

***THE INFLUENCE OF LDR (LOAN TO DEPOSIT RATIO), ROA  
(RETURN ON ASSETS) AND ROE (RETURN ON EQUITY) TO  
CAR (CAPITAL ADEQUACY RATIO) OF BANKING FIRM  
WICH LISTED ON INDONESIA STOCK EXCHANGE  
(PERIOD OF 2007 - 2009)***

***BY :***

**RESTI UMMI HARYATI  
43206120-181**

***ABSTRACT***

*This research attempts to examine and analyze the liquidity (Loan to Deposit Ratio) and profitability's (Return on Assets, Return on Equity) effect toward Capital Adequacy Ratio in banking sector at the Indonesian stock exchange. Multiple linier regression by SPSS 17.00 for windows was implemented in this research to see the effects of Loan to Deposit Ratio (LDR), Return on Assets (ROA), and Return on Equity (ROE) simultaneously and partially.*

*It was found that Loan to Deposit Ratio (LDR), Return on Assets (ROA) and Return on Equity (ROE) have a simultaneously effect toward Capital Adequacy Ratio (CAR) in banking sector at the Indonesian Stock Exchange.  $F_{test}$  resumed  $F_{number}$  13,835 and  $F_{table}$  2,73.  $F_{number} > F_{tabel}$  ( $13,835 > 2,73$ ) , $\alpha = 5\%$  ( $0,000 < 0,05$ ) these  $F_{test}$  indicated a significant number. As a conclusion of this research, it was found that LDR, ROA and ROE had a positive effect, simultaneously toward CAR in banking sector at the Indonesian Stock Exchange.*

*Partial test that was taken on LDR, ROA and ROE indicated that ROA has the highest number in affecting Capital Adequacy Ratio (CAR).*

*Keywords: Loan to Deposit Ratio, Return on Assets, Return on Equity, and Capital Adequacy Ratio.*

**PENGARUH LDR (*LOAN TO DEPOSIT RATIO*), ROA  
(*RETURN ON ASSETS*), ROE (*RETURN ON EQUITY*)  
TERHADAP CAR (*CAPITAL ADEQUACY RATIO*) PADA  
PERUSAHAAN PERBANKAN YANG TERDAFTAR DI  
BURSA EFEK INDONESIA (TAHUN 2007 – 2009)**

Oleh :

**RESTI UMMI HARYATI  
43206120-181**

***ABSTRAK***

Penelitian ini bertujuan untuk menguji dan menganalisis Likuiditas (*Loan to Deposit Ratio*) dan Profitabilitas (*Return on Assets*, *Return on Equity*) memiliki pengaruh terhadap *Capital Adequacy Ratio* pada Perusahaan Perbankan di Bursa Efek Indonesia. Dalam penelitian ini digunakan model analisis regresi linear berganda dimana proses pengolahan datanya menggunakan program *SPSS 17.0 for windows*. Penggunaan analisis regresi ini dimaksudkan untuk melihat pengaruh *Loan to Deposit Ratio* (LDR), *Return on Assets* (ROA), dan *Return on Equity* (ROE) secara simultan dan parsial.

Hasil penelitian menunjukkan bahwa *Loan to Deposit Ratio* (LDR), *Return on Assets* (ROA) dan *Return on Equity* (ROE) memiliki pengaruh secara bersama-sama terhadap *Capital Adequacy Ratio* (CAR) pada Perusahaan Perbankan Yang Terdaftar di Bursa Efek Indonesia. Uji F menunjukkan nilai  $F_{hitung}$  sebesar 13,835 dan  $F_{tabel}$  sebesar 2,73 sehingga  $F_{hitung} > F_{tabel}$  ( $13,835 > 2,73$ ) pada  $\alpha = 5\%$  ( $0,000 < 0,05$ ) yang artinya signifikan. Sehingga dapat disimpulkan bahwa LDR, ROA, dan ROE secara bersama-sama berpengaruh positif dan signifikan terhadap CAR pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia.

Berdasarkan pengujian secara parsial yang diambil pada LDR, ROA dan ROE menunjukkan bahwa hanya *Return On Assets* (ROA) yang memiliki jumlah tertinggi dalam mempengaruhi *Capital Adequacy Ratio* (CAR)

Kata Kunci : *Loan to Deposit Ratio*, *Return on Assets*, *Return on Equity*, dan *Capital Adequacy Ratio*.