ABSTRACT

The purpose of this paper aims to investigate the determinants of Capital Adequacy Ratio at the regular national private bank listed on the Indonesia Stock Exchange. The data obtained from financial report annual publication during the period 2009-2011. The number of samples used were 22 public private bank taken purposive sampling. Independent variable used, which is a large measurement bank (SIZE), Loan to Deposit Ratio (LDR), Return On Assets (ROA), Net Interest Margin (NIM), Non Performing Loan (NPL) and dependent variable, namely Capital Adequacy Ratio (CAR). Data analysis technique used is regression data panel. Test hypotheses using F and t test. Moreover, we also tested using chow test and hausman test. The result showed that variable SIZE and LDR having negative influence significantly to CAR. Variable ROA has a positive influence significantly to CAR. Variable NIM has a positive influence insignificant against CAR. Variable NPL has a negative influence insignificant against CAR.

**Keyword**: Capital Adequacy Ratio, Panel Data Analysis