

## **ABSTRACT**

*This study aims to examine the effect of bank ownership structure on bank's profitability. The dependent variable in this study is profitability, and there are three independent variables, that is government ownership, private domestic ownership and foreign ownership. This study uses non-performing loan (NPL), loan to deposit ratio (LDR), and operational efficiency ratio.*

*This study used purposive sampling method and tested 35 conventional banking companies listed on the Indonesia Stock Exchange during 2015-2019. The analytical method used in this study is multiple linear regression analysis with the Ordinary Least Square (OLS) model.*

*The results showed that government ownership in bank's ownership structure did not affect profitability. Meanwhile, private domestic ownership and foreign ownership had a positive effect on bank profitability.*

*Keywords: profitability, government ownership, private domestic ownership, foreign ownership.*