

ABSTRACT

This aims of this research to know: (1) The influences of CAR, NPL, NIM, LDR, and BOPO to ROA (2) The influences of CAR, NPL, LDR, BOPO, and ROA to firm value (3) The influences of ROA as the intervening variable in relations between CAR, NPL, LDR, and BOPO to firm value.

This research sample is commercial banks listed in the Indonesia Stock Exchange (IDX) from 2008 until 2012 by using method of purposive sampling. There are 22 commercial banks selected as samples. The analysis method of this research is Path Analysis, the development of multiple linear regression and bivariate.

The result of this research showed: CAR has positive and not significant effect on ROA, NPL has positive and not significant effect on ROA, NIM has positive and significant effect on ROA, LDR has positive and not significant effect on ROA, BOPO has negative and significant effect on ROA, CAR has negative and not significant on firm value, NPL has negative and not significant effect on firm value, LDR has positive and not significant effect on firm value, BOPO has negative and significant effect on firm value, ROA has positive and not significant effect on firm value. The result of Path Analysis showed that BOPO influence firm vaue through ROA.

Keyword : CAR, NPL, NIM, LDR, BOPO, ROA, Firm Value