

ABSTRACT

The purpose of this research is to analyze the factors that affect return on assets of financial reports to the banking industry listed on the Indonesia Stock Exchange. The examined factors of this research are deposit to assets ratio, capital adequacy ratio, net interest margin, nonperforming loans, inflation, gross domestic product and industry production growth as the independence variable and return on assets as the dependent variable.

The sample consists of 120 banking listed in the Indonesia Stock Exchange (IDX) and submitted financial reports to Bapepam and Indonesian Bank in the period 2008-2012. The data that was used in this research was secondary data and selected by using purposive sampling method. Model analysis using multiple linear regression analysis. Using the F-test to determine the effect of simultaneous between company characteristics and capital structure. Using t-test to examine the partial correlation of each independent variable on capital structure

Based on analytical results shows that only variable net interest margin and nonperforming loans have significant influence toward return on assets, while fifth variable deposits to assets ratio, capital adequacy ratio, inflation, gross domestic product and industry production growth doesn't have significant influence toward audit report lag.

Keywords: return on assets, deposit to assets ratio, capital adequacy ratio, net interest margin, dan nonperforming loans, inflation, gross domestic product and industry production growth

