

# **ANALYSE THE INFLUENCE OF ROA, LDR AND BOPO TO NET INCOME OF PT BANK NUSANTARA PARAHYANGAN TBK**

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## **ABSTRACT**

*The objective of this research is to (1) analyse the influence of Return on Asset (ROA), Loan to Deposit ratio (LDR), and Operations Expenses to Operations Income (BOPO) simultaneously to Net Income of PT. Bank BNP; (2) pengaruh Return on Asset (ROA), Loan to Deposit ratio (LDR), and Operations Expenses to Operations Income (BOPO) partially to Net Income of PT. Bank BNP.*

*This research used time series data from Bank Indonesia's one monthly from 2007 - 2011. This research used multiple regression analysis to analyse the data. Testing of hypothesis according to partially use test  $t$  and simultan use test  $F$  with level significances that used as big as 91,5% ( $\alpha = 0,05$ ). The result of research indicated that: (1) Return on Asset (ROA) partially influences significant to net income; (2) Loan to Deposit ratio (LDR) partially influences significant to net income; (3) Operations Expenses to Operations Income (BOPO) partially influences significant to net income; and (4) Return on Asset (ROA), Loan to Deposit ratio (LDR), and Operations Expenses to Operations Income (BOPO) simultaneous influences significant to net income of PT. bank BNP.*

*Keywords: Return on Asset (ROA), Loan to Deposit ratio (LDR), Operations Expenses to Operations Income (BOPO), and Net Income*