

## ***ABSTRACT***

*This research was held to test the influence of FDR, NPF, BOPO, KAP and PLO toward ROA. The problems in this research gap from the former research and the fenomena bussiness gap from the common bank data over period 2006-2010 in the Indonesian bank statistic. Therefore a deeper research to observe the problems which influent ROA with reasonable theory is needed. The factors consist of FDR, NPF, BOPO, dan PLO variables. Beside the variables above, also held an extent research by adding research variable named KAP so that this research is different from the former research.*

*Sampling technique used is purposive sampling with criteria as shariah Banking in Indonesia who provide financial report and traded during period 2006 through 2010 and forwarded to Bank Indonesia. The Data is based on publicity Indonesia Banking Directory since 2006 to 2010. Obtained by amount sampel as much 16 company from 34 shariah banking company in Indonesia 2006-2010 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 FDR, NPF and BOPO in partial significant toward ROA.*

*Keywords: FDR, NPF, BOPO, KAP, PLO and ROA*