ABSTRAKSI

PENGARUH RASIO CAR, NPL, NIM, DAN LDR TERHADAP PERTUMBUHAN LABA PADA BANK UMUM KONVENSIONAL YANG TERDAFTAR DI BURSA EFEK INDONESIA 2004 -2010

Oleh: Dian Saputra

Penelitian ini bertujuan untuk mengetahui secara empiris pengaruh rasio CAR (*Capital Adequacy Ratio),* rasio NPL (*Net Performing Loan),* rasio NIM (*Net Interest* Margin), dan rasio LDR (*Loan Deposit to Ratio*) terhadap pertumbuhan laba bank umum konvensional. Penelitian dilakukan terhadap perusahaan-perusahaan perbankan go public yang terdaftar di Bursa Efek Indonesia tahun 2004 – 2010.

Hasil penelitian ini menunjukkan rasio NPL (*Net Performing Loan*) berpengaruh secara signifikan terhadap terhadap pertumbuhan laba bank umum konvensional go public yang terdaftar di Bursa Efek Indonesia tahun 2004 – 2010. Sedangkan rasio CAR (*Capital Adequacy Rato),* rasio NIM (*Net Interest* Margin), dan rasio LDR (*Loan Deposit to Ratio*) memiliki pengaruh tetapi tidak signifikan terhadap pertumbuhan laba bank umum konvensional yang *go public* di Bursa Efek Indonesia tahun 2004-2010.

Kata kunci: Rasio CAR (*Capital Adequacy Ratio),* Rasio NPL (*Net Performing Loan*, Rasio NIM (*Net Interest* Margin), Rasio LDR (*Loan Deposit to Ratio*), dan Pertumbuhan Laba bank umum konvensional.

ABSTRACT

INFLUENCE CAR, NPL, NIM AND LDR RATIO TO PROFIT GROWTH OF CONVENTIONAL PULBIC BANK THAT LISTED IN INDONESIA STOCK EXCHANGE 2004 - 2010

By : Dian Saputra

The objective of this research is to know empirically the influence of CAR, NPL, NIM and LDR ratio to profit growth in conventional public bank. The research is done to manufacturing bank that go public that listed in Indonesia Stock Exchange on 2004- 2010.

The analysis result shows that NPL ratio give significant influence to profit growth in conventional public bank that go public in Indonesia Stock Exchange on 2004-2010. Moreover, CAR, NIM and LDR ratio have no significant influence to profit growth in conventional public bank that go public in Indonesia Stock Exchange on 2004-2010.

Key words : Ratio CAR (Capital Adequacy Ratio), Ratio NPL (Net Performing Loan, Ratio NIM (Net Interest Margin), Ratio LDR (Loan Deposit to Ratio) and profit growth conventional public bank.