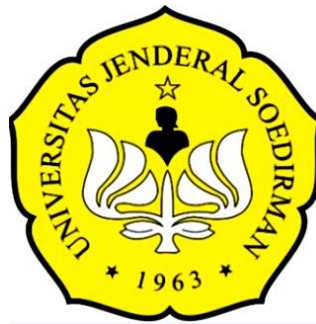


**THESIS**

**THE INFLUENCE OF BANK CHARACTERISTICS VARIABLES AND  
MACROECONOMIC ON PROFITABILITY**  
(Case Studies on BPD Banks in All Provinces in Indonesia)



**By :**  
**Febri Adi Santoso**  
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Submitted in partial fulfilment of the requirements for the bachelor degree from  
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