

ABSTRACT

The purpose of this study was to determine the effect of Third Party Funds (DPK), Operating Expenses to Operating Income (BOPO), Capital Adequacy Ratio (CAR), loan to deposit ratio (LDR) and Net Interest Margin (NIM) on financial performance. Sampling was purposive sampling technique is the selection of the sample with certain criteria, so that samples obtained in this study were 16 banking companies listed in Indonesia Stock Exchange 2009-2012. The data use dare secondary data obtained from www.idx.co.id. Analysis using multiple linear regression using SPSS 22. Results showed that DPK, BOPO, CAR, LDR no significant effect on the financial performance, NIM have a significant impact on financial performance.

Keywords: Third Party Funds (DPK), Operating Expenses to Operating Income (BOPO), Capital Adequacy Ratio (CAR), loan to deposit ratio (LDR) and Net Interest Margin (NIM).