

ABSTRACT

DEDY, Analysis of Influence TETA, NPL, IEREV, Non IEREV, LDR, Inflation, Interest Rate (BI Rate) and Exchange Rate on Return on Asset (Comparative Studies in Foreign Bank origin USA and Foreign Bank origin Non USA at Indonesia Listed Period 2001-2014)

This study aims to determine the effect of financial ratios on profitability (ROA). The independent variables in this study is TETA, NPL, IEREV, Non IEREV, LDR, Inflation, Interest Rate (BI Rate), Exchange Rate and D1 (Dummy Foreign Bank origin USA and Foreign Bank origin Non USA). While the dependent variable in this study is ROA. After passed the purposive sampling phase, the number of valid samples in this study are 8 foreign banks Listed Period 2001-2014. This study uses panel data analysis.

The results of this research indicate that the NPL has significant positive influence to ROA. IEREV, Non IEREV and LDR has significant negative influence to ROA. Interest Rate (BI Rate) and Exchange Rate has no significant positive influence to ROA. TETA, Inflation and D1 has no significant negative influence to ROA Foreign Bank origin USA and Foreign Bank origin Non USA at Indonesia Listed Period 2001-2014.

Keywords : ROA, TETA, NPL, IEREV, Non IEREV, LDR, Inflation, Interest Rate (BI Rate), Exchange Rate D1 (Dummy Foreign Bank origin USA and Foreign Bank origin Non USA)