ABSTRACT

Effect of Health Aspects Bank to Bank Profitability on Conventional
Commercial Bank listed on the Indonesia Stock Exchange
years 2010-2014

This study was conducted to analyze the effect of the health aspects of the bank to profitability conventional commercial bank listed on the Indonesia Stock Exchange. Variables used in this study is the Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), and Operating Expenses to Operating Income (ROA), to Profitability (ROA) in the banking companies listed in Indonesia Stock Exchange 2010-2014. This type of research is associative. The sample in this study were obtained using the method of the target population. Based on the criteria, acquired 31 companies. The data used is secondary data. Data analysis technique used is multiple linear regression panel data model, using Eviews Software.

Results from this study is the Capital Adequacy Ratio significant negative effect on Return on Assets, Non-Performing Loans significant negative effect on Return on Assets and Operating Costs a significant negative effect on Return on Assets. While Loan to Deposit Ratio significant negative effect on Return on Assets.

Keywords: Capital Adequacy Ratio, Loan to Deposit Ratio, Non Performing Loan, Operating Expenses to Operating Income and Return on Assets.