

## **ABSTRACT**

*The target of this research is to analyze the effect of profitability (NIM), Liquidity (CR) and efficiency (BOPO) towards financial performance (ROA) on all PD. BPR BKK and PD BKK in Central Java.*

*Population used in this research is 62 units of PD. BPR BKK and PD BKK in Central Java for 2011-2015 period. Method Intake of sampel to be used by sampling census system that is taking all existing population to be made by sample. Used by data is secondary data and data analysis use doubled linear regression analysis.*

*Pursuant to result of research can know by profitability (NIM) have an effect on significant to monetary performance (ROA) at PD BPR BKK. This contrary Result at PD BKK Profitability (NIM) do not have an effect on significant to monetary performance (ROA). Liquidity (CR) have an effect on significant to monetary performance (ROA) at PD BPR BKK. This contrary Result at PD BKK liquidity (CR) do not have an effect on significant to monetary performance (ROA). Efficiency (BOPO) have an effect on significant to monetary performance (ROA) at PD BPR BKK. This Result of tone with PD BKK efficiency (BOPO) have an effect on significant to financial performance (ROA)*

*Keyword: profitability (NIM), liquidity (CR), efficiency (BOPO) and financial performance (ROA)*