

ABSTRAC

This research is performed on order to test the influence of the variable Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Posisi Devisa Netto (PDN), Net Interest Margin (NIM), BOPO (Biaya Operasional/Pendapatan Operasional), Loan to Deposit Ratio (LDR), dan Suku Bunga SBI toward Return On Asset (ROA).

Methodology research as the sample used purposive sampling, sample was accured 20 Bank Devisa in Indonesia. Data analysis with multi liniear regression of ordinary least square and hypotheses test used t-statistic and F-statistic at level of significance 5%, a clasic assumption examination which consist of data normality test, multicolinearity test, heteroskedasticity test and autocorrelation test is also being done to test the hypotheses.

During research period show as variabel and data research was normal distributed. Based on test, multicolinearity test, heterosskedasticity test and autocorrelation test classic assumption deviation has no founded, this indicate that the available data has fulfill the condition to use multi linear regression model. This result of research show that variable PDN and Suku Bunga SBI did not influence ROA. Variable CAR, NIM, and LDR positive significant influence significant toward ROA. Variable NPL and BOPO negative significant influence toward ROA. Prediction capability from these seven variable toward ROA is 72% where the balance 28% is affected to other factor which was not to be entered to research model.

Key Words : Return On Asset (ROA), Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Posisi Devisa Netto (PDN), Net Interest Margin (NIM), BOPO (Biaya Operasional/Pendapatan Operasional), Loan to Deposit Ratio (LDR), and Suku Bunga SBI.