ABSTRACT


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Bank profitability is one of the important aspects that can’t be ignored by management. To increase the quality of management when doing the analysis, it should be known the variables which influence bank profitability. One of the variables can be investigated from finance ratio. The finance ratio’s analysis are: CAR, BOPO, DPK, LDR, and NPL. The finance ratio’s analysis can be used to evaluate a bank work. This research purposed to know the influence of CAR, BOPO, DPK, LDR and NPL partialy and simultaniously to the level of profitability in bank which is listed in LQ-45.

This research is explanatory research, the purpose of the usearch is to explain the relation between variable to the profitability. Population this research is bank company which is listed in LQ-45. By using purposive sampling technique, so sample which is include are 6 bank companies. While data analysis technique the used is double linear regression.

The result shows that variable CAR, LDR and NPL not influence significantly to ROA which is shown by each significant value, they are 0,595, 0,314 and 0,097 bigger than 0,05. While BOPO and DPK variables influence significant value, they are 0,000 and 0,017 smaller than 0,05. The result of the research also shows that variable of CAR, BOPO, DPK, LDR, and NPL simultaneously influence together significantly to profitability, it is shown by significant value 0,001, that the value is smaller those 0,05. That variables can explain 56,7%. It shows that there are still other variables that affect the profitability of banks.