

**ANALYSIS OF EFFECT OF CAPITAL ADEQUACY RATIO,  
FINANCING TO DEPOSIT RATIO AND NON PERFORMING  
FINANCING ON RETURN ON ASSET IN ISLAMIC BANKS LISTED  
IN BANK INDONESIA**

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**ABSTRACT**

*This study aimed to analyze the effect of CAR, FDR and NPF on ROA. The data used in this study were obtained from the Quarterly Financial Statements of Islamic Banks which is enrolled in Bank Indonesia from January 2011-December 2012. The total sample of 6 registered Bank in Bank Indonesia with the period 2011-2012 are taken through purposive sampling.*

*Research methods used in this study is causal method, a study to determine the effect of one or more independent variables (CAR, FDR and NPF) on the dependent variable (ROA). The analysis technique used is the statistical test, which includes the classical assumption normality test, multikolonieritas, heteroscedasticity test and autocorrelation test. It also conducted a test, the coefficient of determination and hypothesis includes the F test, t test and multiple regression analysis.*

*The results showed that the CAR and FDR significant effect on ROA. NPF whereas no significant effect on ROA.*

**Keywords:** *Capital Adequacy Ratio, Financing to Deposit Ratio, Non Performing Financing and Return On Asset.*