

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 banking companies listed on BEI period 2009-2013.

Sample was determined by purposive sampling method, a total of six companies. The secondary data were taken such as from financial report of Banks started from 2009 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 evidence that ROA, ROE, NPL and LDR have significant influence simultaneously toward CAR on banking companies listed on BEI period 2009-2013. ROA partially has positive significant influence toward CAR. ROE and NPL partially have negative significant influence toward CAR. LDR partially has negative insignificant influence toward CAR.

Keywords: ROA, ROE, NPL, LDR, CAR