ABSTRACT

EVALINA NAINGGOLAN, "The Influence Capital Adequacy Ratio (CAR) and Liquidity (LDR) To Return On Asset (ROA) At PT. Bank Negara Indonesia (Persero) Tbk period 2004-2010". Under the guidance of Dr. Ir. H. Iman Santoso, SE.,MM.,MBA.

The phenomenon that occurs at PT. Bank Negara Indonesia (Persero) Tbk is in 2007, return on asset (ROA) decreased while capital adequacy ratio (CAR) and liquidity (LDR) increased. The purpose of this research is to determine the effect of capital adequacy ratio (CAR) and liquidity (LDR) to return on asset (ROA).

The method used in this research are qualitative and quantitative methods. While the data used are secondary data in the form of time series which consists of the data years 2004 – 2010 at PT. Bank Negara Indonesia (persero) Tbk. The test statistic used is the calculation of pearson correlation, path analysis, determination coefficient, hypothesis test using t test to test partial and F test to test simultaneously, with a significant level of 5% and use to help of an application program of SPSS 17 for windows.

The results showed that the capital adequacy ratio (CAR) gave a significant negative effect on liquidity (LDR). Partially, the capital adequacy ratio (CAR) is not significant positive effect to return on asset (ROA) while liquidity (LDR) is significant negative effect to return on asset (ROA). Simultaneously capital adequacy ratio (CAR) and liquidity (LDR) is not significant positive effect to return on asset (ROA).

***Key words**: Capital adequacy ratio (CAR), likuidity (LDR) and return on asset (ROA)*