

STATEMENT OF ORIGINALITY

To:
Editor-in-chief
Jurnal Riset Akuntansi Terpadu

With this letter we declare that:

Title of article: **EFFECT OF LDR, INFLATION, INTELLECTUAL CAPITAL AND NPM TO PROFITABILITY IN INDONESIA CONVENTIONAL BANKS**

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has been approved by the co-author/s to be published in Jurnal Riset Akuntansi Terpadu, does not contain plagiarism as a whole or in parts, and is not currently being submitted/ processed in other journals.

Serang, 10/24/2021

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Signatures

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