

## ABSTRAK

Tujuan penelitian ini untuk mengetahui dan menganalisis pengaruh *Capital Adequacy Ratio* (CAR), *Non-Performing Loan* (NPL), dan *Loan To Deposit Ratio* (LDR) secara parsial maupun simultan terhadap profitabilitas bank umum swasta nasional devisa di Indonesia.

Penelitian ini dilakukan dengan menggunakan pendekatan kuantitatif dimana sampel penelitian adalah laporan publikasi 15 bank bank umum swasta nasional devisa di Indonesia periode tahun 2011 - 2015. Metode statistik yang digunakan adalah regresi linier berganda dengan melakukan uji asumsi klasik terlebih dahulu dan program SPSS 21 sebagai alat bantu analisa.

Hasil penelitian ini menunjukkan bahwa secara parsial *Capital Adequacy Ratio* (CAR) berpengaruh positif, *Non-Performing Loan* (NPL) berpengaruh negatif, dan *Loan To Deposit Ratio* (LDR) tidak memiliki pengaruh terhadap profitabilitas bank umum swasta nasional devisa di Indonesia. Namun, secara simultan ketiga variabel independen yang digunakan berpengaruh terhadap profitabilitas bank umum swasta nasional devisa di Indonesia.

**Kata kunci : Profitabilitas, Return on Asset, Capital Adequacy Ratio, Non - Performing Loan (NPL), dan Loan To Deposit Ratio (LDR)**

## ABSTRACT

*The purposes of this research are to determine and analyze the influence of Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL), and Loan To Deposit Ratio (LDR) partially and simultaneously to the profitabillity of private banks of foreign exchange in Indonesia.*

*This research is conducted by using quantitative approach where the research sample is publication reports of 15 private banks of foreign exchange in Indonesia for the period 2011 - 2015. The statistic method used is multiple linear regression by performing classical assumption test and then SPSS 21 as a tool of analysis.*

*The results of this research show that Capital Adequacy Ratio (CAR) partially has a positive effect, Non-Performing Loan (NPL) partially has a negative effect , and Loan To Deposit Ratio (LDR) has no effect to the profitabillity of private banks of foreign exchange in Indonesia. But, all of independent variables that used in this research has influence to the profitabillity of private banks of foreign exchange in Indonesia.*

**Keyword : Profitability, Return on Asset, Capital Adequacy Ratio, Non - Performing Loan (NPL), dan Loan To Deposit Ratio (LDR)**