

## ABSTRACT

*This study aimed to analyze the effect of NPL (Non Performing Loan), NIM (Net Interest Margin), LDR (Loan to Deposit Ratio) ROA (Operating Expenses to Operating Income), CAR (Capital Adequacy Ratio), NOP (Net Open Position), Good Corporate Governance and the level of financial performance of banks as measured by ROA (Return on Assets). Method approach is used RBBR (Risk Based Bank Ratings), in accordance with Bank Regulation, Number SEBI 13/24/DPNP/2011.*

*The population that was used in this research is all the Commercial Bank in Indonesia. The samples used were 20 commercial banks in Indonesia (period 2008-2012). Sample taking technic used purposive sampling and analysis method that was used is multiple linear regression.*

*Based on the results of testing using multiple linear regression analysis, it can be noted that Return On Assets influenced by NPL, NIM, LDR, BOPO, CAR, PDN, and GCG. It can be seen from the results of the partial test (t-test), determination of coefficients test, and the simultaneous significance tests (f-test). The results showed that the variables NPL , NIM , CAR , and ROA significantly influence the level of financial performance of banking (ROA) but LDR , PDN , and GCG have no significant effect on the level of financial performance of banking (ROA).*

*Keywords : Bank Financial Performance , NPL , NIM , LDR , ROA, CAR PDN , GCG , ROA , RBBR*