

INTISARI

Penelitian ini bertujuan untuk menguji beberapa determinan profitabilitas bank umum, yaitu *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR) dan Beban Operasional dan Pendapatan Operasional (BOPO) terhadap profitabilitas Bank Umum sebelum dan saat pandemi Covid-19. Penulis menggunakan data sekunder berupa laporan keuangan bank sebanyak 89 sampel dari 109 populasi bank umum di Indonesia periode 2019-2020. Data tersebut diperoleh dari masing-masing bank dan Otoritas Jasa Keuangan. Pemilihan 89 sampel bank diambil karena memenuhi variabel-variabel yang diteliti, yaitu *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR) dan Beban Operasional dan Pendapatan Operasional (BOPO) selama periode 2019-2020 Hasil uji menunjukkan bahwa variabel CAR, dan LDR dinyatakan bahwa tidak mempengaruhi profitabilitas bank pada tahun 2019 dan 2020. Variabel NPL dan BOPO memiliki pengaruh negatif terhadap profitabilitas bank pada tahun 2019 dan 2020.

Kata kunci: *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR) dan Beban Operasional dan Pendapatan Operasional (BOPO)

ABSTRACT

This study aims to examine several determinants of commercial bank profitability, namely Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR) and Operating Expenses and Operating Income (BOPO) on the profitability of Commercial Banks before and during the pandemic. Covid-19. The author uses secondary data in the form of bank financial statements as many as 89 samples from 109 commercial bank populations in Indonesia for the 2019-2020 period. The data was obtained from each bank and the Financial Services Authority. The selection of 89 bank samples was taken because they met the variables studied, namely Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR) and Operating Expenses and Operating Income (BOPO) during the 2019-2020 period. The test shows that the CAR and LDR variables do not affect bank profitability in 2019 and 2020. The NPL and BOPO variables have a negative effect on bank profitability in 2019 and 2020.

Keywords: Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR) and Beban Operasional dan Pendapatan Operasional (BOPO)