

**ANALISIS PENGARUH TINGKAT *CAPITAL ADEQUASY RATIO* (CAR),  
*NON-PERFORMING LOAN* (NPL) DAN *RETURN ON ASSETS* (ROA)  
TERHADAP *LOAN TO DEPOSIT RATIO* PERBANKAN DI INDONESIA**

(Studi Pada Bank Umum Konvensional yang Terdaftar di Bursa Efek Indonesia  
periode 2012-2016)

***THE INFLUENCE OF CAPITAL ADEQUASY RATIO, NON-PERFORMING  
LOAN AND RETURN ON ASSETS ON LOAN TO DEPOSIT RATIO IN  
INDONESIA***

(Study on Conventional Banking Listed in Indonesia Stock Exchange 2012-2016)



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