

ABSTRACT

This research is performed in order to test the influence of the variable Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), and BOPO, toward Net Interest Margin (NIM) to increase Return on Asset (ROA).

Sampling technique used is purposive sampling with criteria as General Banking in Indonesia which provide financial report and traded during period 2009 through 2012 and forwarded to Bank Indonesia. The Data is based on publicity Indonesia Banking Directory since 2009 to 2012. Obtained by amount sample as much 42 company from 133 banking company in Indonesia 2009-2012 period. Analysis technique used is regression analysis.

From the result of analyse indicate that data BOPO in partial significant toward NIM, while CAR and LDR have an no significant effect to NIM. CAR and LDR in partial significant toward ROA.

Keywords: CAR, LDR, BOPO, NIM, and ROA