

ABSTRACT

Bank Indonesia as the central bank requires banks while maintaining its asset quality to remain in accordance with the regulations of Bank Indonesia and expressed as a sound bank. One of the quality of assets that can be seen from lending in the banking system. The main activity of Indonesian banking is collecting fund from people and distribute them to people

This research aimed to determine the effect of independent variable on the dependent variabel. The independent variable include; return on asset (ROA), operational expense/operational income (BOPO), non performing loan (NPL) on the dependent variabel include; bank loan, either simultaneously or partialliy.

This research is descriptive verification and causality research. The object that used in this research is the bank listed in Indonesian Stock Exchange. This research using sampel data which chosen through purposive sampling technique there are 28 banks during five years, from 2011 to 2015. This research using panel data regression analysis technique.

The result shows that simultaneously, return on asset (ROA), operational expense to operational income (BOPO), and non performing loan (NPL) have effect on bank loan. Partially, return on asset has negative effect on bank loan. Operatinal expense/operational income has no effect on bank loan. Non performing loan has negative effect on bank loan.

Next researches can use wider object, longer period, and using another variables, such as CAR, LDR, NIM, and many more. Banking are axpected to increase bank loan, by increasing ROA, decreasing BOPO, decreasing NPL, and for society are expected to know the condition of related bank before taking some decisions.

Keywords: *return on assets (ROA), operational expense to operational income (BOPO), non perfroming loan (NPL), bank loan.*