

ABSTRACT

This research is performed in order to test the influence of the variable *Capital Adequacy Ratio (CAR)*, *Return on Asset (ROA)*, *Operating Cost and Operating Income (BOPO)*, *Loan to Deposit Ratio (LDR)*, *Non Performing Loan (NPL)* and *minimum demand deposit (GWM)* toward *delta earning next one year* and *earning next two year*.

Sampling technique used is purposive sampling with criteria as General Banking in Indonesia who provide financial report and traded over period 2001 through 2005 and forwarded to Bank Indonesia. The Data is based on publicity Indonesian Banking Directory since 2001 to 2005. Obtained by amount sampel as much 118 company from 133 banking company in Indonesia 2001-2005 period. Analysis technique used is doubled regression with smallest square equation and hypothesis test use t-statistic to test coefficient of regression partial and also f-statistic to test the truth of collectively influence in level of significance 5%. Others also done a classic assumption test covering normality test, multicolinierity test, heteroscedastisity test and autocorrelation test.

During research period show as data research was normally distributed. Based on multicolinierity test, heteroscedasticity test and autocorrelation test variable digressing of classic assumption has not founded, its indicate that the available data has fulfill the condition to use multi linier regression model. From the result of analyse indicate that data ROA in partial significant toward delta earning one next year bank at level of significant less than 5% (each equal to 0,01%), while CAR and ROA have an significant effect to delta earning two next year bank posed at value of level of significance smaller than 5% that is equal to 0,1% and 0,01%. But that way this research only be limited with 118 sample and annual perception period during 5 year. Suggested that to conduct a continuation research by extending other factor such as profitability ratio (ROE and NPM), ratio of management and sensitivibility ratio to market representing the part of CAMELS ratio and element of bank risk, also need included as predictor to predict delta earning one and two next year and anticipate into effect of Arsitektur Perbankan Indonesia (API), so that reach an healthy banking system, strength and efficient utilize to create stability of financial system in order to assisting to push economic development.

Keywords: *Capital Adequacy Ratio (CAR)*, *Return on Asset (ROA)*, *Operating Cost and Operating Income (BOPO)*, *Loan to Deposit Ratio (LDR)*, *Non Performing Loan (NPL)*, *Minimum Demand Deposit (GWM)* and *delta earning next one year* and *earning next two year*