

## **ABSTRAK**

Penelitian ini bertujuan untuk menganalisis kinerja keuangan bank berdasarkan pengaruh Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Biaya Operasional terhadap Pendapatan Operasional (BOPO), Net Interest Margin (NIM), dan Loan to Deposit Ratio (LDR) terhadap Return On Asset (ROA) pada bank-bank yang terdaftar dalam Indeks Kompas 100 periode 2012-2015. Penelitian ini menggunakan dasar teori manajemen keuangan berdasarkan rasio profitabilitas yaitu Return On Asset (ROA), alat analisis yang digunakan dalam penelitian ini Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Biaya Operasional terhadap Pendapatan Operasional (BOPO), Net Interest Margin (NIM), dan Loan to Deposit Ratio (LDR). Hasil penelitian ini menunjukkan bahwa CAR, NPL, NIM dan LDR tidak berpengaruh signifikan terhadap ROA, dan BOPO berpengaruh signifikan terhadap ROA.

**Kata Kunci : ROA, CAR, NPL, BOPO, NIM, dan LDR**

## **ABSTRACT**

This research aimed to analyze the financial performance of the bank based on the influence of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Operating Expenses to Operating Income (BOPO), Net Interest Margin (NIM), and Loan to Deposit Ratio (LDR) to Return on Assets (ROA) at the banks listed in the Compass 100 Index for the period 2012-2015. This research uses the basic theory of financial management based on the ratio of profitability is Return On Asset (ROA), an analytical tool used in this study Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Operating Expenses to Operating Income (BOPO), Net Interest margin (NIM), and Loan to Deposit Ratio (LDR). The results of this research has shown that CAR, NPL, NIM and LDR no significant effect on ROA and BOPO significant effect on ROA

**Keywords : ROA, CAR, NPL, BOPO, NIM, and LDR**