

## **ABSTRACT**

*This research is performed in order to test the influence of the variables Growth in Return On Asset ( $\Delta ROA$ ), Growth in Capital Adequacy Ratio ( $\Delta CAR$ ), Growth in Non Performing Loan ( $\Delta NPL$ ), Growth in Operational Cost Ratio to Operational Income ( $\Delta BOPO$ ), Growth in Loan to Deposit Ratio ( $\Delta LDR$ ), BI Interest Rate Sensitivity ( $S_{BI}$ ), Exchange rate Sensitivity ( $S_{Kurs}$ ), and Inflation Sensitivity ( $S_{Inflasi}$ ) toward Financial Sustainability Ratio ( $FSR$ ).*

*Population in this research used all of bank devisa which listed in BI during period 2003 through 2009. Purposive sampling method were used as samples determining method and 15 bank selected as the sample of the reseacrh. Data analysis with multilinier regression of ordinary least square and hypotheses test used  $t$ -statistic and  $F$ -statistic at level of significance 5%, a classic assumption examination which consist of data normality test, multicolinierity test, heteroskedasticity test and autocorrelation test is also being done to test the hypotheses.*

*Base on normality test, multicolinierity test, heteroskedasticity test and autocorrelation test classic assumption deviation has not founded, this indicate that the available data has fulfill the condition to use multilinier regression model. Empirical evidence show as Growth in Operational Cost Ratio to Operational Income ( $\Delta BOPO$ ), Exchange rate Sensitivity ( $S_{Kurs}$ ), and Inflation Sensitivity ( $S_{Inflasi}$ ) have influence toward Financial Sustainability Ratio ( $FSR$ ) bank devisa over periode 2003-2009 at level of significance 5%. Prediction capability from these eight variables toward Financial Sustainability Ratio ( $FSR$ ) is 18,5%, where the balance 81,5% is affected to other factor which was not to be entered to research model.*

*Keywords: Growth in Return On Asset ( $\Delta ROA$ ), Growth in Capital Adequacy Ratio ( $\Delta CAR$ ), Growth in Non Performing Loan ( $\Delta NPL$ ), Growth in Operational Cost Ratio to Operational Income ( $\Delta BOPO$ ), Growth in Loan to Deposit Ratio ( $\Delta LDR$ ), BI Interest Rate Sensitivity ( $S_{BI}$ ), Exchange rate Sensitivity ( $S_{Kurs}$ ), Inflation Sensitivity ( $S_{Inflasi}$ ), Financial Sustainability Ratio ( $FSR$ )*