

ABSTRACT

This research aims to analyze the influence of Net Performing Loan Ratio, Third Parties Fund, Loan To Deposit Ratio, Operating Expenses to Operating Income, and Fee Base Income towards Return On Asset Bank. The object of this research are National Private Bank Foreign Exchange and National Private Bank Non Exchange between the year 2010-2014, so that another purpose of is research is to determine whether there are different is influence of NPL, DPK, LDR, BOPO, and FBI againts ROA between National Private Bank Foreign Exchange and National Private Bank Non Foreign Exchange.

The Examine the research hypothesis is used Multivarite Linear Regression Method. To Asses the Goodness of fit in a model, it does a measurement of determination coefficient, F signification test, and T signification test. To find out wheter there differences in the influence of NPL, DPK, LDR, BOPO, and FBI towards ROA between National Private Bank Foreign Exchange and National Private Bank Non Foreign Exchange and test different independent variable.

This research conclude that NPL, DPK, LDR, BOPO, and FBI influence the ROA at both National Private Bank Foreign Exchange and National Private Bank Non Foreign Exchange simultantly, In National Private Bank Foreign Exchange, independent variable that influence the ROA is DPK and BOPO, while National Private Bank Non Foreign Exchange variable that influence the ROA is the NPL, DPK, and BOPO. Based on Chow-test, It can be conclude that there is significant different between National Private Bank Foreign Exchange and National Private Bank Non Foreign Exchange in tern of the influence of NPL, DPK, LDR, BOPO, and FBI toward ROA and test different independent variabel there is DPK,BOPO, and FBI .

Keywords: NPL(Net Performing Loan), Third Parties Fund, Loan to Deposit Ratio, Operation Expenses to Operating Income (BOPO), Fee Base Income (FBI), and Return On Asset (ROA).