

## **ABSTRACT**

*This research aims to analyze the effect of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Non Performing Loan (NPL), BOPO, and Third Party Funds (TPF) to Banking (ROA).*

*Population as an object of this research is publicly traded commercial bank listed on the Indonesia Stock Exchange period 2008-2011. The number of sample were used in this research is 21 commercial banks listed on the Indonesia Stock Exchange. This sample were taken by purposive sampling with certain criteria. The method used in this research is multiple regression analysis uses the hypothesis that the *t* test and *F* test with SPSS 20 computer program for helping.*

*The result of this research showed that independent variable CAR, LDR, TPF has not a significant impact on ROA because their value of significant on the 0,05, while other independent variable NIM, NPL, and BOPO has a significant impact to ROA because their value of significant under 0,05. From all of the independent variable that the hypotesis was rejected is LDR. Based R2 test of the independent variable on ROA showed the prediction ability 54,4% and 45,6% remains are affected from other factors outside of this model.*

*Keyword : CAR, LDR, NIM, NPL, BOPO, TPF, ROA*