ABSTRACT


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Keywords : ROA.

Performance of a bank is determined by how well a bank to manage its business so as to obtain maximum profitability. In an attempt to gain profit, can be viewed through an indicator that will determine the soundness of the Bank's performance in obtaining the maximum profit. The indicators are CAR, NPL, LDR, BOPO, NIM and deposits, while for the level of profitability measured by ROA.

Population from which the objects in this study is a national private commercial bank foreign exchange and foreign non-listed in Indonesia Stock Exchange in the period 2008-2011. Number of sample used were 10 private commercial banks and foreign national of non-foreign exchange listed Indonesia. The samples taken by purposive sampling. The method use in this study is multiple regression analysis, performed classical assumption test firstly.

From the results of simultaneous hypothesis test (F test) states that the F-table <F-statistics and the obtained value of 2.42 < 15.501, with a significance value of 0.000. Showed that the CAR, NPL, LDR, BOPO, NIM, and deposits have simultaneous and non-exchange. While based on the partial results of hypothesis testing (t test) at national private commercial banks and foreign exchange indicate that the variable CAR, NPL, BOPO, NIM, and deposits a significant effect on bank profitability. While the LDR variable is not significant to the profitability of banks. The dominant variable effects on ROA is the CAR with the contribution rate of 19.80% values greater than the contribution value of other variables.