

ABSTRAK

Penelitian bertujuan untuk mengetahui pengaruh *Return On Asset* (ROA) *Capital Adequacy Ratio* (CAR) terhadap *Non- Performing Loan* (NPL) pada Bank Umum Konvensional di Indonesia. Populasi dalam penelitian ini adalah Bank Umum Konvensional di Otoritas Jasa Keuangan (OJK) periode 2017-20120 .

Sample pada penelitian ini berjumlah 12 perusahaan bank menggunakan metode *Purposive Sampling*. Metode analisis yang digunakan dalam penelitian ini adalah Analisis Regresi Linier Berganda. Hasil penelitian ini menunjukkan bahwa *Return On Assets* (ROA) berpengaruh negatif dan signifikan terhadap *Non Performing Loan* dan *Capital Adequacy Ratio* (CAR) berpengaruh secara negatif signifikan terhadap *Non Performing Loan* Sedangkan secara simultan menunjukkan bahwa *Capital Adequacy* (CAR) dan *Return On Asset* (ROA) berpengaruh positif signifikan terhadap *Non Performing Loan*.

Kata kunci : Non Performing Loan, *Return On Asset* (ROA) dan *Capital Adequacy Ratio* (CAR)

ABSTRACT

This study aims to determine the effect of Return On Asset (ROA) and Capital Adequacy Ratio (CAR) on Non-Performing Loans (NPL) in Conventional Commercial Banks in Indonesia. The population in this study is Conventional Commercial Banks at the Financial Services Authority (OJK) for the period 2017-20120.

The samples in this study were 12 bank companies using the Purposive Sampling method. The analysis method used in this study is Multiple Linear Regression Analysis. The results of this study show that Return On Assets (ROA) has a negative and significant effect on Non-Performing Loans and The Capital Adequacy Ratio (CAR) has a significant negative effect on Non Performing Loans. Meanwhile, it simultaneously shows that Capital Adequacy (CAR) and Return On Asset (ROA) have a significant positive effect on Non-Performing Loans.

Keywords: Non Performing Loan, Return On Asset (ROA) dan Capital Adequacy Ratio (CAR)