

ABSTRACT

This research aims to analyze the influence of Capital Adequacy Ratio, Net Interest Margin, Operating Expenses to Operating Income, Loan to Deposit Ratio, SBI interest rate and exchange rate towards Return On Asset Bank. The objects of this research are National Private Bank Foreign Exchange and Foreign Banks between the year of 2005-2009, so that another purpose of this research is to determine whether there are differences in the influence of CAR, NIM, BOPO, LDR, SBI interest rates, and exchange rates against ROA between National Private Bank Foreign Exchange and Foreign Banks.

To examine the research hypothesis is used Multivariate Linear Regression Method. To assess the Goodness of fit in a model, it does a measurement of determination coefficient, F signification test, and T signification test. To find out whether there are differences in the influence of CAR, NIM, BOPO, LDR, SBI interest rates, and the exchange rates towards ROA between National Private Bank Foreign Exchange and Foreign Banks, it is used Chow-test.

This research conclude that CAR, NIM, BOPO, LDR, and SBI interest rates and exchange rates influence the ROA at both national private Bank Foreign Exchange and Foreign Banks simultantly. In national private Bank Foreign Exchange, independent variable that influence the ROA is CAR, NIM, BOPO, and SBI interest rates, while Foreign Banks independent variables that influence the ROA is the CAR, BOPO, and LDR. Based on Chow-test, it can be conclude that there is significant difference between National Private Bank Foreign Exchange and foreign Banks in term of the Influence of CAR, NIM, BOPO, LDR, SBI interest rates, and exchange rates toward ROA.

Keyword : CAR (Capital Adequacy Ratio), NIM (Net Interest Margin), BOPO (Operating Expenses to Operating Income), LDR (Loan to Deposit Ratio), and SBI interest rate, exchange rate and Return On Asset..