

***THE INFLUENCE OF NPL, LDR, NIM DAN SIZE TO CAR OF  
BANKING FIRM WHICH LISTED ON INDONESIA STOCK  
EXCHANGE (PERIOD OF 2009 – 2011)***

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***ABSTRACT***

*The purpose of this research is to analyze the influence of Non Performing Loans (NPL), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), and Firm Size (SIZE) to Capital Adequacy Ratio (CAR) of banking firm which listed on Indonesia Stock Exchange.*

*The population used in this study are all banks that listing on Indonesia Stock Exchange during the years 2009-2011. And for the purpose of this research, this research's samples is chosen with a purposive sampling method and find 28 companies that the criteria. Types of data used are secondary data from Info Bank Magazine. Analysis technique used is double regression and hypothesis test use t-statistic to test coefficient of regression partial and also f-statistic to test the truth of collectively influence in level significance 5%. Other also done a classic assumption test covering multicollinearity test, autocorrelation test and normality test.*

*During reseach period show as data research was normality distributed. Based on multicollinearity test and autocorrelation test variable digressing of classic assumption has not founded, which indicated that available data has fulfil the condition to use multilinier regression model. The regression's result that Non Performing Loans (NPL), Loan to Deposit Ratio (LDR), Net Interest Margin*

*(NIM), and Firm Size (SIZE) have a simultaneously effect toward Capital Adequacy Ratio (CAR) in banking sector at the Indonesia Stock Exchange. Non Performing Loans (NPL), Loan to Deposit Ratio (LDR), and Firm Size (SIZE) in partial significant toward Capital Adequacy Ratio (CAR) at level significant less 5% (each equal to 0,009, 0,012 and 0,004). Net Interest Margin (NIM) not significant to effect Capital Adequacy Ratio (CAR) at level of significant more than 5% (each equal 0,091).*

*This research only limited with 28 sample and annual perception period during 3 years, with prediction ability to 24,7%.*

*Keywords: Non Performing Loans (NPL), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Firm Size (SIZE) and Capital Adequacy Ratio (CAR)*