

## **ABSTRAK**

Penelitian ini dilakukan untuk menguji pengaruh *Loan to Deposit Ratio (LDR)* dan *Capital Adequacy Ratio (CAR)* terhadap *Return On Asset (ROA)* dengan *Non Performing Loan (NPL)* sebagai variabel intervening.

Objek penelitian menggunakan 26 bank devisa yang terdaftar di OJK pada tahun 2014-2015 dengan total 52 sampel. Teknik sampel menggunakan purposive sampling dan analisis regresi data panel. Berdasarkan hasil analisis ditemukan bahwa LDR berpengaruh positif signifikan terhadap NPL, CAR berpengaruh positif terhadap NPL. Sedangkan LDR berpengaruh positif signifikan terhadap ROA, CAR berpengaruh positif signifikan terhadap ROA, NPL berpengaruh negatif signifikan terhadap ROA.

**Kata Kunci** : *profitabilitas, resiko kredit, likuiditas, kecukupan modal*

## **ABSTRACT**

*This study was conducted to test the effect of variables Loan to Deposit Ratio (LDR) and Capital Adequacy Ratio (CAR) to Return On Asset (ROA) with Non Performing Loan (NPL) as intervening variable.*

*Object study use 26 foreign exchange bank that listed in OJK in 2014-2015 with 52 sample. The sampling technique use purposive sampling and use data panel analysis. Based on the result of the analysis found that Loan to Deposit Ratio has positive effect to Non Performing Loan, Capital Adequacy Ratio has positive to Non Performing Loan. While Loan to Deposit Ratio has positive effect to Return On Asset, Capital Adequacy Ratio has positive effect to Return On Asset, Non Performing Loan has negative effect to Return On Asset.*

**Keywords:** *profitability, credit risk, liquidity and capital adequacy*