

## INTISARI

Penelitian ini bertujuan untuk menguji berbagai deteriman profitabilitas bank, yaitu *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), *Loan to Deposit Ratio* (LDR), BOPO, dan Ukuran Perusahaan terhadap profitabilitas perusahaan perbankan yang terdaftar di Bursa Efek Indonesia dan bagaimana kondisi profitabilitas perusahaan perbankan sebelum dan saat pandemi Covid-19. Dengan mengambil sampel sebanyak 10 perusahaan selama 2016-2019, hasil uji menunjukkan bahwa variabel NPL dan NIM berpengaruh positif sedangkan variabel CAR, LDR, BOPO dan Ukuran Perusahaan berpengaruh negatif terhadap ROA. Kemudian, pandemi Covid-19 ini tidak mempengaruhi ROA bank.

**Kata kunci :** *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), *Loan to Deposit Ratio* (LDR), BOPO, Ukuran Perusahaan dan Profitabilitas.

## ABSTRACT

*This study aims to investigate the determinants of bank profitability, which are Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR), BOPO, and firm size, for listed banks in Indonesia and how their profitability was impacted by the Covid-19 pandemic. Using 10 listed banks as the sample, this study found that NPL and NIM have a positive effect on profitability, while CAR, LDR, BOPO dan firm size have a negative effect. Nevertheless, this study found that the Covid-19 did not have any impact on bank's profitability.*

**Keywords :** *Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR), BOPO, Firm Size, Profitability.*