

ABSTRACT

This research was held to test the influence of CAR, LDR and BOPO toward earning. The problems in this research gap the phenomena gap in the statistical data from the persero and foreign bank data over period 2006-2010 in the persero and foreign bank. Therefore a deeper research to observe the problems which influent earning with reasonable theory is needed. The factors consist of CAR, LDR and BOPO variables.

The study was using purposive sampling method. The Data is 5 foreign bank and 4 persero bank over period 2006-2010 period. Analysis technique used is multiple regression with ordinary least square 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.

From the results of the analysis indicate that the model is feasible in foreign banks with significant F less than 0.05 is equal to 0.0001 and the coefficient of determination of 26.5%, while only LDR by t test with significance affecting earnings below 0.05 that is equal to 0.0001, while the CAR and the BOPO does not affect the earning of foreign banks with significant value above 0.05 respectively 0.455 and 0.597. From the result of analyse indicate that data CAR, LDR, and BOPO in partial significant toward earning of persero bank and only LDR in partial significant toward earning of foreign bank. At owned banks also have a decent model with a significance F is less than 0.05 which is at 0.0001 and the coefficient of determination of 39.6%, while the t-test based on CAR, ROA and LDR affect earning owned banks with significantly below 0, 05 respectively at 0.0001, 0.0001, and 0.002. Different foreign bank and persero bank showed by chow test, from foreign bank only LDR significant on earning, while persero bank, CAR, BOPO and LDR significant on earning.

Keywords: CAR, LDR, BOPO, and Earning