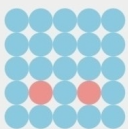




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## ABSTRACT

SITI ROSYIDAH. An Analysis of Factors Affecting The Profitability of Banks Listed on Indonesian Stock Exchange Years 2007-2010. Under direction of HERMANTO SIREGAR and TB. NUR AHMAD MAULANA.

The aim of this research is to analyze the influence (CAR), non-performing loans (NPL), Operating Expenses to Operating Income, Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Bank Size, Share of Credit of Banking Profitability (ROA, ROE and ROI). Population from which the objects in this study were commercial banks listed on the Indonesian Stock Exchange in the period 2007-2010. Number of samples used were 28 commercial banks are listed on the Indonesia Stock Exchange. The samples taken by purposive sampling to certain criteria that companies belonging to banking in general banks and the maximum at the beginning of 2007 has been listed on the Indonesia Stock Exchange, as well as the bank has published its financial statements in the year 2007-2010. The method used in this study is to use the analysis of panel data models with a test of the hypothesis that the t test, f test and  $R^2$ . Before using the analysis of panel data models, the assumptions of classical test done first.

**Keywords:** ROA, ROE, ROI, CAR, NPL, BOPO, LDR, NIM, Share of Credit, Bank Size, Economic Crisis

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