ABSTRACT

**THE EFFECT OF *CAPITAL ADEQUACY RATIO* (CAR),
NON PERFORMING LOAN (NPL) AND *LOAN TO DEPOSIT RATIO* (LDR)
TO *RETURN ON ASSET* (ROA) OF PT. BANK RAKYAT INDONESIA
TBK.**

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The purpose of this research was to know and analyze the factors that affect Return On Assets at PT. Bank Rakyat Indonesia Tbk. *periode us was 2010-2019 that is through Capital Adequacy Ratio, Non Performing Loan, and Loan To Deposit Ratio. The method of the research used descriptive verificative and quantitative method. To analyze the data used was multiple linear regression and coefficient determination. Simultaneously based on result Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *and Loan To Deposit Ratio* (LDR) *has signification effect to Return On Assets* (ROA). *And partially showed that Capital Adequacy Ratio* (CAR) *and Non Performing Loan* (NPL) *has significant effect to Return On Assets, while Loan To Deposit Ratio* (LDR) *has not a significant effect to Return On Assets,*

Keyword: Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan To Deposit Ratio (LDR) and Return On Assets (ROA).

ABSTRAK

**PENGARUH *CAPITAL ADEQUACY RATIO* (CAR),
NON PERFORMING LOAN (NPL) DAN *LOAN TO DEPOSIT RATIO* (LDR)
TERHADAP *RETURN ON ASSETS* (ROA) PADA PT. BANK RAKYAT
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Tujuan penelitian ini adalah untuk mengatahui dan menganalisis faktor-faktor yang mempengaruhi *Return On Assets* pada PT. Bank Rakyat Indonesia Tbk. periode 2010-2019 yang terdiri *Capital Adequacy Ratio, Non Performing Loan* dan *Loan To Deposit Ratio.* Metode penelitian yang digunakan adalah metode deskriptif verifikatif dengan penelitian kuantitatif. Alat analisis yang digunakan adalah Regresi Linear Berganda dan Koefisien Determinasi. Berdasarkan hasil penelitian diketahui bahwa secara simultan *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL) dan *Loan To Deposit Ratio* (LDR) berpengaruh signifikan terhadap *Return On Assets* (ROA). Secara Parsial menunjukan bahwa *Capital Adequacy Ratio* (CAR) dan *Non Performing Loan* (NPL) berpengaruh signifikan terhadap *Return On Assets* (ROA), sedangkan *Loan To Deposit Ratio* (LDR) tidak berpengaruh signifikan terhadap *Return On Assets* (ROA).

Kata Kunci: *Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan To Deposit Ratio (LDR) dan Return On Assets (ROA).*