

ABSTRACT

The objective of this research is to analyse , Operations Expenses to Operation Income (BOPO), Loan Deposit Ratio (LDR), Non Performing Loan (NPL) and Net Interest Margin (NIM), toward return on Asset (ROA) of Operatinal Head Office of PD BPR BKK Lasem and ten Branch Office in 2004 until 2009.

This research used time series data from Stakeholder's year's financial report. This research used multiple regression analysis to analyse the data.

F test shows that account F 56,965 with probability value 0,000 smaller than 0,05. Its mean regression analysis can used this research that in simultant variable, BOPO, Loan Deposit Ratio (LDR), Non Performing Loan (NPL) and Net Interest Margin (NIM), influence variable Return on Asset (ROA).

While, partially with t test show that Operations Expenses to Operation Income (BOPO) has a negative significant, Loan Deposit Ratio (LDR) and Non Performing Loan (NPL) have no significant but Net Interest Margin (NIM) has a positive significant toward Return on Asset (ROA) in PD BPR BKK Lasem Kantor Pusat Operasional and 10 Kantor Cabang. The result of this research shows that adjusted R² 77,5%. .The result of the research is expected to be a consideration to the management to give more attention on ratio which influence Return on Asset (ROA).

Keywords : Capital Adequacy Ratio (CAR), Net Interest Margin (NIM), BOPO, Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), and profit