ABSTRACT

This study aims to examine the relation of Capital Adequacy Ratio (CAR , Non Performing Loan (NPL), BOPO, Net Interest Margin (NIM), Loan to Deposit Ratio (LDR) to Return On Asstes (ROA).

Data in this study are secondary data that is corporate banking in Indonesia Stock Exchange. The number of sample used were 20 commercial bank commercial banks registered to go public in Indonesia Stock Exchange. The samples used were 20 commercial banks listed in the Indonesia Stock Exchange in the period 2005-2009 were taken by purposive sampling. The method used in this research is to use multiple regression analysis and before using multiple regression analysis, performed classical assumption first.

Based on the result got regresion's equation **ROA = 10, 202+ 0,16 CAR - 0,25 NPL – 0,105 BOPO – 0,060 NIM + 0,004 LDR.** *The value of adjusted R^2 in regression models 0,976. This indicates that the major effect of variables Capital Adequacy Ratio (CAR), Non Performing Loan (NPL) , BOPO, Net Interest Margin (NIM) , Loan to Deposit Ratio (LDR) to Return On Asstes (ROA) are 97,6 %. It means very strong independents variables influence the dependent variable.The value of adjusted R^2 in regression models 0,976. This indicates that the major effect of variables Capital Adequacy Ratio (CAR), Non Performing Loan (NPL) , BOPO, Net Interest Margin (NIM) , Loan to Deposit Ratio (LDR) to Return On Asstes (ROA) are 97,6 %. It means very strong independents variables influence the dependent variable. Independent variables also affect the dependent variables simultaneously. Capital Adequacy Ratio (CAR) , Net Interest Margin (NIM) ,Non Performing Loan (NPL) , BOPO have significant impact on Return On Asstes (ROA). While Net Interest Margin (NIM) have no significant effect with Return On Asstes (ROA).*

Keywords : CAR, NPL, BOPO, NIM, LDR,ROA