

ABSTRACT

This study aims to analyze the impact of Non-Performing Loans (NPL), Loan to Deposit Ratio (LDR), Operational Costs to Operating Income (BOPO), and Net Interest Margin (NIM) on the financial performance of Bank Negara Indonesia (BNI), evaluated via Return on Assets (ROA).

The research utilized data obtained from the annual financial statements of Bank Negara Indonesia for the period from 2002 to December 2023, including a total of 86 samples. This study use multiple linear regression as its analytical method. Prior to doing the regression analysis, standard assumption tests were performed to ascertain the model's validity.

The study's findings indicate that NPL negatively and substantially affects ROA. Similarly, LDR and BOPO exhibit a significant negative effect on ROA. NIM significantly influences ROA.

Keyword : NPL, LDR, BOPO, NIM, ROA