## *ABSTRACT*

Banking profitability is a ratio to measure the overall effectiveness of management as indicated by the size of the level of profits obtained in relation to sales and investment Basically there are many factors that affect profitability.

This study uses profitability as the dependent variable. Independent variables that are likely to influence bank profitability include LDR (Loan to Deposit Ratio), CAR (Capital Adequacy Ratio), and BOPO (Operating Expenses and Operating Income). This study will examine the effects both simultaneously and partially that affect bank profitability.

The population used in this study is a banking sector company on the Indonesia Stock Exchange in 2015-2018. Data sources used are secondary data (indirect data) obtained from existing sources such as financial reports and literature studies.

The results of this study indicate that the independent variables jointly influence the dependent variable significantly both simultaneously and partially. All variables have a negative effect on ROA. Loan to Deposit Ratio, Capital Adequacy Ratio, and Operational Costs and Operating Income have an effect of 39.51% on Banking Profitability.

This research is expected to be used as a reference for future researchers, especially those relating to the problem of Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), and Operational Costs and Operating Income (BOPO) and profitability (ROA) in banking companies in 2015-2018.



***Kata Kunci : LDR (Loan to Deposit Ratio), CAR (Capital Adequacy Ratio), and BOPO (Operating Expenses and Operating Income), and Profitability***