

## **ABSTRACT**

*This research aims to examine the influence of ratios to banking performance measured with earnings growth. Ratios that was applied in this research are: NPM, NIM, ROA, and LDR.*

*The population in this research are all of banking firm listed in Indonesian Stock Exchange 2006-2008. Total sample in this research are 63 banking firms that selected with purposive sampling. Independent variable in this research are : NPM (Net Profit Margin), NIM (Net Interest Margin), ROA (Return On Assets), LDR (Loan to Deposit Ratio). Dependent variable in this research is earning growth. Data analyzed with classic assumption test and hypothetical testing with multiple regression models.*

*The results of this research indicates that NPM variable had significant influence to earning growth. NPM variable had negative significant influence to earning growth. NIM, ROA and LDR variable had not significant influence to earning growth.*

*Key words: ratios, banking performance, earning growth*