ABSTRACT

LOAN TO DEPOSIT RATIO (LDR) AND RETURN ON EQUITY(ROE) ON CAPITAL ADEQUACY RATIO (CAR) AT PT. BANK MANDIRI (PERSERO) Tbk

This research was conducted at PT. Bank Mandiri (Persero) Tbk registered at Bank Indonesia. The purpose of this study was to determine the level of influence Loan to Deposit Ratio (LDR) and Return On Equity (ROE) of the Capital Adequacy Ratio (CAR) at the PT. Bank Mandiri (Persero) Tbk either simultaneously orpartially. The method used in this research in descriptive analysis method with quantitative approach.

The population used in this research that quarterly financial reports from the years 2002-2009. The sample selection is done by using purposive sampling method with a total of 20 quarterly data. Statistical method used is multiple linear regression to test the classic assumption in advance using the program SPSS 15.0.

The result of this study show that partially Loan to Deposit Ratio (LDR) significantly affects the Capital Adequacy Ratio (CAR). While Return On Equity (ROE), no significant effect on the Capital Adequacy Ratio (CAR). In addition, simultaneously both the Loan to Deposit Ratio (LDR) and Return On Equity (ROE) significantly affects the Capital Adequacy Ratio (CAR).

Keywords : Loan to Deposit Ratio (LDR), Return On Equity (ROE), Capital Adequacy Ratio (CAR)