

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), Biaya Operasional terhadap Pendapatan Operasional (BOPO), dan *Loan to Deposit Ratio* (LDR) terhadap *Return On Asset* (ROA) pada Bank Umum Swasta Nasional Devisa di Indonesia yang terdaftar di Bursa Efek Indonesia periode 2010-2014.

Populasi yang digunakan dalam penelitian ini adalah Bank Umum Swasta Nasional Devisa di Indonesia yang terdaftar di Bursa Efek Indonesia. Metode analisis penelitian ini menggunakan regresi berganda. Teknik pengambilan sampel dalam penelitian ini adalah *purposive sampling*. Banyaknya sampel yang sesuai dengan kriteria yang ditentukan adalah sebanyak 17 Bank.

Berdasarkan hasil penelitian menunjukkan bahwa *Net Interest Margin* (NIM) berpengaruh positif dan signifikan, *Capital Adequacy Ratio* (CAR), dan *Loan to Deposit Ratio* (LDR) berpengaruh positif tetapi tidak signifikan terhadap *Return On Asset* (ROA), sedangkan Biaya Operasional terhadap Pendapatan Operasional (BOPO) berpengaruh negatif tetapi signifikan, untuk *Non Performing Loan* (NPL) berpengaruh negatif dan tidak signifikan terhadap *Return On Asset* (ROA) pada Bank Umum Swasta Nasional Devisa periode 2010-2014 pada level signifikan 5%. Kemampuan prediksi dari kelima variabel tersebut terhadap *Return On Asset* (ROA) sebesar 38,1%, sedangkan sisanya 61,9% dipengaruhi oleh faktor lain yang tidak dimasukkan ke dalam model penelitian.

Kata kunci: *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), Biaya Operasional terhadap Pendapatan Operasional (BOPO), *Loan to Deposit Ratio* (LDR), *Return On Assets* (ROA).

## **ABSTRACT**

*This research aims to identify and analyze the influence of Capital Adequacy Ratio (CAR), Non Performing Loans (NPL), Net Interest Margin (NIM), Operational Cost Ratio to Operational Income (BOPO), and Loan to Deposit Ratio (LDR) of the Return On Assets (ROA) the Foreign Exchange National Private Banks in Indonesian listed on the Indonesian Stock Exchange period 2010-2014.*

*Population in this research used Foreign Exchange National Private Banks in Indonesian listed on the Indonesian Stock Exchange. Methods of analysis of this research using multiple regression. The sampling technique in this research is purposive sampling. The number of samples in accordance with the prescribed criteria are as many 17 banks.*

*Based on the results of the research showed that there Net Interest Margin (NIM) has a positive and significant, Capital Adequacy Ratio (CAR), and Loan to Deposit Ratio (LDR) has a positive but not significant effect on Return On Asset (ROA), while the Operational Cost Ratio to Operational Income (BOPO) has a negative but significant, to Non Performing Loan (NPL) has a negative and not significant effect on Return On Asset (ROA) of Foreign Exchange National Private Banks period 2010-2014 at level significance 5%. Prediction capability from these five variables toward Return On Asset (ROA) is 38.1%, where the balance 61.9% is affected to other factor which was not to be entered research model.*

*Keywords: Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM), Operational Cost Ratio to Operational Income (BOPO), Loan to Deposit Ratio (LDR, and Return On Assets (ROA).*