

ABSTRACT

This study is to examined Capital Asset Ratio (CAR), Loan to Deposit Ratio (LDR), Operating Expenses to Operating Income (BOPO), Non Performing Loan (NPL), and Net Interest Margin (NIM) to Financial Performance of Banks that had been proxied with Return on Asset (ROA) in Conventional Commercial of Banks which listed in Stock Exchange Indonesia (BEI) during the period of 2011-2014. This study used purposive sampling method with 118 samples data. Analysis data in this study used regression multiple linier with IBM SPSS version 20 as the application.

The result of this study is Operating Expenses to Operating Income (BOPO) has significant effect to Financial Performance of Banks and Net Interest Margin (NIM) has significant effect to Financial Performance of Banks that had been proxied with Return On Asset (ROA). Next, Capital Asset Ratio (CAR), Loan to Deposit Ratio (LDR) and Non performing Loan (NPL) has no significant effect to Financial Performance of Banks with Return on Asset (ROA) partially.

Keywords : Return On Asset, Capital Adequacy Ratio, Loan to Deposit Ratio, Operating Expenses to Operating Income (BOPO), Non Performing Loan, and Net Interest Margin.