

## **ABSTRACT**

*This research aims to analyze whether the Return On Asset (ROA), Return On Equity (ROE), Non Performing Loan (NPL) and Loan to Deposit Ratio (LDR) have significant influence simultaneously and partially toward Capital Adequacy Ratio (CAR). This research classified the verificative research. The population is the national private commercial bank period 2004-2015.*

*Sample was determined by the higher bank asset, a total of five companies. The secondary data were taken such as from financial report of Banks started from 2004 until 2013. The technique of data analysis in this research using panel regresion analysis. CAR as a dependent variable, ROA, ROE, NPL and LDR as independent variables. Data processing using Eviews 6.*

*The result provides evidance that ROA, ROE, NPL, and LDR have significant influence simultaneously toward CAR. ROA and NPL partially have positive significant influence toward CAR. ROE and LDR partially have negative significant influence toward CAR.*

*Keywords : CAR, ROA, ROE, NPL, LDR*



## INTISARI

Penelitian ini bertujuan untuk menganalisis apakah *Return On Asset* (ROA), *Return On Equity* (ROE), *Non Performing Loan* (NPL) dan *Loan to Deposit Ratio* (LDR) berpengaruh signifikan secara simultan dan parsial terhadap *Capital Adequacy Ratio* (CAR). Penelitian ini tergolong penelitian verifikatif. Populasi penelitian ini adalah Bank Umum Swasta Nasional (BUSN) periode 2004-2015.

Sampel ditentukan berdasarkan aset tertinggi, sebanyak enam perusahaan perbankan. Data sekunder diambil berupa laporan keuangan bank dimual dari 2004 sampai 2015. Teknik analisis data pada penelitian ini menggunakan analisis regresi panel. CAR sebagai variabel dependen, ROA, ROE, NPL dan LDR sebagai variabel independen. Pengolahan data menggunakan *Eviews 6*.

Hasilnya memberikan bukti bahwa ROE, ROE, NPL dan LDR memiliki pengaruh yang signifikan secara simultan terhadap CAR pada Bank Umum Swasta Nasional (BUSN) periode 2004-2015. ROA dan NPL secara parsial memiliki pengaruh yang signifikan bersifat positif terhadap CAR. ROE dan LDR secara parsial memiliki pengaruh yang signifikan bersifat negatif terhadap CAR.

Kata kunci : CAR, ROA, ROE, NPL, LDR