



## The Effect Capital Adequacy, Liquidity and Credit Risk to Profitability of Commercial Banks

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### ARTICLE INFORMATION

### ABSTRACT

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This study aims to determine the effect of Capital Adequacy proxied with Capital Adequacy Ratio (CAR), Liquidity proxied by Loan to Deposit Ratio (LDR), and Credit Risk proxied by Non Performing Loans (NPL) toward Profitability proxied by Return on Asset (ROA). Population in this study are banking companies listed on the Indonesia Stock Exchange (IDX) 2015-2017. The technique of determination of the sample using the method of purposive sampling and obtained 27 banking companies with a research period of three years to obtain 81 units of samples. Data analysis was done using Microsoft Excel 2010 and hypothesis testing in this research using Data Panel Regression Analysis with the E-Views 9.0 program and a significance level of 5%. The results of the research shows that (1) capital adequacy (CAR) has a significant positive effect on profitability (ROA), (2) liquidity (LDR) has a positive and significant effect on profitability (ROA), (3) credit risk (NPL) has a negative effect and significant to profitability (ROA).

# Risk And Capital Adequacy N Commercial Banks

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## **Risk And Capital Adequacy N Commercial Banks:**

**Risk and Capital Adequacy in Commercial Banks** Sherman J. Maisel,1986 , **The Oxford Handbook of Banking** Allen N. Berger,Philip Molyneux,John O. S. Wilson,2019-10-31 The Oxford Handbook of Banking Third Edition provides an overview and analysis of developments and research in this rapidly evolving field Aimed at graduate students of economics banking and finance academics practitioners regulators and policy makers it strikes a balance between abstract theory empirical analysis and practitioner and policy related material Split into five distinct parts The Oxford Handbook of Banking is a one stop source of relevant research in banking It examines the theory of banking bank operations and performance regulatory and policy perspectives macroeconomic perspectives in banking and international differences in banking structures and environments Taking a global perspective it examines banking systems in the United States China Japan Australia and New Zealand Africa the European Union transition countries of Europe and Latin America Thematic issues covered include financial innovation and technological change consumer and mortgage lending Islamic banking and how banks influence real economic activity Fully revised and now including brand new chapters on a range of geographical regions bank bailouts and bail ins and behavioral economics amongst many other topics this third edition of The Oxford Handbook of Banking provides readers with insights to seminal and contemporary research in banking and an opportunity to learn about the diversity of financial systems around the world **New Issues in Financial and Credit Markets** Franco Fiordelisi,Philip Molyneux,Daniele Previati,2010-10-06 This collection of conference papers presents a contemporary insight into key trends impacting on the global financial sector post crisis and highlights new policy and research areas affecting banks and other financial institutions The four main themes are financial crises credit activity capital markets and risk management **China's Financial Markets** Salih N. Neftci,Michelle Yuan Menager-Xu,2007 Publisher description Pakistan International Monetary Fund,2004-07-22 This paper evaluates Pakistan s Financial System Stability Assessment including Reports on the Observance of Standards and Codes on Monetary and Financial Policy Transparency Banking Supervision and Securities Regulation Major reforms in the financial sector have resulted in a more resilient and efficient financial system that is better placed to absorb significant macroeconomic shocks Increased liquidity in the system has recently led to a rapid increase in credit to the private sector that could be problematic if sustained The securities markets have benefited from recent reforms but may be vulnerable to systemic risks **2025-26 NTA/UGC-NET/JRF Commerce Solved Papers** YCT Expert Team , 2025 26 NTA UGC NET JRF Commerce Solved Papers 704 995 E This book contains the previous year solved papers from 2011 to 2025 *China: The Bankable State* Bhabani Shankar Nayak,2021-11-09 The volume on China The Bankable State rejects neoliberal consensus and focuses on crucial contributions of the Chinese state in shaping Chinese economy This book makes crucial theoretical contributions to the study of local political economy of China This book engages with Chinese state responses to challenges China faces in the processes of reform transition and

development of both commercial and non commercial banks This book explores Chinese economic growth and development policy processes and its uniqueness in the wider world economy The book examines Chinese financial policy praxis and offers an insightful account of its successes for the wider resurgence of alternative political economy of local development Additionally this book also showcases state led entrepreneurship in China *Financial Statements-Based Bank Risk Aggregation* Jianping Li,Lu Wei,Xiaoqian Zhu,2022-03-15 This book proposes a bank risk aggregation framework based on financial statements Specifically bank risk aggregation is of great importance to maintain stable operation of banking industry and prevent financial crisis A major obstacle to bank risk management is the problem of data shortage which makes many quantitative risk aggregation approaches typically fail Recently to overcome the problem of inaccurate total risk results caused by the shortage of risk data some researchers have proposed a series of financial statements based bank risk aggregation approaches However the existing studies have drawbacks of low frequency and time lag of financial statements data and usually ignore off balance sheet business risk in bank risk aggregation Thus by reviewing the research progress in bank risk aggregation based on financial statements and improving the drawbacks of existing methods this book proposes a bank risk aggregation framework based on financial statements It makes full use of information recorded in financial statements including income statement on and off balance sheet assets and textual risk disclosures which solves the problem of data shortage in bank risk aggregation to some extent and improves the reliability and rationality of bank risk aggregation results This book not only improves the theoretical studies of bank risk aggregation but also provides an important support for the capital allocation of the banking industry in practice Thus this book has theoretical and practical importance for bank managers and researchers of bank risk management The Development Dimension Strengthening Macroprudential Policies in Emerging Asia Adapting to Green Goals and Fintech OECD,2021-06-29 Many Emerging Asian countries have been refining macroprudential policies particularly since the Global Financial Crisis This publication provides a detailed overview of the current macroprudential policy situation in Emerging Asian countries and explores how the macroprudential policy toolkit has evolved **People's Republic of China** International Monetary Fund,2012-04-05 A detailed assessment report on the observance of China s compliance of Basel Core Principles for effective banking supervision is presented Regulation and supervision of China s banking system has made impressive progress in the past few years led by an activist forward looking regulator the China Banking Regulatory Commission with a clear safety and soundness mandate that has been supported by banks and by the State The macroeconomic environment is characterized by rapid growth with concerns about overheating and asset price overvaluation **FDIC Banking Review** ,1993 *1991 Comptroller's Manual for National Banks: Regulations* ,1991 **Current Issues in the Economy and Finance of India** Aswini Kumar Mishra,Vairam Arunachalam,Debasis Patnaik,2018-09-13 This proceedings volume highlights important points of achieving a balanced and sustained growth path from diverse economics and finance perspectives touching on a wide array of economic and social

analyses in India Featuring contributions presented at the 2018 International Conference on Economics and Finance ICEF 2018 held at the Birla Institute of Technology and Science Pilani Goa India the enclosed papers explore topics such as inflation dynamics information transmission in post recession era leverage effect and volatility asymmetry structural change and economic growth and reforming tax systems among others The Indian economy today is remarkable and not surprisingly it is growing very rapidly It has emerged as the fastest growing major economy in the world as per the Central Statistical Organization CSO and International Monetary Fund IMF and it is expected to be one of the top three economic powers of the world over the next 10 to 15 years backed by its strong democracy and partnership At the backdrop of impressive progress of the Indian economy during the last two decades the question that remains to be answered is does India still have a long way to go before it is functioning well as a market economy This book critically examines the performance of the Indian economy at the national state and sectorial levels Featuring contributions from leading academicians scholars and practitioners from Asia and the rest of the world this book is an asset to students professors scholars practitioners and policy makers in the areas of India economics finance and sustainable development

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