ABSTRACT

This study examines the effect of Operating Cost to Operating Income Ratio (BOPO), Capital Adequacy Ratio (CAR), Liquidity Ratio, Non Performing Loan Ratio (NPL), and Bank Size on NIM of Commercial Banks in Indonesia for the period 2015-2017.

The populations of this study are all Commercial Banks (BUK) in Indonesia during the period 2015-2017 which amounted 102 banks. The sampling method uses a purposive sampling technique to obtain research samples that meet the criteria of 95 banks. Analysis of research data using multiple linear regression with Eviews series 9 statistical software.

The results of this study are BOPO, Liquidity, and Bank Size statistically have significant negative effect on NIM and NPL stastistically has significant positive effect.

Keywords: *BOPO, CAR, Liquidity, NPL, Bank Size, NIM*

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