ABSTRACT

THE INFLUENCE OF CAPITAL ADEQUACY RATIO AND NON PERFORMING LOAN TO PROFITABILITY AT BANK TABUNGAN PENSIUNAN NASIONAL, LTD

By: Adel Astrina

By supervise: Linna Ismawati, SE.,M.Si

This Research is conducted in bank Tabungan Pensiunan Nasional. Tbk with a purpose to knows profitability level at bank referred. This Research explains profitability level that influenced by some factors. Factors is referred is CAR (Capital Adequacy Ratio), and NPL (Non Performing Loan). Data as used in research this is the data sekunder that obtained/got by searching of Savings bank financial statement Pensiunan Nasional. Periode Tbk 2002 till 2009 that obtained from internet, and by using tool of program aid SPSS 13,0 are to seen variable dependent second influence to variable independent in partial and simultaneous. This research is obtained/got that CAR (Capital Adequacy Ratio) and NPL (Non Performing Loan) to profitability in simultaneous have significant influence, whereas in partial good that CAR (Capital Adequacy Ratio) to profitability and also NPL(Non Performing Loan) to profitability have significant influence also.

Keyword: CAR(Capital Adequacy Ratio) and NPL(Non Performing Loan) and Profitability (ROA)