ABSTRACT

The purpose of this study was to determine the effect of CAR, NIM, LDR and

NPL on the profitability of a Go Public Commercial Bank with Size as kontrol

variable. Profitability is proxied by ROA as a measure of the size of profit that

produced.

The sample in this study is a Go Public commercial bank that listed on the

IDX (Indonesia Stock Exchange) during the period 2013-2017. The number of

samples were 21 banks taken by purposive sampling method. The analytical method

of this study uses multiple linear regression with the SPSS 25 program which has

previously passed the classic assumption test.

The results of this study indicate that CAR has a positive but not significant

effect on ROA. NIM has a positive and significant effect on ROA. NPL has a

negative and significant effect on ROA. LDR has a positive but not significant effect

on ROA. While using size as a kontrol variable indicates that CAR has a positive

and significant effect on ROA.

Keyword: ROA, CAR, NIM, LDR, NPL, Size

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