan terhadap Return On Asset, sedangkan Non Performing Loan memiliki pengaruh yang signifikan terhadap Return On Asset, juga Loan To Deposit Ratio yang memiliki pengaruh yang tidak signifikan terhadap Return On Asset. Sedangkan secara serentak Capital Adequacy Ratio, Non Performing Loan, dan Loan To Deposit Ratio berpengaruh terhadap Return On Asset pada Bank Umum yang Listing di Bursa Efek Indonesia

Kata Kunci : Capital Adequacy Ratio (CAR) Non Performing Loan (NPL), Loan To Deposit Ratio (LDR), dan Return On Asset (ROA)