

**R. Alif Indra Kusuma**

**ABSTRAK**

Penelitian ini membahas tentang analisis pengaruh *Non Performing Loan* (NPL), *Capital Adequacy Ratio* (CAR), *Loan To Deposit Ratio* (LDR), terhadap Profitabilitas Bank-Bank yang go public dengan menggunakan metode data panel mulai tahun 2007 – 2011. Variable indenpenden yang digunakan adalah *Non Performing Loan* (NPL), *Capital Adequacy Ratio* (CAR), *Loan To Deposit Ratio* (LDR). Tujuan dari penelitian ini adalah mengetahui pengaruh *Non Performing Loan* (NPL), *Capital Adequacy Ratio* (CAR), *Loan To Deposit Ratio* (LDR), terhadap Profitabilitas Bank-Bank yang go public. Kesimpulan dari penelitian ini adalah Berdasarkan model *fixed effect cross section* *Non Performing Loan* berpengaruh negatif, *Capital Adequacy Ratio* mempunyai pengaruh yang signifikan terhadap profitabilitas dan *Loan to Deposit Ratio* tidak berpengaruh positif terhadap profitabilitas.

Kata kunci: *Non Performing Loan* (NPL), *Capital Adequacy Ratio* (CAR), *Loan To Deposit Ratio* (LDR), *Retrun of Asset* (ROA)

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**ABSTRAK**

This study discusses the analysis of the influence of non-performing loans (NPL), Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), the profitability of banks that go public by using panel data from the year 2007 to 2011. Variable independent used are non-performing loans (NPL), Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR). The purpose of this study was to determine the influence of non-performing loans (NPL), Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), the profitability of banks that go public. The conclusion of this study is Based on the model cross section fixed effect negative non-performing loans, capital adequacy ratio has a significant effect on profitability and Loan to Deposit Ratio no positive effect on profitability.

Keywords: Non-Performing Loan (NPL), Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Return of Asset (ROA)

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