# *ABSTRACT*

*This research aims to analyze the influence of credit risk, liquidity risk, operational risk to banking stability with Capital Adequacy Ratio and Net Interest Margin as a control variables. Banking stability is proxied by Z-score Return on Asset, credit risk is proxied by Non Performing Loan, liquidity risk is proxied by Loan to Deposit Ratio, and operational risk is proxied by Operational Expense to Operational Revenue.*

*The population used in this research is banks listed on Indonesia Stock Exchange in the period of 2015-2019. The total population in this research were 40 banks. The sampling technique used is purposive sampling so that the samples obtained were 25 banks. The analytical method used in this study is panel data regression with E-views 9 program.*

*The results of this research show that liquidity risk, Capital Adequacy Ratio (CAR) and Net Interest Margin have a positive and significant effect on banking stability. Operational risk has a negative and significant effect on banking stability. While, credit risk has a positive and insignificant effect on banking stability.*

*Keywords: Credit Risk, Liquidity Risk, Operational Risk, Capital Adequacy Ratio, Net Interest Margin, Banking Stability*