

***PREDICTORS OF CAPITAL RATIO OF GO PUBLIC BANKING  
INDUSTRY IN PERIOD 2000-2007***

**FAKTOR-FAKTOR YANG MEMPENGARUHI RASIO MODAL  
PADA BANK GO PUBLIC PERIODE  
TAHUN 2000-2007**

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Tanggal Wisuda : 29 Oktober 2008

**ABSTRACT**

This paper planned to examine independent variables (portofolio risk, profitability, Bank deposit from non-bank customer, provision, Regulatory pressure, size and non performing loans) has influence capital ratio of go public banking industry in periode 2000-2007. through the use of accounting data from Indonesian go public banking between 2000-2007. The method data collected using purposive sampling. Building on previous work by Shrieves and Dahl (1992), we use a Generalized Method of Moments (GMM) to analyse predict capital ratio. This results indicate has a positive influence between changes in portofolio risk, profitability, Bank deposit from non-bank customer, provision, Regulatory pressure and non performing loans and the capital ratio, and size has a negative influence to capital ratio.

Keywords: Capital ratio, portofolio risk, profitability, Bank deposit from non-bank customer, provision, regulatory pressure, size and non performing loans.

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**INTISARI**

Studi ini bertujuan untuk mempelajari: variabel bebas (*portofolio risk, profitability, bank deposit from non-bank customer, provision, Regulatory pressure, size and non performing loans*) memiliki pengaruh terhadap rasio modal bank go public di Indonesia periode 2000-2007. Metode pengumpulan data adalah purposive sampling. Berdasarkan model yang dikembangkan Shrieves and Dahl (1992) menggunakan *Generalized Method of Moments* (GMM) dalam melihat variabel yang mempengaruhi rasio modal. Hasil penelitian menunjukkan bahwa *portofolio risk, profitability, bank deposit from non-bank customer, provision, Regulatory pressure and non performing loans* berpengaruh positif terhadap rasio modal sedangkan *size* memiliki pengaruh negatif terhadap rasio modal.

Kata kunci: rasio modal, *portofolio risk, profitability, Bank deposit from non-bank customer, provision, Regulatory pressure, size and non performing loans*.