

ABSTRACT

This research aim to analyze the health level of bank toward earning growth and stock return. The health level of bank with variables are Capital Adequacy Ratio (CAR), Earning Growth (PL), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Non Performing Loan (NPL), and Return On Asset (ROA). The population of the research are all of banking listed in Indonesia Stock Exchange in periode 2009-2012. The purpose sampling is used to get sample in this research are 8 banks. After that analyze uses multiple linier regression.

The result of test that all variables Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Non Performing Loan (NPL), and Return On Asset (ROA) variables had not significant influence to earning growth, Beside that the result of test that all variables Capital Adequacy Ratio (CAR), Earning Growth (PL), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Non Performing Loan (NPL), and Return On Asset (ROA) variables had not significant influence to Stock Return.

Keyword: *Capital Adequacy Ratio, Earning Growth, Loan to Deposit Ratio, Net Interest Margin, Non Performing Loan, and Return On Asset.*

ABSTRAKSI

Penelitian ini bertujuan untuk menganalisis tingkat kesehatan bank terhadap pertumbuhan laba dan *return* saham. Tingkat kesehatan bank diproksikan dengan menggunakan variabel bebas *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), *Return On Asset* (ROA), dan *Loan to Deposit Ratio* (LDR). Populasi dalam penelitian ini yaitu bank-bank yang terdaftar di BEI selama periode 2009-2012. Setelah dilakukan teknik *purpose sampling* terdapat 8 jenis bank yang masuk kriteria pengambilan sampel.

Hasil pengujian menunjukkan bahwa semua variabel *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), *Return On Asset* (ROA), dan *Loan to Deposit Ratio* (LDR) tidak berpengaruh signifikan terhadap pertumbuhan laba. Demikian juga hasil pengujian menunjukkan bahwa semua variabel *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), *Return On Asset* (ROA), *Loan to Deposit Ratio* (LDR), dan Pertumbuhan Laba tidak berpengaruh signifikan terhadap *return* saham.