

ABSTRACT

The aims of this research is analyze influence of Operational Cost Operational Income, Net Interest Margin (NIM), Loan To Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), Equity to Asset Ratio (EAR), and Non Performing Loan (NPL) to profitability proxied with Return On Asset (ROA) of conventional bank go public in Indonesia from 2010 to 2014.

This research population is conventional bank listed in Indonesian Stock Exchange during 2010 - 2014 with purposive sampling technique with. Sample used on this research is 25 samples of conventional bank. Research data used for this research is secondary quantitative data obtained from the audited annual of financial report of go public conventional bank. Analyze used in this research is descriptive statistic analysis, classic assumption test, and multiple linear regression analyzes.

Research result show that Operational Cost Operational Income has a negative and significant association with ROA, Loan LDR and NPL has a negative and no significant association with ROA, NIM has a positive and significant association with ROA, CAR and EAR has a positive and no significant association with ROA. Based on Adjusted R^2 Analyze, independent variables can explain their influenced to ROA 74,5 %, and the remain was explained by the other variable that is not explained on this research. Based on Goodness Fit Test, all independent variables has significant association with ROA simultaneously.

Keyword : Profitability, BOPO, NIM, LDR, CAR, EAR, NPL, Conventional Bank