

ABSTRACT

This observation is to observe the profit working on Currency Exchange Bank and Non- Currency Exchange Bank. The matter is that there was an inconsistency the last observer, and the aim is to analyze the variables which are influence the profit of the bank. The variables are CAR, NPL, BOPO, NIM, PPAP, LDR.

To analyze data, an author use multiple- regression linear model. This research use secondary data from every Currency Exchange Bank and Non- Currency Exchange Bank, since 2004- 2008. The author use purposive random sampling method. The sample of this study is 10 Currency Exchange Bank and 10 Non- Currency Exchange Bank.

The result of the research shows that CAR, NPL has a positive and significant influence. BOPO has a negative significant influence, PPAP, LDR has a negative non-significant influence, NIM has a positive significant influence, with a ROA. From Chow test explain that there is different influence from variabel of research. The research is created as guidance, by companies management in companies administration or by investors in decide strategis investment.

Key word: CAR, NPL, NIM, BOPO, LDR, PPAP, ROA.