

ABSTRACT

This study aims to analyze the influence of Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Good Corporate Governance (GCG), Operational Expense to Operational Income (BOPO), and Capital Adequacy Ratio (CAR) toward Return On Assets (ROA) of foreign banks which go public in 2010-2012.

This study classified as descriptive research verification of causality. The sample employed purposive sampling method. The method of data analysis used panel data regression analysis. The test of hypotheses used F-test, determinant test, and t-test.

The findings show that LDR is positively influenced towards ROA while GCG and BOPO is negatively influenced toward ROA. Also NPL and CAR do not have effect to ROA. Lastly, in general all of the variables is simultaneously influenced toward ROA to the amount of 71,49%.

Key words : LDR, NPL, GCG, BOPO CAR, ROA