

## **ABSTRACT**

*The objectives of this research to analyze the influence of Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), and Assets to Return on Asset (ROA), Operating Expenses Operating Income (BOPO) with as an intervening variable.*

*This study uses the entire population of banking companies listed in Indonesia Stock Exchange (BEI) in 2007 until 2010, 30 banking. Samples used population total of 30 banking samples obtained. This study uses secondary data obtained from the publication of financial reports in the Indonesian Banking Directory, Indonesia Stock Exchange, and Annual Report. Data analysis tool used was a Structural Equation Modelling (SEM) at 16.0 AMOS program.*

*Based on the result of this research, showed that: Loan to Deposit Ratio (LDR) variable has a positive and not significant effect on BOPO, Non Performing Loan (NPL) variable has a positive and significant effect on BOPO, Assets variable has a negative and significant effect on BOPO, Loan to Deposit Ratio (LDR) has a positive and significant effect on ROA, Assets variable has a positive and significant effect on ROA, BOPO variable has a negative and significant effect on ROA. Based on Path analysis, BOPO isn't function as an intervening variable between the Loan to Deposit Ratio (LDR) effect on Return on Assets (ROA), BOPO is function as an intervening variable between the Assets effect on Return on Assets (ROA).*

*Keyword : Return on Asset (ROA), Operating Expenses Operating Income (BOPO), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), and Assets.*