

## ABSTRACT

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Key words: ROA, ICR, NPM and Cost of Fund

Along with the highly increased bank activities, cost to be incurred by the bank for any collected funds from various sources for the purpose of funding also sharply increase. The great number of third-party funds shows an excellent banking activity in collecting public funds in the form of funding activities. This research tries to find out the factors that influence the amount of the cost of fund (bank costs funding). It aims to determine the extent of relationship between giros, savings, deposits cost of fund to the rentability rate of State-Owned Banks proxied by ROA, ICR and NPM.

This research uses samples from the report on the Annual Financial State-Owned Banks (BRI, BTN, BNI and Mandiri) in Indonesia in 2005-2011 using purposive sampling method. It employs secondary data obtained from published financial statements and downloaded via the bank official websites. The analytical method uses is canonical one with a significance level of 5%.

The resul of the canonical analysis indicates that partially, giro, saving, and deposits COF has a significant effect on ROA only and it shows an inverse relationship to ROA rentability with deposit cost of fund. Simultaneously, ROA, ICR, and NPM correlate with X1 (Giros COF), X2 (savings COF), X3 (deposits COF). The evidence comes from the Sif-F 0,000 which is smaller than the 5% significance, while the most dominant variable affecting ROA, ICR, and NPM is the saving cost of fund with canonical loading rate (0,777)