

ABSTRACT

Abstract: Bank is one of the intermediary institutions or intermediaries from parties who have excess funds with parties who need funds. Therefore, bank is one of the sector that has a very important role for the stability and growth of the economy as a whole. To assess the performance of banking companies can be measured using ratios including Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), and Non Performing Loan (NPL). The purpose of this research is to know and analyze the impact of CAR, LDR, and NPL, partially and simultaneously to profitability at all banking companies (conventional and sharia) that listed in the Indonesian Stock Exchange in the period 2017-2019. The research was conducted using samples from 41 banking companies. The samples was determined by purposive sampling method. The results showed: 1) simultaneously tested that CAR, LDR, and NPL have significant effect on profitability. 2) partially LDR and NPL have significant effect on profitability, while CAR have no significant effect on profitability.

Keywords: Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Profitability.