

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui kondisi Ekonomi Makro dan Perkembangan kinerja internal Bank Persero dan BPD periode 2007-2018 serta untuk mengetahui bagaimana pengaruh Dana Pihak Ketiga, CAR, NPL, BI *Rate*, Inflasi dan Nilai tukar terhadap Profitabilitas Bank Persero dan BPD. Sampel dalam penelitian ini yaitu 4 Bank Persero dan 4 bank BPD. Penelitian ini menggunakan metode deskriptif dan verifikatif. Metode analisis data yang digunakan adalah analisis regresi data panel, uji asumsi klasik, uji hipotesis yaitu uji t dan uji F, serta analisis koefisien determinasi. Hasil penelitian menunjukkan bahwa Secara simultan Dana Pihak Ketiga, CAR, NPL, BI *Rate*, dan Nilai tukar berpengaruh signifikan terhadap Profitabilitas Bank Persero dan BPD. Untuk Bank Persero, Secara parsial Dana pihak ketiga, CAR, dan BI *Rate* berpengaruh positif terhadap Profitabilitas bank persero, Sedangkan NPL dan Nilai tukar berpengaruh negatif terhadap Profitabilitas Bank Persero. Dan untuk BPD, Secara parsial Dana Pihak Ketiga, NPL, dan Nilai tukar berpengaruh negatif terhadap profitabilitas bank BPD, Sedangkan CAR dan BI *rate* berpengaruh positif terhadap Profitabilitas bank BPD.

**Kata kunci : Dana Pihak Ketiga, *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), BI *Rate*, Inflasi, Nilai tukar, dan Profitabilitas.**

## ABSTRACT

*This study aims to determine the condition of Macroeconomics and the development of the internal performance of the Bank Persero and BPD for the period 2007-2018 and to find out how the influence of Third Party Funds, CAR, NPL, BI Rate, Inflation and Exchange rates on the Profitability of the Persero and BPD Banks. The sample in this study is 4 Bank Persero and 4 BPD banks. This research uses descriptive and verification methods. Data analysis method used is panel data regression analysis, classic assumption test, hypothesis test that is t test and F test, and analysis of the coefficient of determination. The results showed that Simultaneously Third Party Funds, CAR, NPL, BI Rate, and the exchange rate had a significant effect on the profitability of Bank Persero and BPD. For Bank Persero, partially third party funds, CAR, and the BI Rate have a positive effect on the profitability of state-owned banks, whereas NPLs and exchange rates have a negative effect on the profitability of Bank Persero. And for BPD, Partially Third Party Funds, NPL, and Exchange rates have a negative effect on BPD bank profitability, while CAR and BI rates have a positive effect on BPD bank profitability.*

**Keywords:** *Third Party Funds, Capital Adequacy Ratio (CAR), Non Performing Loans (NPL), BI Rate, Inflation, Exchange rates, and Profitability.*