

## **ABSTRACT**

*This research is performed in order to test the influence of the variable Capital Adequacy Ratio (CAR), Biaya Operasi Pendapatan Operasi (BOPO), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Credit Growth toward Net Interest Margin (NIM).*

*Sampling technique used is purposive sampling with criteria as General Banking in Indonesia who provide financial report and traded during period 2003 through 2006 and forwarded to Bank Indonesia. The Data is based on publicity Indonesia Banking Directory since 2003 to 2006. Obtained by amount sampel as much 81 company from 136 banking company in Indonesia 2003-2006 period. Analysis technique used is doubled regression with smallest square equation and hypothesis test use t-statistic to test coefficient of regression partial and also f-statistic to test the truth of collectively influence in level of significance 5%. Others also done a classic assumption test covering normality test , multicolinierity test, heteroscedastisity test and autocorrelation test.*

*During research period show as data research was normally distributed. Based on multicolinierity test, heteroscedasticity test and autocorrelation test variable digressing of classic assumption has not founded, its indicate that the available data has fulfill the condition to use multi linier regression model. From the result of analyse indicate that data CAR, BOPO, NPL and Credit Growth in partial significant toward NIM upper 80 billion asset bank at level of significant less than 5% ( each equal to 4,8%, 0,1%, 0,5% and 4,7%), while BOPO have an significant effect to NIM under 80 billion asset bank posed at value of level of significance smaller than 5% that is equal to 3,6%. But that way this research only be limited with 81 sample and annual perception period during 4 year.*

*Keywords: Capital Adequacy Ratio (CAR), Biaya Operasi Pendapatan Operasi (BOPO), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Credit Growth and Net Interest Margin (NIM).*