ABSTRACT

This research was conducted to examine the influence of the Bank Size, Gross Domestic Regional Product, Capital Adequacy Ratio, Net Interest Margin, Loan to Deposit Ratio and BOPO toward Non-Performing Loans.

The population of this research is the conventional region banks that listed on Bank Indonesia period 2010 through 2014. Sampling method used in this research is purposive sampling as 19 region banks were selected. Analysis methods that being used as classic assumption examination are Normality Test, Autocorelation Test, Multicolinearity Test, Heteroscedasticity Test, Coefficient Determinant R^2, simultant F test, partial t test and multilinier regression of ordinary least square.

The result of the research simultanteous using F test, variables such Bank Size, GDRP, Capital Adequacy Ratio (CAR), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR) and BOPO influence significantly toward Non Performing Loans (NPL). Partially variables using t test showed that Bank Size influenced NPL negatively insignificant with the significance level of 0,987 > 0,050, GDRP influenced NPL positively significant with the significance level of 0,012 < 0,050, CAR influenced NPL negatively insignificant with the significance level of 0,929 > 0,050, NIM influenced NPL positively insignificant with the significance level of 0,373 > 0,050, LDR influenced NPL positively insignificant with the significance level of 0,372 > 0,050, dan BOPO influenced NPL positively significant with the significance level of 0,002 < 0,050. The coefficient determination R^2 is 0,254 that means 25,4% of NPL variance explained by independent variables of this research, whereas 74,6 % explained by another variables that not being entered in this research model.

Keyword :   Bank Size, Gross Domestic Regional Product, Capital Adequacy Ratio, Net Inteerest Margin, Loan to Deposit Ratio, BOPO, Non Performing Loans.