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

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ARTICLE INFORMATION

ABSTRACT

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Keywords: capital adequacy; liquidity; credit risk; profitability 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 of effect on profitability (ROA), credit risk (NPL) has a negative effect and significant to profitability (ROA).

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Risk And Capital Adequacy N Commercial Banks

Nguyen Ngoc Thach, Nguyen Duc Trung, Doan Thanh Ha, Vladik Kreinovich

Risk And Capital Adequacy N Commercial Banks:

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Second Edition Allen N. Berger, Philip Molyneux, John O. S. Wilson, 2014-11-27 The Oxford Handbook of Banking Second Edition provides an overview and analysis of developments and research in banking written by leading researchers in the field This handbook will appeal to graduate students of economics banking and finance academics practitioners regulators and policy makers Consequently the book strikes a balance between abstract theory empirical analysis and practitioner and policy related material The Handbook is split into five parts Part I The Theory of Banking examines the role of banks in the wider financial system why banks exist how they function and their corporate governance and risk management practices Part II deals with Bank Operations and Performance A range of issues are covered including bank performance financial innovation and technological change Aspects relating to small business consumer and mortgage lending are analysed together with securitization shadow banking and payment systems Part III entitled Regulatory and Policy Perspectives discusses central banking monetary policy transmission market discipline and prudential regulation and supervision Part IV of the book covers various Macroeconomic Perspectives in Banking This part includes a discussion of systemic risk and banking and sovereign crises the role of the state in finance and development as well as how banks influence real economic activity The final Part V examines International Differences in Banking Structures and Environments This part of the Handbook examines banking systems in the United States European Union Japan Africa Transition countries and the developing nations of Asia and Latin America **Partial Identification in Econometrics and Related Topics** Nguyen Ngoc Thach, Nguyen Duc Trung, Doan Thanh Ha, Vladik Kreinovich, 2024-07-31 This book covers data processing techniques with economic and financial application being the unifying theme To make proper investments in economy the authors need to have a good understanding of the future trends how will demand change how will prices change etc In general in science the usual way to make predictions is to identify a model that best fits the current dynamics and to use this model to predict the future behavior In many practical situations especially in economics our past experiences are limited As a result the authors can only achieve a partial identification It is therefore important to be able to make predictions based on such partially identified models which is the main focus of this book This book emphasizes partial identification techniques but it also describes and uses other econometric techniques ranging from more traditional statistical techniques to more innovative ones such as game theoretic approach interval techniques and machine learning Applications range from general analysis of GDP growth stock market and consumer prices to analysis of specific sectors of economics credit and banking energy health labor tourism international trade to specific issues affecting economy such as ecology national culture government regulations and the existence of shadow economy This book shows what has been achieved but even more important are remaining open problems The authors hope that this book will inspire practitioners to learn how to apply state of the art techniques especially techniques of optimal transport statistics to economic and financial problems and inspire researchers to further improve the existing techniques and to come up with new techniques for studying economic and financial

phenomena The authors want to thank all the authors for their contributions and all anonymous referees for their thorough analysis and helpful comments The publication of this book and organization of the conference at which these papers were presented was supported by the Ho Chi Minh University of Banking HUB Vietnam and by the Vingroup Innovation Foundation VINIF The authors thank the leadership and staff of HUB and VINIF for providing crucial support FDIC 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 Bank of Maharashtra Officer Scale - II & III Recruitment Exam Book (English Edition) - 10 Practice Tests (1500 Solved MCO) EduGorilla Prep Experts, 2023-07-21 Best Selling Book in English Edition for Bank of Maharashtra Officer Scale II III Exam with objective type questions as per the latest syllabus Compare your performance with other students using Smart Answer Sheets in EduGorilla s Bank of Maharashtra Officer Scale II III Practice Kit Bank of Maharashtra Officer Scale II III Exam Preparation Kit comes with 10 Practice Tests with the best quality content Increase your chances of selection by 16X Bank of Maharashtra Officer Scale II III Exam Prep Kit comes with well structured and 100% detailed solutions for all the questions Clear exam with good grades using thoroughly Researched Content by experts 2024-25 TGT/PGT Economics Solved Papers YCT Expert Team, 2024 25 TGT PGT Economics Solved Papers

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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 2025-26 NTA UGC-NET/JRF Commerce Solved Papers. YCT Expert Team, 2025 26 NTA UGC NET JRF Commerce Solved Papers 688 995 E This book contains the previous years solved papers from 2011 to 2024 Commerce Solved Papers YCT Expert Team 2024-25 NTA UGC-NET/IRF Commerce Solved Papers YCT , 2023 24 NTA UGC NET JRF Commerce Solved Papers Expert Team , 2024 25 NTA UGC NET JRF Commerce Solved Papers **The World Bank Legal Papers** Ibrahim F.I. Shihata.2021-11-15 Federal Register ,2006-12

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