

**THE INFLUENCE OF CAPITAL ADEQUACY RATIO (CAR), LOAN TO
DEPOSIT RATIO (LDR), TOWARD PROFITABILITY (ROA)
(EMPIRIS OF STUDY : BANKING COMPANY IN INDONESIA STOCK
EXCHANGE)**

BY :

**HUDIYANAH
43209110-106**

ABSTRACT

The objective of this research is to the influence of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), toward Profitability(ROA) of Government Banks and Private Banks from 2007 until 2009.

This research was used time series data Banks published financial reports from Bank Indonesia's. After passed the purposive sampling phase, the number of valid sample is 3 Government Banks and 7 Private Banks. This research used multiple regression analysis to analyse the data.

The result of this research shows that adjusted R square is 0,260, it's means 26,0%, variable independent (CAR & LDR) can give influence toward variable dependent (ROA). F test shows that in simultant, variable independent (CAR & LDR) influence variable dependent (ROA) Bank's.

This research result can be consideration for investor in invested whether government bank and private bank. Existence global competition that always change caused government bank and private bank must follow the flow of global competition changing to maintain survive, with this competition then needed for future research.

Keywords : Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Profitability, and Bank.