This research is performed to analyze the affect of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Operating Expenses and Operating Income (BOPO), Net Interest Margin (NIM), and Loan to Deposit Ratio (LDR) toward Return on Asset (ROA) on State-Owned Commercial Banks (Persero) registered in Bank Indonesia during 2011-2013.

Sampling technique used is purposive sampling method with the criteria of State-Owned Commercial Banks (Persero) registered in Bank Indonesia which publish full quarterly financial report during 2011-2013. Technique of data analysis used is multiple linear regression analysis method with the SPSS 21 tools.

The result of the research simultaneously states that CAR, NPL, BOPO, NIM, and LDR jointly affect the profitability. While the result of the research partially states that CAR is positive not-significant affect the profitability, BOPO is negative significant affect the profitability, and NPL, NIM, and LDR are positive significant affect the profitability.

Keywords: CAR, NPL, BOPO, NIM, LDR, Profitability.