

## ABSTRAK

Penelitian ini bertujuan untuk mengidentifikasi dan melihat pengaruh *loan to deposit ratio*, *non performing loan*, dan *capital adequacy ratio* terhadap pertumbuhan laba. Objek dalam penelitian ini adalah perbankan BUMN dan Bank Devisa yang terdaftar di Bursa Efek Indonesia (BEI) tahun 2013-2016. Dengan teknik *purposive sampling* diperoleh jumlah sampel sebanyak 25 perbankan. Teknik analisis data yang digunakan adalah regresi linear berganda. Berdasarkan hasil penelitian ditemukan bahwa *loan to deposit ratio*, *non performing loan*, dan *capital adequacy ratio* berpengaruh signifikan baik secara parsial maupun simultan terhadap Pertumbuhan Laba.

**Kata kunci:** *Loan To Deposit Ratio, Non Performing Loan, Capital Adequacy Ratio, Pertumbuhan Laba.*

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## ***ABSTRACT***

*This study aims to identify and examine the effect of loan to deposit ratio, non performing loans, and capital adequacy ratio on profit growth. The object of this research was bank BUMN and Bank Devisa in Indonesia Stock Exchange (IDX) during 2013-2016. Purposive sampling method was used and 25 companies as the samples. Analysis technique of data is multiple linear regression. The results indicated loan to deposit ratio, non performing loans, and capital adequacy ratio have significant effect on profit growth either partially or simultaneously.*

**Keywords:** *Loan To Deposit Ratio, Non Performing Loans, Capital Adequacy, Profit Growth*

