## **ABSTRACT**

This research's purpose is to know the influence of non performing loan, capital adequacy ratio, and loan to deposit ratio to return on equity. This research's main theory is going concern theory. The population of this research is all of the companies that are listed in Bursa Efek Indonesia from 2014 to 2016. The sample is taken with purposive sampling method with total 41 banking companies as the sample. The independence variable are non performing loan, capital adequacy ratio, and loan to deposit ratio. The data was analyzed with return on equity as the dependence variable. The result were showing that all of the independence variables have no influence to return on equity.

Keywords: loan to deposit ratio, capital adequacy ratio, loan to deposit ratio, return on equity