

ABSTRACT

This study aims to examine the influence of CAR, NPL, LDR to NIM with ROA as Intervening variabel, the influence of BOPO and ROA to NIM, and the influence of NPL to NIM with CAR and ROA as Intervening Variable.

The analysis method of this research is Path Analysis and Sobel Test. Total sample of this research is 23 commercial banks, which is obtain through purposive sampling. The data obtained from the official website of Otoritas Jasa Keuangan.

The result of this research shows: NPL has negatif and not significant effect on CAR and has negatif and significant effect on ROA, however has negatif and significant effect on NIM. ROA significantly mediatin NPL to NIM. CAR has positive and not significant effect on ROA, and has positive and significant effect on NIM. LDR has positive and not significant effect on ROA, and positive and significant effect on NIM. ROA significantly mediating LDR to NIM. BOPO and ROA has positive and significant effect on NIM.

Keyword: Net Interest Margin (NIM), Capital Adequacy Ratio (CAR), Loan to Deposits Ratio (LDR), Non Performing Loan (NPL), Biaya Operasional Pendapatan Operasional (BOPO), Return on Assets (ROA).