

**THE INFLUENCE OF CAPITAL ADEQUACY RATIO (CAR),
NON PERFORMING LOAN (NPL), AND LOAN TO DEPOSIT
RATIO (LDR) TO RETURN ON EQUITY (ROE) OF BANKING
FIRMS WICH LISTED ON INDONESIA STOCK EXCHANGE**

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ABSTRACT

The purpose of this research is to ascertain the influence of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), and Loan to Deposit Ratio, to Return On Equity of Banking Firms wich listed on Indonesian Stock Exchanges during the period of 2008-2010.

The research using time series data from Annual Report Publication of Banking Firm wich listed on Indonesia Stock Exchanges during the period of 2008-2010. After passed the listed purposive sampling phase, the number of valid sample is 20 Banking Firms wich listed on Indonesian Stock Exchanges (IDX). Analyze technique to use in this research is multiple linier regression to obtain picture which totally regarding relationship between one variable with others variable.

The results of this research show Capital Adequacy Ratio (CAR) and Non Performing Loan have partially influence to Return On Equity (ROE) with the beta coefficient -2,473 and significant 0,016 for Capital Adequacy Ratio (CAR) and with beta coefficient -2,369 and significant 0,021 for Non Performing Loan (NPL). While Variable Loan to Deposit Ratio (LDR) have no partially influence to Return On Equity (ROE). The other result is that Capital Adequacy Ratio (CAR), Non Performing Loan (NPL) and Loan to Deposit Ratio (LDR) have simultaneously significant influence to Retun On Equity.

Keyword: Capital Adequacy Ratio, Non Performing Loan, Loan to Deposit Ratio and Return On Equity.

PENGARUH *CAPITAL ADEQUACY RATIO* (CAR), *NON PERFORMING LOAN* (NPL), DAN *LOAN TO DEPOSIT RATIO* (LDR) TERHADAP *RETURN ON EQUITY* (ROE) PADA PERUSAHAAN PERBANKAN YANG TERDAFTAR DI BURSA EFEK INDONESIA (BEI)

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ABSTRAKSI

Penelitian ini bertujuan untuk mengetahui pengaruh *Capital Adequacy Ratio*, *Non Performing Loan*, dan *Loan to Deposit Ratio* terhadap *Return On Equity* Perusahaan Perbankan Yang terdaftar di Bursa Efek Indonesia periode 2008-2010.

Data yang digunakan dalam penelitian ini diperoleh dari laporan keuangan tahunan Publikasi Perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia periode 2008-2010. Setelah melewati tahap *purposive sampling*, maka sample yang layak untuk digunakan adalah sebanyak 20 Perusahaan Perbankan yang terdaftar di Bursa efek Indonesia (BEI). Teknik analisis yang digunakan dalam penelitian ini adalah regresi linier berganda untuk memperoleh gambaran yang menyeluruh mengenai hubungan antara variabel yang satu dengan variabel yang lain.

Hasil penelitian menunjukkan bahwa parsial variabel *Capital Adequacy Ratio* (CAR) dan *Non Performing Loan* (NPL) berpengaruh terhadap *Return On Equity* (ROE) dengan koefisien beta sebesar -2,473 dan angka signifikansi 0,016 untuk *Capital Adequacy Ratio* (CAR) dan dengan koefisien beta sebesar -2,369 dan nilai signifikansi 0,021 untuk *Non Performing Loan* (NPL). Sementara variabel *Loan to Deposit Ratio* (LDR) tidak berpengaruh terhadap *Return On Equity* (ROE). Hasil lainnya menunjukkan bahwa variabel *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), dan *Loan to Deposit Ratio* (LDR) secara simultan berpengaruh signifikan terhadap *Return On Equity* (ROE).

Kata Kunci : Rasio Kecukupan Modal, Kredit Bermasalah, Kredit yang diberikan, dan Ekuitas