

## **ABSTRACT**

This research aims to determine the influence of loan to deposit ratio, Non performing loan, capital adequacy ratio, and operational costs on operation income, on financial performance proxied with return on asset at private national foreign exchange banks which is listed in the indonesia stock exchange . The population in this research is a private national private banking company which is listed in the Indonesia stock exchanges during the 2012-2016 periode. The sample selection is done by using purposive sampling method. The result of research shows that LDR and BOPO variabel have significant negative influence to ROA, NPL has no significant negative influence on ROA, while CAR has no significant Positive influence on ROA. The value of coefficient of determination, which shows the magnitude of the influence of LDR, NPL, CAR and BOPO on ROA of 36,0% while the rest of 64,0% is explained by other causes outside the model.

**Keywords :** Loan to Deposit Ratio (LDR), Non Performing loan (NPL), Capital Adequacy Ratio (CAR), Operational cost on Operating income (BOPO)

## **ABSTRAK**

Penelitian ini bertujuan untuk mengetahui pengaruh *Loan To Deposit Ratio*, *Non Performing Loan*, *Capital Adequacy Ratio*, dan Biaya Operasional pada Pendapatan Operasional terhadap kinerja keuangan yang diprosikan dengan *Return On Asset* pada perusahaan perbankan umum swasta nasional devisa yang terdaftar di bursa efek Indonesia. Populasi dalam penelitian ini berupa perusahaan Perbankan Swasta Nasional Devisa yang terdaftar di Bursa Efek Indonesia selama periode 2012 –2016. Pemilihan sampel dilakukan dengan menggunakan metode *Purposive Sampling*. Hasil dari penelitian menunjukkan bahwa variabel LDR dan BOPO berpengaruh signifikan negatif terhadap ROA, NPL tidak berpengaruh signifikan negatif terhadap ROA, sedangkan CAR tidak berpengaruh signifikan positif terhadap ROA. Nilai koefisien determinasi, yang menunjukkan besarnya pengaruh LDR, NPL, CAR, dan BOPO terhadap ROA sebesar 36,0% sedangkan sisanya sebesar 64,0% yang dijelaskan oleh sebab lain diluar model.

Kata kunci : Loan Deposit to Ratio (LDR), Non Performing Loan (NPL), Capital Adequacy Ratio (CAR), Biaya Operational terhadap pendapatan Operasional (BOPO)