ABSTRACT

Mira Rahma Yunita, ANALYSIS CAPITAL ADEQUACY RATIO (CAR) AND LIQUIDITY (LDR) OF RETURN ON ASSETS (ROA). BANK RAKYAT INDONESIA (PERSERO), Tbk, Di bawah Bimbingan Linna Ismawati, SE.,M.Si:

This study aimed to determine: 1.) Development of the Capital Adequacy Ratio (CAR), Liquidity (LDR), Return On Asset (ROA) at PT. Bank Rakyat Indonesia (Persero), Tbk. 2.) Analysis of capital adequacy and liquidity simultaneous and partially on the return asset at PT. Bank Rakyat Indonesia (Persero), Tbk from 2001 to 2011.

The method used in this research is descriptive method with quantitative approach. The unit of analysis in this study is the financial statement of PT. Bank Rakyat Indonesia (Persero), Tbk. and Bank Indonesia reports rates and a stock prices PT. Bank Rakyat Indonesia (Persero), Tbk period 2001 to 2011. Statistical test are used in this research is the multiple regression, Pearson correlation, coefficient of determination either simultaneously or partial, and also using the help of statistics application program SPSS version 17 for windows.

As the hypothesis testing using t test to test and a partial f test to test simultaneously, by a significant level of 5%. The results showed that a partial, capital adequacy and liquidity significant effect on the return of asset. Simultaneously, capital adequacy and liquidity effect on the return of profit by 22.5%.

Key words: capital adequacy, liquidity, return of asset