

ABSTRAK

**ANALISIS PENGARUH *CAPITAL ADEQUACY RATIO*, *NON PERFORMING LOAN*, *LOAN TO DEPOSIT RATIO*
DAN *NET INTEREST MARGIN* TERHADAP
RENTABILITAS PERBANKAN
DI INDONESIA
(Studi Empiris di Bank Umum yang Terdaftar di BEI Periode 2007-2010)**

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Tujuan penelitian ini adalah untuk mendapatkan bukti empiris mengenai pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Loan To Deposit Ratio* (LDR) dan *Net Interest Margin* (NIM) terhadap rentabilitas bank (ROA). Penelitian ini merupakan jenis penelitian empiris. Pengambilan sampel menggunakan metode *purposive sampling*, dengan jumlah sampel 27 bank umum yang terdaftar di Bursa Efek Indonesia periode 2007-2010. Pengujian yang dilakukan dalam penelitian ini adalah uji regresi berganda dengan tingkat signifikansi 5%.

Hasil penelitian ini menunjukkan bahwa *Capital Adequacy Ratio* (CAR) berpengaruh positif terhadap rentabilitas bank (ROA), *Non Performing Loan* (NPL) berpengaruh negatif terhadap rentabilitas bank (ROA), *Loan To Deposit Ratio* (LDR) tidak berpengaruh positif terhadap rentabilitas bank (ROA) dan *Net Interest Margin* (NIM) berpengaruh positif terhadap rentabilitas bank (ROA). Nilai adjusted R^2 dalam model regresi bank umum diperoleh sebesar 0,297. Hal ini menunjukkan bahwa besar pengaruh variabel independen yaitu CAR, NPL, LDR, dan NIM terhadap variabel dependen (ROA) sebesar 29,7% sedangkan sisanya sebesar 70,3% dipengaruhi oleh faktor lain.

ABSTRACT

**AN ANALYSIS OF THE INFLUENCES OF CAPITAL ADEQUACY RATIO, NON PERFORMING LOAN, LOAN TO DEPOSIT RATIO AND NET INTEREST MARGIN TO THE BANK'S RENTABILITY IN INDONESIA
(An Empirical Study in Common Banks of BEI in the period of 2007-2010)**

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This research was aimed to get empirical evidence on the influences of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR) and Net Interest Margin (NIM) to the rentability of the bank (ROA). This research was empiric and the sample was taken using purposive sampling, selecting common banks listed in the BEI in the period of 2007-2010. The test was done using double regression test with the significance level of 5 %.

The results of this research showed that Capital Adequacy Ratio (CAR) had a positive influence to Return On Asset (ROA), Non Performing Loan (NPL) had a negative influence to Return On Asset (ROA), Loan to Deposit Ratio (LDR) did not have a positive influence to Return On Asset (ROA) and Net Interest Margin (NIM) had a positive influence to Return On Asset (ROA). The value of adjusted R^2 in the regression model of the common banks was 0.297. It showed that the influence of the dependent variables (CAR, NPL, LDR, and NIM) to the independent variable (ROA) was 29.7%, while the other 70.3% was influenced by other factors.