

## PREFACE

In the name of Allah, the Most Beneficent, Most Merciful.

Alhamdulillah, praise be to Allah SWT, because of His beneficence and guidance, so that the author can complete the Final Project entitled “ANALYSIS THE INFLUENCE OF NON PERFORMING LOAN, LOAN TO DEPOSIT RATIO, INDEPENDENT COMMISSIONER PROPORTION, NET INTEREST MARGIN, AND CAPITAL ADEQUACY RATIO TOWARDS PROFIT GROWTH OF BANK J TRUST INDONESIA IN 2009-2014 BASED ON RISK-BASED BANK RATING APPROACH”. This final project is in partial fulfillment of the requirement to achieve the Bachelor Degree of International Information and Communications Technology Business Management, School of Economic and Business, Telkom University, Bandung.

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I realize that this Final Project composition is not flawless. I humbly wish that the next research can perfect this Final Project.

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