

## **ABSTRACT**

### **THE IMPACT OF CAPITAL ADEQUACY RATIO, CREDIT RISK AND LIQUIDITY TO BANKS PROFITABILITY COMPANY LISTED ON INDONESIA STOCK EXCHANGE THE PERIOD 2007 - 2014**

**By**

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This research aims to test the ability of the influence of the ratio of capital credit risk and liquidity against the state banks profitability in the indonesia stock exchange

The kind of research that is used is purposive the sampling method of criteria of state-owned banks in Indonesia who presents the financial report of the period 2007 to 2014 . Data is collected based on the publication of a directory indonesian banks a period of the year 2007 to 2014 . Obtained the number of samples from 4 companies of state-owned banks in Indonesia 2014 the period of 2007 to 2014.

Analysis technique used is regression double with quadratic equations the smallest and test the hypothesis of using t-statistik to test the regression coefficient partial and f-statistik to test of validity impact jointly with the level of significance 5 percent. In addition also undergone a classic assuming that includes a test of normality , multikolinieritas test, test and test heteroskedastisitas auto correlation. During the period of observation shows that data research is normally to distribution. Based on test multikolinieritas, test heteroskedastisitas auto test and found no correlation variables that deviates from the assumption of the classics, this shows that the available data has been qualified to use the model linear regression double equation.

The analysis shows that the car, non-performing loans and loan to deposit ratio in partial significant against return on assets state banks at the level of significant less than 5 percent. The results of testing r square produce of the value of the coefficients determined (  $r^2 = 0,716$  or 71.6 % ) which means of variable free ( capital adequacy ratio, non performing loan and loan deposit ratio ) about 71.6 % their influence on variable bound ( return on assets in companies in state banks). This means that there is a difference significant influence of the influence of 3 free variables against return on assets the company in state banks.

Keyword: capital adequacy ratio, non performing loan, loan deposit ratio and return on assets.