

ABSTRAK

Penelitian ini untuk mengetahui pengaruh rasio CAR, LDR, NPL, BOPO, dan PPAP terhadap *Return of Asset* (ROA). Sampel dalam penelitian ini adalah laporan keuangan tahunan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) periode 2012 – 2014. Teknik pengambilan sampel dalam penelitian ini adalah teknik *purposive sampling*. Metode analisis data yang digunakan dalam penelitian ini adalah metode analisis regresi berganda.

Hasil penelitian melalui uji F menunjukkan bahwa secara simultan variabel CAR, LDR, NPL, BOPO, dan PPAP berpengaruh signifikan terhadap ROA. Sedangkan hasil penelitian secara parsial (uji T) menunjukkan CAR, LDR, dan NPL tidak berpengaruh terhadap ROA, sedangkan BOPO dan PPAP berpengaruh signifikan terhadap ROA.

Kata kunci: *capital adequacy ratio* (CAR), *loan to deposit ratio* (LDR), *non performing loan* (NPL), biaya operasional dan pendapatan operasional (BOPO), penyisihan penghapusan aktiva produktif (PPAP), *return on asset* (ROA), laporan keuangan, bank



ABSTRACT

This research aims to know the influence of capital adequacy ratio, loan to deposit ratio, non performing loan, operational expense and operational income, and provision for loan losses to return on asset. Sample for this research is annually financial statement that listed in Bursa Efek Indonesia (BEI) for period 2012 – 2014. The technique of collecting samples are using purposive sampling method. Data analysis which is used is statistic analysis in the form of double linear regression test.

The result of (F) simoultant test shows that CAR, LDR, NPL, BOPO and PPAP have significant influence to ROA. The result of t test shows that CAR, LDR, NPL are not have influence to ROA, but BOPO and PPAP are have significant influence to ROA.

Keywords: capital adequacy ratio (CAR), loan to deposit ratio (LDR), non performing loan (NPL), operational expense and operational income, provisio for loan losses, return on asset, financial statement, bank



