

INTISARI

Penelitian ini bertujuan untuk menguji pengaruh *Capital Adequacy Ratio (CAR)*, *Return On Assets (ROA)*, *Net Performing Loan (NPL)*, Biaya Operasional dan Pendapatan Operasional (BOPO) terhadap LDR bank dengan memakai rasio *Loan to Deposit Ratio (LDR)*. Penelitian ini menggunakan data 82 Bank umum yang ada di Indonesia dengan data laporan keuangan tahunan 2015-2019. Hasil dari penelitian tersebut mengatakan *Net Performing Loan (NPL)*, *Return On Assets (ROA)*, Operasional dan Pendapatan Operasional (BOPO) memiliki hubungan negatif terhadap *Loan to Deposit Ratio (LDR)*. *Capital Adequacy Ratio (CAR)* memiliki hubungan yang positif terhadap *Loan to Deposit Ratio (LDR)*

ABSTRACT

This study aims to examine the effect of Capital Adequacy Ratio (CAR), Return On Assets (ROA), Net Performing Loan (NPL), Operating Costs and Operating Income (BOPO) on bank liquidity by using the Loan to Deposit Ratio (LDR) ratio. This study uses data from 89 commercial banks in Indonesia with 2015-2019 annual financial report data. The results of this study say that the Net Performing Loan (NPL), Return On Assets (ROA), Operating Costs and Operating Income (BOPO) have a negative relationship to the Loan to Deposit Ratio (LDR). Capital Adequacy Ratio (CAR), has a positive relationship to Loan to Deposit Ratio (LDR).