

ABSTRACT

Bank financial performance described the conditions of banks health. The health level is an important factor because as indicator whether banks perform their function not only as an intermediating institutuion, but also supports development and financial stability in their country. The ROA ratio used to measure efficiency of banks performance. The higher value of ROA, better bank in do their job. The purpose of this reseach is to find influence Non Performing Loan (NPL), Net Interest Margin (NIM), Non Interest Income, and Loan to Deposit Ratio (LDR) to Returun On Assets (ROA) with size as control variable, and compare whether there is a difference between domestic and foreign banks period 2010 – 2015.

The population in this research is data bank domestic and foreign listed on BEI in 2015. Sample used in this research totaled 228 banks by using the method non participant observation and source of data derived from secondary data. Variables in this reseach include Non Performing Loan (NPL), Net Interest Income (NIM), Non Interest Income, and Loan to Deposit Ratio (LDR) as control variable. Instrument the analysis used is regression analysis multiple.

The result of the study showed that, in domestic bank, Non Performing Loan (NPL) influential negative and significantly to Return On Assets (ROA). Net Interest Margin (NIM) have had a positive impact significantly to Return On Assets (ROA). While Non Interest Income and Loan to Deposit Ratio (LDR) influential negative but not significantly to Return On Assets (ROA). Category foreign banks Non Performing Loan (NPL) influential negative and significantly to Return On Assets (ROA). Net Interest Margin (NIM) influential negative and significantly to Return On Assets (ROA). Non Interest Income influential negative and insignificant to Return On Assets (ROA). Loan to Deposit Ratio (LDR) influential negative and significantly to Return On Assets (ROA). Size proven as a control variable. In this reseach used chow test to knows the difference between domestic and foreign bank. The result show that there is no difference between domestic and foreign banks.

Keywords: Non Performing Loan (NPL), Net Interest Margin (NIM), Non Interest Income, Loan to Deposit Ratio (LDR), Size, Return On Assets (ROA)