

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Gross Domestic Product* (GDP), *Capital Adequacy Ratio* (CAR), *Credit Risk* (NPL), *Net Interest Margin*, *Cost Income Ratio* (BOPO), dan *Advances and Deposit Growth* (ADV) melalui rasio keuangan ROA dan ROE terhadap tingkat profitabilitas bank asing dan bank domestik di Indonesia. Penelitian ini menggunakan data sekunder yang bersumber dari Bank Indonesia dengan periode waktu 2008-2012. Model analisis yang digunakan adalah data panel dengan mempergunakan program *eviews 6.0* sebagai pengolah data penelitian. Berdasarkan hasil regresi, bahwa *Gross Domestic Product* (GDP) tidak signifikan terhadap bank asing dan bank domestik yang beroperasi di Indonesia; *Capital Adequacy Ratio* (CAR) tidak signifikan terhadap profitabilitas bank asing dan bank domestik; *Credit Risk* (NPL) tidak signifikan terhadap profitabilitas bank asing, tetapi berpengaruh negatif dan signifikan secara statistik terhadap profitabilitas bank domestik; *Net Interest Margin* tidak signifikan terhadap profitabilitas bank asing, tetapi berpengaruh positif dan signifikan secara statistik terhadap profitabilitas bank domestik; *Cost Income Ratio* (BOPO) berpengaruh negatif dan signifikan secara statistik terhadap profitabilitas bank asing, tetapi berpengaruh positif dan signifikan secara statistik terhadap profitabilitas bank domestik; dan *Advances and Deposit Growth* (ADV) tidak signifikan terhadap profitabilitas bank asing dan bank domestik. Secara simultan variabel independen signifikan terhadap profitabilitas bank asing dan bank domestik di Indonesia.

Kata Kunci : *Gross Domestic Product* (GDP), *Capital Adequacy Ratio* (CAR), *Credit Risk* (NPL), *Net Interest Margin*, *Cost Income Ratio* (BOPO), dan *Advances and Deposit Growth* (ADV), ROA, ROE.

ABSTRACT

This study aimed to analyze the influence of Gross Domestic Product (GDP), Capital Adequacy Ratio (CAR), Credit Risk (NPL), Net Interest Margin, Cost Income Ratio (ROA), and Advances and Deposits Growth (ADV) through financial ratios ROA and ROE on the profitability of foreign and domestic banks in Indonesia. This study used secondary data obtained from Bank Indonesia, from 2008-2012. Model analysis using panel data eviws 6.0 program as a data processor research. Based on the results of the regression, that the Gross Domestic Product (GDP) is not significant to foreign banks and domestic banks whom operating in Indonesia; the Capital Adequacy Ratio (CAR) did not significantly influence the profitability of foreign banks and domestic banks; Credit Risk (NPL) no significant effect on the profitability of banks foreign, but negative and statistically significant effect on profitability of domestic banks; Net Interest Margin no significant effect on the profitability of foreign banks, but the effect on positive and statistically significant effect on profitability of domestic banks; Cost Income Ratio (ROA) has negative and statistically significant effect on profitability foreign banks, but the effect on positive and statistically significant effect on profitability of domestic banks; and Advances and Deposits Growth (ADV) no significant effect on the profitability of foreign banks and domestic banks. Simultaneously independent variable significantly to the profitability of foreign banks and domestic banks in Indonesia.

Keywords: Gross Domestic Product (GDP), Capital Adequacy Ratio (CAR), Credit Risk (NPL), Net Interest Margin, Cost Income Ratio (ROA), and Advances and Deposits Growth (ADV), ROA, ROE.