

ABSTRACT

This study is conducted to examine and analyze effect of NPL (Non Performing Loan), Proporsi Dewan Komisaris Independen, BOPO (Operational Cost Toward Return), CAR (Capital Adequacy Ratio) and firm size toward finance performance that is represented by a proxy of ROA (Return On Assets) on Non Devisa Bank located in Indonesia in period 2008-2011.

To determine sampling collection in this study, it was conducted by using purposive sampling method based on determined criteria. The sample selected was 9 Non Devisa Bank. It is also using data analysis techniques, namely, classical assumption test, multiple linear regression test, and hypothesis testing which included R² testing, Goodness of Fit' testing and T-test' testing.

The study result shown that classical assumption testing has no problem and data of entire variabel considered normal that eligible entered to the multiple linear regression equation. Therefore the R² testing result shown that ability of independent variabel in explaining/ predicting the dependent variabel was 82% and remaining 12% explained by other variables which excluded from this study. The Goodness of Fit' testing (F) yielded that entire independent variabels collectively are significant toward ROA (Return on Assets) for Non Devisa Bank. T-test result also shown that NPL, BOPO and firm size influence significantly toward ROA bank, whereas IDP and CAR influence insignificantly ROA's bank.

Keywords : *NPL (Non Performing Loan), Proporsi Dewan Komisaris Independen, BOPO (Biaya Operasional terhadap Pendapatan Operasional), CAR (Capital Adequacy Ratio), ukuran perusahaan, ROA (Return On Assets).*