

PENGARUH *NON PERFORMING LOAN* (NPL), *CAPITAL ADEQUACY RATIO* (CAR), *LOAN TO DEPOSIT RATIO* (LDR), *BIAYA OPERATIONAL DAN PENDAPATAN OPERATIONAL* (BOPO) DAN JUMLAH KARYAWAN TERHADAP *RETURN ON ASSET* (ROA) PADA BANK UMUM *GO PUBLIC* YANG TERDAFTAR DI BURSA EFEK INDONESIA PERIODE 2008-2012

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ABSTRACT

This study aims to analyze the influence of the level of non-performing loan (NPL), Capital Adequacy Ratio (CAR), Loan Deposit Ratio (LDR), Operating Costs and operating income (ROA), and the number of employees on Return on Assets (ROA) in commercial banks went public listed on the Stock Exchange Period 2008-2012. By collecting and analyzing data that already exists will be clearly seen how the influence of the value of NPL, CAR, LDR, ROA and the number of employees. In order to get good performance value then the bank must keep the NPL, CAR, LDR, ROA and the number of employees and so much more selective in choosing customers to provide credit loans.

The method used to obtain the results of the study are causal method in which the results of the study showed the value of NPL, CAR, LDR, ROA, and ROA is still quite good from the established BI standard, while the number of employees from 2008 to 2012 has a deviation because the average value smaller than the standard deviation statistics on commercial banks to go public, and of course, the banks must keep it healthy banking performance conditions in accordance with Bank Indonesia.

Key words: *CAMELS, Non Performing Loan (NPL), Capital Adequacy Ratio (CAR), Loan Deposit Ratio (LDR), Operating Expenses and Operating Income (ROA), Number of Employees, Return on Assets (ROA).*