

**PENGARUH JUMLAH KREDIT YANG DIBERIKAN, BOPO
DAN TINGKAT LIKUIDITAS TERHADAP PROFITABILITAS
PADA PERUSAHAAN PERBANKAN DI BURSA EFEK INDONESIA
PERIODE 2008-2010**

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ABSTRACT

The objective of this research is to know the influence of credit, BOPO and liquidity both partially and simultantly to the profitability of banking industries that were listing in Indonesian Stock Exchange. The population are banking compaies which registered in Indonesian Stock Exchange among the period of 2008 until 2010, which there are 31 banks. The research sample are 17 banks, it was done by using purposive sampling method. The statistic test was done by t-test and F-test (ANOVA), where firstly did the classic assumption test before did the statistic test. T-test is used to know the influence of independent variable to dependent variable partially, while the F-test is used to know the influence of independent variable to the dependent variable simultantly.

The result of this research showed that simultaneously, independent variable credit, BOPO and loan to deposit ratio (LDR) have positif and significant influence on return on assets (ROA) of banking companies, than partially credit have positif but no significant influence on return on assets (ROA), BOPO have negative and significant influence on return on assets (ROA) and loan to deposit ratio (LDR) have negative and no significant influence partially on return on assets (ROA) of banking companies that were listing on Indonesian Stock Exchange.

Keyword : Credit, BOPO, Loan to Deposits Ratio, Return On Assets