

## **ABSTRACT**

DIANA RETNO, PENGARUH KREDIT YANG DIBERIKAN, *NON PERFORMING LOAN*, KECUKUPAN MODAL, DAN LIKUIDITAS TERHADAP PROFITABILITAS PERBANKAN YANG TERDAFTAR DI BURSA EFEK INDONESIA PADA PERIODE 2012 – 2015 (Dibimbing oleh Ibu Sri Handayani SE, M. Ak, M. M)

*This study aims to determine the effect of loans, measured by the proportion of credit, non-performing loans (NPL), capital adequacy as measured using capital adequacy ratio (CAR), and liquidity is measured using the loan to deposit ratio (LDR) to profitability measured using return on assets (ROA).*

*Sample used in this study amounted to 22 industrial banks publish annual reports (annual report) is listed on the Indonesia Stock Exchange period 2012-2015, obtained from [www.idx.co.id](http://www.idx.co.id). The method used is purposive sampling. This type of data is secondary data obtained from annual reports (annual report). Methods of data by multiple regression analysis.*

*Based on the results of multiple regression analysis with significance level of 5%, then the results of this study concluded: (1) credit granted significant negative effect on profitability in the coefficient is negative at 0.309 and 0.007 significance value  $<0.05$ . (2) non-performing loans no effect on profitability in banking with coefficient is negative and significant value  $0.560.364 > 0.005$ . (3) The capital adequacy as measured by its capital adequacy ratio (CAR) has no effect on the profitability of the banking industry with valuable coefficients and significant value  $0.913.002 > 0.005$ . (4) liquidity as measured by loan to deposit ratio (LDR) significant positive effect on bank profitability coefficient worth 0.023 and 0.006 significant value  $<0.005$ .*

**Keywords: Credit, Non-performing Loan, Capital Adequacy, Capital Adequacy Ratio, Liquidity, Loan to Deposit Ratio, Return on Assets.**