

## **ABSTRACT**

*This research aims to test the influence of Non Performing Loan (NPL) and operating costs Operating Income (BOPO) in singly against the Return On Assets (ROA) at banking company in BEI 2014-2016 Year period. The population was used as a sample frame of this research is the entire Bank that serves the financial statements as of 31 December during the year 2014-2016 and reported to Bank Indonesia and published i.e. as many as 31 banks. Sampling using a Purposive Sampling method, produced 20 sample bank. The type of data in the form of secondary data. Method of Data collection using the techniques of documentation. Methods of analysis using a classic Assumption test, multiple regression test, test hypotheses, as well as the coefficient of determination. Based on the research results then can be taken the conclusions of Non Performing Loan (NPL) significant negative effect against the Return On Assets (ROA) and operating costs Operating Income (BOPO) significant negative effect against the Return On Assets (ROA).*

*Keywords: Return On Assets (ROA) and operating costs Operating Income (BOPO)  
Return On Assets (ROA).*