ABSTRACT

This research was conducted to analyze the effect of CAR, NPL, BOPO, NIM, LDR, and PPAP compliance on bank performance. Research carried out by non-participant observation method, namely by recording or copying the data contained in "Rating 121 Bank Versi Infobank 2010".

This research using CAR, NPL, BOPO, NIM, LDR, and PPAP compliance as independent variables and financial performance of banks as the dependent variable. The data were analyzed using path analysis with SPSS 17.00 for Windows.

The result of this research shows that the variable CAR, NPL, BOPO,and LDR significantly negative effect on ROA. NIM is significantly positive effect on ROA. Meanwhile, PPAP compliance is positive effect and not significantly on ROA.

Key word : CAR, NPL, BOPO, NIM, LDR, PPAP compliance, and bank performance