

## **ABSTRACT**

*The financial condition of PT Bank Negara Indonesia (BNI) in the first quarter of 2010 until the first quarter of 2015 can be said to be quite good. It can be seen from the growth in net profit generated by BNI has always increased the net profit for the period. In the second quarter 2015, net profit generated Rp. 2.46 Trillion. The net profit decreased significantly compared to the net income in the second quarter of 2014, which amounted to Rp. 4.95 Trillion. In addition, ROA of BNI in the second quarter 2015 amounted to 1.14%. ROA of BNI is experiencing a significant decline compared with ROA in the second quarter of 2014, which amounted to 2.43%.*

*Through this study, the variables to be studied as factors that can affect profitability is the Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Operating Expenses Operating Income (ROA), and net Interest Margin (NIM). The measuring instrument of profitability used is Return On Assets (ROA). Data collection methods is secondary data that quarterly financial statements BNI period first quarter 2010 to the third quarter of 2015. The data processing is done by using Multiple Linear Regression.*

*Results from this study indicate that the CAR, NPL, LDR, ROA and NIM significant effect on ROA simultaneously. Partially, only ROA and NIM were significant effect on ROA. BOPO significant negative effect on ROA and NIM significant positive effect on ROA. The coefficient of determination of this study at 94.2%.*

*Keywords : Capital Adequacy Ratio, Non Performing Loan, Loan to Deposit Ratio, Biaya Operasional Pendapatan Operasional, Net Interest Margin, Return On Asset*