Ayunis Umi Nurcholidah, 11311001, **Analisis Pengaruh** *Return On Asset,* *Assets to Loan Ratio* **Dan** *Non Performing Loan* **Terhadap** *Capital Adequacy Ratio* **Pada Perusahaan Perbankan yang tercatat Di Bursa Efek Indonesia Periode 2011-2013**, Manajemen, Fakultas Ekonomi, Universitas Muhammadiyah Gresik, Januari, 2015

Abstraksi

Aspek permodalan bagi industri perbankan sangat penting karena berfungsi sebagai penyangga terhadap kemungkinan terjadinya risiko. Maksud dari penelitian ini adalah mengetahui pengaruh *Return On Assets*, *Assets to Loan Ratio*, and *Non Performing Loan* terhadap *Capital Adequacy Ratio* baik secara parsial maupun simultan pada perusahaan perbankan yang tercatat di BEI periode 2011- 2013. Populasi dari penelitian ini adalah 36 perusahaan perbankan yang tercatat di BEI tahun 2013, dalam pengambilan sampel menggunakan metode *purposive sampling* sehingga sampel yang diperoleh adalah 31 perusahaan perbankan. Hasil penelitian secara parsial menunjukkan bahwa variabel ALR dan NPL berpengaruh secara signifikan terhadap CAR sedangkan variabel ROA tidak berpengaruh secara signifikan terhadap CAR. Secara simultan variabel ROA, ALR, dan NPL berpengaruh secara signifikan terhadap CAR pada perusahaan perbankan yang tercatat di BEI tahun 2011- 2013.

Kata kunci: *Return On Assets* (ROA)*, Assets to Loan Ratio* (ALR), *Non Performing Loan* (NPL), *Capital Adequacy Ratio* (CAR).

Ayunis Umi Nurcholidah, 11311001, *Analysis of Return on Assets, Assets to Loan Ratio and Non-Performing Loans To Capital Adequacy Ratio In Banking Companies listed in Indonesia Stock Exchange Period 2011-2013*, Management, Faculty of Economics, University of Muhammadiyah Gresik, January, 2015.

Abstract

Aspect of capital for the banking industry is very important because it serves as a buffer against risk. The intent of this research was to determine the effect of the Return On Assets, Assets to Loan Ratio, and Non-Performing Loan to Capital Adequacy Ratio either partially or simultaneously in banking companies listed on the Stock Exchange the period 2011- 2013. The population of this research are 36 banking companies listed on the Stock Exchange in 2013, the sampling using purposive sampling method so that the sample obtained is 31 banking company. The results indicate that the variable partial ALR and NPL significantly affect the CAR while ROA does not significantly affect the CAR. Simultaneously ROA, ALR, and NPL significantly affect the CAR in the banking company listed on the Stock Exchange in 2011- 2013.

Key Words*: Return On Assets (ROA), Assets to Loan Ratio (ALR), Non Performing Loan (NPL), Capital Adequacy Ratio (CAR).*