

## **ABSTRACT**

The aim of this research was to examine the influence of NPL, CAR, LOR, BOPO, NIM, and PLO to ROA as one of the bank financial performance measurement, by comparing the financial performance of State Banks and Bank BUSND in Indonesia within 2007 - 2009 period.

Data was collected from quarterly financial report in Indonesian Banking Directory within 2007 - 2009 period. Number of population was 31 Banks and number of sample was 21 Banks that consists of 4 State Banks and 17 BUSND selected by purposive sampling technique. Data was analyzed with multiple regression analysis technique and continued with Chow test that based on 5% level of significance and the classic assumption test were done previously to ensure that data were derived from a normal distribution.

The results shows that the data was normally distributed, and based on multicollinearity, heteroscedasticity and autocorrelation, there is no evidence of variable deviation, so that available data have fulfilled the conditions to use multi linear regression model. The results shows that NPL, CAR, LDR, BOPO, NIM, and PLO have significant influence to ROA. NPL and BOPO has a negative influence, meanwhile the 4 other variables has a positive influence to ROA respectively. Chow test result shows 4,87 bigger than 2,14 so there is a difference in the financial performance between State Banks and Bank BUSND. The result of this research proves that those six variables have ability to predict ROA of State Banks at 88,5%, while for BUSND is 88,8%.

Keywords : Non Performing Loan (NPL), Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), BOPO, Net Interest Margin (NIM), PLO, Return on Assets (ROA)