

**PENGARUH *NON PERFORMING FINANCING* (NPF) DAN  
*CAPITAL ADEQUACY RATIO* (CAR) TERHADAP  
PROFITABILITAS (ROA)  
(Studi Kasus pada PT. Bank Syariah Mandiri)**

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**ABSTRAK**

Penelitian ini bertujuan untuk menguji pengaruh *Non Performing Financing* (NPF) dan *Capital Adequacy Ratio* (CAR) terhadap *Return On Assets* (ROA).

Data dalam penelitian ini adalah data sekunder yaitu pada PT. Bank Mandiri Syariah Periode 2006-2013. Metode analisis yang digunakan dalam penelitian ini yaitu menggunakan analisis regresi berganda.

Berdasarkan hasil penelitian persamaan regresi linier berganda  $ROA = 4,745 + (-0,234) NPF + (-0,144) CAR$ . Nilai  $R^2$  model regresi sebesar 0,829. Hal ini menunjukkan bahwa besar pengaruh variabel *Non Performing Financing* (NPF) dan *Capital Adequacy Ratio* (CAR) terhadap *Return On Assets* (ROA) sebesar 82,9%. Berarti variabel bebas sangat kuat mempengaruhi variabel terikat. Secara parsial *Non Performing Financing* (NPF) berpengaruh negatif signifikan terhadap *Return On Assets* (ROA) dan *Capital Adequacy Ratio* (CAR) negatif tidak berpengaruh terhadap *Return On Assets* (ROA). Sedangkan secara simultan *Non Performing Financing* (NPF) dan *Capital Adequacy Ratio* (CAR) tidak berpengaruh signifikan terhadap *Return On Assets* (ROA).

Kata Kunci : NPF; CAR dan ROA

***EFFECT OF NON PERFORMING FINANCING (NPF) AND  
CAPITAL ADEQUACY RATIO (CAR) ON PROFITABILITY  
(ROA)***

**(Study at PT. Bank Syariah Mandiri)**

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***ABSTRACT***

*This study aimed to examine the effect of non-performing financing (NPF) and the Capital Adequacy Ratio (CAR) on Return On Assets (ROA).*

*The data in this study are secondary data on the PT. Bank Syariah Mandiri period 2006-2013. The method of analysis used in this study is using multiple regression analysis.*

*Based on the research results of multiple linear regression equation  $ROA = 4.745 + (-0.234) NPF + (-0.144) CAR$ . R2 value of 0.829 regression model. This shows that the influence of variables Non Performing Financing (NPF) and the Capital Adequacy Ratio (CAR) on Return On Assets (ROA) of 82.9%. Means a very strong independent variables affect the dependent variable. While partially Non Performing Financing (NPF) significant negative effect on Return on Assets (ROA) and the Capital Adequacy Ratio (CAR) is not significant negative effect on Return On Assets (ROA). Simultaneously Non Performing Financing (NPF) and the Capital Adequacy Ratio (CAR) had no significant effect on Return On Assets (ROA).*

***Keywords: NPF; CAR and ROA***

