

## **ABSTRACT**

*This research aim to know influence of Capital Adequacy, Non Performing Loan, Operating Expenses To Operating Income Ratio, Loan to Deposit Ratio, and Allowance of Earning Assets to Return on Assets Bank. Independent variables used in this research is CAR, LDR, NPL, BOPO and PPAP to dependent variable ROA.*

*The sampling technique by sample selesction aims (Purposive Sampling) with selection method based on the consideration (Judgement Sampling). Samples used are all conventional banks that listed in Indonesia Stock Exchange 2005-2010 period amounted to 20 banks with linear regression analysis techniques.*

*Based on testing performed all the classical assumptions show the result of regression equation has assumption of normality, no problem multikolonieritas, heterocedastity and autocorrelation. The result of analysis with t-statistical test showed that partially is NPL, CAR, BOPO and PPAP have an significant impact on ROA with a significance level less than 0,05. While LDR doesn't significantly with each level of significance 0,128 greater than 0,05. Simultaneously based on test result of the F-Statistic variable CAR, LDR, LDR, NPL, BOPO and PPAP proved significant effect on ROA banks at significance level Of 0,000 less than 0,05. Adjusted R<sup>2</sup> value Of 0,441 indicates predictive ability of the five variables on ROA is 44,1% and the remaining 55,9% influence by other factors beyond the research model.*

*Keywords : ROA, CAR, LDR, NPL, BOPO and PPA*