# ABSTRACT

Merger is on of the strategies used by banks to survive in time of crisis. Several bank mergers surviving until 31 December 2013 increasing profit every year even though there is also a decrease in profit. This research aims to know the influence of the ratio of Operating Efficiency Ratios (BOPO), Net Interest Margin (NIM) and Loan to Deposit Ratio (LDR) towards profit growth at banks that do the merger period 1997-2008 and is still listed on the Indonesia stock exchange (idx) period 2009-2013. This research uses three independent variables consisted of operating costs operating income (BOPO), Net Interest Margin (NIM) and Loan to Deposit Ratio (LDR) as well as the dependent variable i.e. profit growth to measure the influence of each variable.

In this study the method used is descriptive method verifikatif which is causal, i.e. methods by providing facts and the correlation between the variables was examined and the nature of the causal. data collection tecnique is done with the data obtained from secondary sources or other literature-literature-related issues raised in the study.

The object of study in this research are banks that do the merger period 1997-2008 and is still listed on the Indonesia stock exchange (idx) period 2009-2013 with a total population of as many as 30 companies and the samples can be taken as many as six companies with a purposive sampling method, further data analysis methods used panel using Eviews 6 in process and manipulate data.

From the results of this research can be drawn the conclusion that simultaneous financial ratios do not have a positive influence on the growth of profits, partially all the financial ratios in the study did not show a positive influence on the growth of earnings on bank mergers the period 2009-2013

Keyword: Operating Efficiency Ratios, NIM, LDR and profit growth