ABSTRACT

EVI OKTAVIANI, "The Effect Of Capital Adequacy Ratio (CAR) and Non Performing Loan (NPL) On Return On Equity (ROE) Study Case At PT bank bjb Tbk", under guidance of Prof. Dr. Hj. Ria Ratna Ariawati M.S., Ak.,

The research is aimed at identifying Capital Adequacy Ratio, identifying Non Performing Loan, identifying Return On Equity and identifying the effect of Capital Adequacy Ratio and Non Performing Loan on Return On Equity study case at PT bank bjb Tbk 2003-2010 period. The independent variable in this research is Capital Adequacy Ratio and Non Performing Loan and the dependent variable is Return On Equity. Statistical analysis used was multiple linier regression analysis, correlation analysis, coefficient of determination analysis, and hypothesis testing F and T with significant (α) level 5% with the help of the use of the program SPSS 19.0 for windows.

Based on the result of research and discussion suggest that Capital Adequacy Ratio and Non Performing Loan of the simultaneous influence on Return On Equity, as shown by th magniude of R square of 82,6% while the rest 17,4% is affected by other factors is not included into the study model. While in hypothesis examination that Capital Adequacy Ratio and Non Performing Loan of the simultaneous influence on Return On Equity is 11,847 and F table is it shows F table is bigger than F calculation, which means H0 is rejected. So in conclusion, Capital Adequacy Ratio has positif influence to Return On Equity and Non Performing Loan no influence to Return On Equity at PT. bank bjb Tbk.

Keywords : Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Return On Equity (ROE), CAMELS