

ABSTRACT

Assessment of Bank profitability is measured by the use of financial ratio. The purpose of this study was to examine the influence of Capital Adequacy Ratio (CAR), the Non-Performing Loan (NPL), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR), and Operational Costs of Operating Income (BOPO) as a free variable of Return On Assets (ROA) of the Bank in The State Owned Commercial Banks (Persero) in Indonesia are listed in Bank Indonesia (BI) in 2006 to 2011.

The sample used in this study as many as four The State Owned Commercial Banks (Persero) which is registered in the Bank Indonesia (BI). The Data obtained based on the publication of Annual Bank on Bank Indonesia (BI). Research Data are secondary data taken using a purposive sampling method with certain criteria, the Bank still stands during the period of observation and make financial reporting period 2006 to 2011 has been published. Methods of data analysis using financial ratio analysis, multiple linear regression analysis with a level of significance of 5%.

The results of research showed that the independent variables are simultaneously affect to ROA. While partially variable, BOPO and NIM influence significantly to ROA. Then the variable CAR, NPL, LDR does not influence significantly to ROA. The value of the coefficient of determination (Adjusted R²) regression model of 97.3%. This means independent variable can explain the ROA of 97.3%, the remaining 2.7% is explained by other variable analyzed in this research.

Keyword : Profitability of Bank, CAR, LDR, NIM, BOPO, NPL