

ABSTRAK

Penelitian ini bertujuan untuk mengetahui adanya pengaruh *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), *Non Performing Loan* (NPL), Beban Operasional Pendapatan Operasional (BOPO), dan *Net Interest Margin* (NIM) terhadap *Return On Assets* (ROA).

Teknik sampling yang digunakan adalah *purposive sampling* dengan kriteria bank umum yang terdaftar di Bursa Efek Indonesia yang memiliki data lengkap terkait dengan variabel penelitian dan tidak mengalami kerugian selama periode 2013-2015. Data diperoleh dari laporan tahunan yang dipublikasikan. Diperoleh jumlah sampel sebanyak 35 perusahaan dari 40 bank umum di Indonesia. Teknik analisis data yang digunakan adalah regresi berganda.

Hasil analisis menunjukkan bahwa *loan to deposit ratio*, beban operasional pendapatan operasional, dan *net interest margin* secara signifikan berpengaruh terhadap *return on assets* sedangkan *capital adequacy ratio*, dan *non performing loan* tidak berpengaruh terhadap *return on assets* yang ditunjukkan dengan nilai tingkat signifikan lebih dari 5%.

Kata kunci: *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), *Non Performing Loan* (NPL), Beban Operasional Pendapatan Operasional (BOPO), *Net Interest Margin* (NIM), *Return On Assets* (ROA).

ABSTRACT

This study aims to examine the effect of capital adequacy ratio, non performing loan, net interest margin, operating expenses to operating income, and loan to deposit ratio on return on assets.

The sampling technique used is purposive sampling with criteria of commercial banks listed on the Indonesia Stock Exchange which have complete data associated with variables research and do not suffer losses over the period 2013-2015. Data obtained from annual reports published. Obtained a total sample of 35 companies from 40 commercial banks in Indonesia. The analysis technique used is double regression.

The results show that loan to deposit ratio, operating expenses to operating income and net interest margin affected on return on assets but capital adequacy ratio and non performing loan is not significantly affected on return on assets which is indicated by a significant grade level of more than 5%.

Key Word: *Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), operating expenses to operating income, Net Interest Margin (NIM), Return On Assets (ROA)*