

## **ABSTRACT**

### ***EFFECT OF LIQUIDITY RISK, MARKET RISK AND CAPITAL ADEQUACY ON PROFITABILITY IN PT BANK MANDIRI (Persero) Tbk***

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*This study aims to examine and analyze the effect of Liquidity Risk using the LDR indicator, Market Risk using the NIM indicator and Capital Adequacy using the CAR indicator on Profitability using the ROA indicator at Bank Mandiri (Persero) Tbk observation period 2015 to 2021. The sampling method used purposive sampling. This study uses a quantitative approach. The data source is secondary data from the official website of the Indonesia Stock Exchange. The analytical technique used is the classical assumption test and t-test. This calculation uses SPSS 20.0 software. The results of this study indicate that LDR has a significant positive effect on ROA, NIM has no effect on ROA and CAR has a significant negative effect on ROA. These results are based on the calculation of the hypothesis test performed using SPSS 20.0 software in the Coefficients table.*

**Keyword:** *LDR, NIM, CAR, ROA*

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