ABSTRACT

The Influence Of Net Interest Margin And Non Performing Loan To Bank Earning Listed on BEI Year 2009-2013.

The research was purpose to find out how much influence of net interest margin to bank earning. To find out how much influence of non performing loan to bank earning. To find out how much influence of net interest margin and non performing loan with together to bank earning.

The method that being used in this research is descriptive method verifikatif with quantitative approach. Sampling method in the research is using nonprobability sampling with purposive sampling approach. The unit of analysis in this research is bank years financial statement listed on BEI on 2009-2013. While the analysis of data using multiple linear regression. Testing the hypothesis in this research using a statistical test statistic t and F test with SPSS 20.0 for Windows.

Based on the results of research showed that the test results of t (partial) indicates that each variable the variable is net interest margin have a positive and significant impact on bank earning and non performing loan have a negative and significant impact on bank earning. The results of the F test (Simultaneous) showed variable of net interest margin and non performing loan with together have a significant impact on bank earning.

Keywords : Net Interest Margin, Non Performing Loan, Bank Earning.