

## **ABSTRACT**

*Researchers aim to identify the factors affecting bank liquidity during the COVID-19 pandemic. These factors are proxied by the variables Capital Adequacy Ratio (CAR), Return on Assets (ROA), Non-Performing Loan (NPL-gross), and the Credit Restructuring Ratio to total credit, with liquidity measured by the Loan to Deposit Ratio (LDR).*

*The authors use a sample of commercial banks in Indonesia during the pandemic, consisting of Regional Development Banks (BPD), State-Owned Banks (BUMN), Private Banks, and Foreign Bank Branches (KCBLN) for the period from March 2020 to June 2023. The research analysis employs multiple linear regression using Stata 17 software.*

*The research results show that the Capital Adequacy Ratio (CAR) has a negative-significant impact on Regional Development Banks (BPD), State-Owned Banks (BUMN), Private Banks, and Foreign Bank Branches (KCBLN). Profitability represented by the ROA ratio has a positive-significant impact on State-Owned Banks (BUMN), but is not significant for Regional Development Banks (BPD), Private Banks, and Foreign Bank Branches (KCBLN). The credit ratio represented by the Non-Performing Loan (NPL) ratio is not significant for all types of banks. The Credit Restructuring Ratio has a significant negative impact on BPD, a significant positive impact on KCBLN, but no statistically significant effect on State-Owned Banks (BUMN) and Private Banks..*

**Keyword:** *Liquidity, Loan Deposit Ratio, Capital Adequacy Ratio, Return on Assets, Non-Performing Loans, Credit Restructuring Ratio, Bank Indonesia*

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