

ABSTRACT

This study is performed to test the effect of CAR, NIM, BOPO, LDR and NPL toward ROA BUSND bank and BPD bank. The objective to analyze the effect of the bank financial ratios performance (CAR, NIM, BOPO, LDR and NPL) toward ROA in BUSND and BPD banking industry over period 2015-2017.

Sampling technique used here is purposive sampling. The data was taken Otoritas Jasa Keuangan (OJK). It is gained sample amount of 40 data. The analysis technique used here is multiple regression with the least square difference and hypothesis test using t-statistic to examine partial regression coefficient and f-statistic to examine the mean of mutual effect with level of significance 5%. In addition, classical assumption is also performed including normality test, multicollinearity test, and heteroscedasticity test.

The result shows NIM, BOPO, LDR to have influence toward ROA BUSND banking industry at level of significance less than 5% and BOPO to have influence toward ROA BPD banking industry at level of significance less than 5%

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