

ABSTRACT

Fitrina Mahdjani. 2014. "The Effect of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), and Loan To Deposit Ratio (LDR) toward the Increasing of Profit on Banking Manufactures Listed at Indonesia Stock Exchange from 2010 to 2012. Skripsi. Study Program of S1 Accounting, Department of Accounting, Faculty of Economics and Business, Universitas Negeri Gorontalo. It is supervised by Imran Rosman Hambali, S.Pd, SE, MSA as the principal supervisor and Siti Pratiwi Husain, SE, M.Si as the co-supervisor.

The research aimed to retest the previous research by seeing the condition of annual report of banking manufactures particularly focused to the influencing factors on profit increasing. It used variables which were independent variables consisted of Capital Adequacy Ratio (X1), Non Performing Loan and Loan To Deposit Ratio (X2) and dependent variable for Profit Increasing. Data of research was gained from Annual Financial Report of bank subsector listed at Indonesia Stock Exchange until 2014. After doing the step of purpose sampling, the proper sample chosen was 34 banks. Technique of analyzing the data was multiple regression analysis.

Based on the t test result, it showed that Capital Adequacy Ratio affected positively and significantly toward the profit increasing. Non Performing Loan and Loan To Deposit Ratio affected negatively and significantly toward the profit increasing. While based on F test, it showed that Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), and Loan To Deposit Ratio (LDR) affected simultaneously toward the profit increasing.

Keywords: Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), and Loan To Deposit Ratio (LDR) and Profit Increasing

