ABSTRACT

People needs for managing their own funds increased and they chose to keep their funds in the bank that can survive in the midst of economic turmoil that is less stable . Therefore, people would require information about the condition of the financial performance of existing bank . This study aims to analyze the performance of Bank with variables NPL, LDR, CAR, NIM, and GCG (the Bank case studies listed in the BEI period 2004-2012).

This study is a cross section using data from commercial banks that go public and the financial statements listed in the Indonesia Stock Exchange in the year 2004 - 2012 and also commercial banks had been surveyed by the institute in the calculation IICG CGPI index as a proxy of Good Corporate Governance (GCG) the bank . Variables used in this study are Credit Risk , Liquidity Risk , Good Corporate Governance , Earnings , and Capital . This study uses analysis methods RGEC , processed data that has been obtained by calculating financial ratios of the bank which will then be analyzed by regression analysis . Methods of data collection using sampling method.

The results obtained prove that the NPL has a significant negative impact on ROA bank . Large banks with NPL will have a lower ROA . LDR then obtained has a significant negative impact on ROA bank . Large banks with LDR will have a lower ROA . Furthermore CAR has not obtained a positive but not significant effect on ROA bank . NIM has obtained a significant positive impact on ROA bank . Banks with large NIM will have a high ROA . And lastly , GCG has obtained a significant positive impact on ROA bank . Bank with the implementation of good corporate governance will have a high ROA .

Keywords :RGEC, NPL, ROA, LDR, CAR, NIM, GCG