

**Pengaruh Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Biaya Operasional dan Pendapatan Operasional (BOPO) dan Loan to Deposit Ratio (LDR) terhadap Return on Assets (ROA) pada Perusahaan Perbankan Periode 2013-2015**

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**ABSTRAK**

Penggunaan laporan keuangan membutuhkan informasi keuangan dari perusahaan untuk menganalisis kinerja keuangan perusahaan yang bersangkutan. Rasio keuangan dapat dijadikan alat ukur untuk mengetahui pertumbuhan laba. Dalam penelitian ini digunakan 4 variabel yang dapat dijadikan tolak ukur kesehatan suatu perusahaan. Tujuan dalam penelitian ini adalah untuk mengetahui Pengaruh Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Biaya Operasional dan Pendapatan Operasional (BOPO) dan Loan to Deposit Ratio (LDR) terhadap Return on Assets (ROA) pada Perusahaan Perbankan periode Tahun 2013-2015. Sampel pada penelitian ini yaitu laporan keuangan Perbankan yang terdaftar di Bursa Efek Indonesia, yaitu dari tahun 2013 sampai 2015 yang berjumlah 31 perusahaan yang memenuhi persyaratan dengan melaporkan data keuangannya secara lengkap. Alat analisis yang digunakan adalah regresi linier berganda yang digunakan untuk menganalisis data sekunder dalam penelitian ini. Hasil penelitian Capital Adequacy Ratio (CAR) berpengaruh terhadap ROA. Non Performing Loan (NPL) berpengaruh terhadap ROA. Biaya Operasional dan Pendapatan Operasional (BOPO) tidak berpengaruh terhadap ROA dan Loan to Deposit Ratio (LDR) tidak berpengaruh terhadap ROA.

Kata Kunci : CAR, NPL, BOPO, dan LDR terhadap ROA

**The Influence of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Operating Cost and Operating Income, and Loan to Deposit Ratio (LDR) on Return on Assets of Banking Companies over the Period Of 2013-2015**

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**ABSTRACT**

The use of financial statements requires financial information from the company to analyze the financial performance of the company concerned. Financial ratios can be used as a measurement to know the growth of profit. This study used 4 variables that can be used as a benchmark health of a company. The purpose of this research is to find out the influence of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Operational and Operating Income (BOPO) and Loan to Deposit Ratio (LDR) on Return on Assets (ROA) of Banking companies In the year of 2013-2015. The sample of this study is the Banking financial statements listed on the Indonesia Stock Exchange, which is from 2013 to 2015 with the amount of 31 companies that meet the requirements by reporting the complete financial data. Analyzer used is multiple linear regression which is used to analyze secondary data in this research. The result of Capital Adequacy Ratio (CAR) has an effect on ROA. Non Performing Loan (NPL) has an effect on ROA. Operating Cost to Operating Income (BOPO) has no effect on ROA and Loan to Deposit Ratio (LDR) has no effect on ROA.

Keyword : CAR, NPL, BOPO And LDR to ROA