

ABSTRACT

This research is performed in order to test the influence of the variable ROI, ROE, BOPO, NIM, LDR, NPL, and GWM toward CAR.

Sampling technique used is purposive sampling with criteria as General Banking in Indonesia who provide financial report and traded over period 2003 through 2005 and forwarded to Bank Indonesia. The Data is based on publicity Indonesian Banking Directory since 2003 to 2005. Obtained by amount sampel as much 81 company from 136 banking company in Indonesia 2003-2005 period. Analysis technique used is doubled regression with smallest square equation and hypothesis test use t-statistic to test coefficient of regression partial and also f-statistic to test the truth of collectively influence in level of significance 5%. Others also done a classic assumption test covering normality test, multicollinearity test, heteroscedasticity test and autocorrelation test.

During research period show as data research was normally distributed. Based on multicollinearity test, heteroscedasticity test and autocorrelation test variable digressing of classic assumption has not founded, its indicate that the available data has fulfill the condition to use multi linier regression model. From the result of analyse indicate that data LDR and NPL in partial significant toward CAR bank at level of significant less than 5% (each equal to 0,8% and 0,01%). But that way this research only be limited with 81 sample and annual perception period during 3 year. Suggested that to conduct a continuation research by dummy variabel with stability and unstability condition.

Keywords: ROI, ROE, BOPO, NIM, LDR, NPL, GWM and CAR