

## ABSTRACT

This study aims to determine the effect of non-performing loans (NPL), net interest margin (NIM) and inflation to return stock in private banks nationwide listed in Indonesia Stock Exchange in the period 2010-2014. Samples were private national banks listed on the Indonesia Stock Exchange in the period 2010-2014 by using purposive sampling method. There are 14 National private banks that qualify as research samples. The method of analysis in this study is panel data regression model.

Results of this study was obtained from the financial statements of each of the national private banks listed in the Indonesia Stock Exchange sampled. In this study described the results of the secondary data were processed and analyzed with descriptive analysis and regression analysis. The results of these studies will be described below beginning with descriptive statistical analysis and then regresi. Hasil analysis of this study showed that the variables of non-performing loans have no significant effect on stock returns, variable net interest margin has no significant effect on stock returns and inflation is not significant loan on stock returns.

Keywords: non-performing loans, net interest margin and return stock