

## ABSTRACT

*This research aims to examine the influence CAR (Capital Adequacy Ratio), KAP (Earning Asset Quality), NIM (Net Interest Margin), BOPO (Operasional Expenses to Operational Revenue Operasional), LDR (Loan Deposit to Ratio) and Sensitivity to Market Risk with banking profitability.*

*The population in this research is foreign exchange national private bank in Indonesia period of year 2005-2008. Amount sampel used is the 20 foreign exchange national private bank in Indonesia. Sampel research taken purposive sampling with selected criterion that is company of included in banking of foreign exchange national private bank and still stand up during period of perception and also bank publicize its financial statement in media period of year 2005-2008. The analysis method used in this research with analysis regresi doubled, hypothesis test that is determinant coefficient, test F, and test T.*

*The result of this research indicates that KAP, NIM, LDR and BOPO variable had significant influence to banking profitability. CAR and Sensitivity to Market Risk variable had not significant influence to banking profitability.*

*Key Words: CAR, KAP, NIM, BOPO, LDR, Sensitivity to Market Risk, ROA*