

# ANALISIS KINERJA KEUANGAN BANK UMUM KONVENSIONAL DENGAN ASET TERENDAH DI INDONESIA PERIODE 2014-2017

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## ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengembalian modal atau *Return on Asset (ROA)* sangatlah berpengaruh signifikan terhadap *Capital Adequacy Ratio (CAR)*, *Loan to Deposit Ratio (LDR)*, *Net Performing Loan (NPL)*, *Net Interest Margin (NIM)*, dan Beban Operasional terhadap Pendapatan Operasional (BOPO). Pada penelitian ini menggunakan populasi 13 bank umum konvensional dengan aset terendah di Indonesia periode 2014-2017.

Dalam penelitian ini data sekunder diambil berupa laporan keuangan bank yang dimulai dari tahun 2014 sampai 2017. Teknik analisis data pada penelitian ini menggunakan analisis regresi panel. Dimana *Return on Asset (ROA)* sebagai variabel dependennya, dan *Capital Adequacy Ratio (CAR)*, *Loan to Deposit Ratio (LDR)*, *Net Performing Loan (NPL)*, *Net Interest Margin (NIM)*, dan Beban Operasional terhadap Pendapatan Operasional (BOPO) sebagai variabel independennya.

Hasil penelitian memberikan bukti bahwa *Net Performing Loan (NPL)*, *Net Interest Margin (NIM)*, dan Beban Operasional terhadap Pendapatan Operasional (BOPO) secara parsial mempunyai pengaruh yang signifikan terhadap *Return on Asset (ROA)* pada 13 bank umum konvensional tersebut. sebaliknya *Loan to Deposit Ratio (LDR)*, dan *Capital Adequacy Ratio (CAR)* secara parsial tidak memiliki pengaruh yang signifikan terhadap *Return on Asset (ROA)*.

Kata kunci: kinerja keuangan, bank umum dengan aset terendah

*FINANCIAL PERFORMANCE ANALYSIS OF CONVENTIONAL COMMERCIAL BANKS WITH THE LOWEST ASSETS IN INDONESIA 2014-2017*

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ABSTRACT

*This research aims to analyze the payback or Return on Assets (ROA) which has very significant effect against the Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Net Performing Loan (NPL), Net Interest Margin (NIM), and operating expenses against the operating income (BOPO). This research uses population of 13 commercial banks with the lowest accounting assets in Indonesia for 2014-2017 period.*

*In this research, the secondary data is taken in the form of the financial statements of the bank starting from 2014 until 2017. Technique of data analysis in this study uses regression analysis panel where Return on Asset (ROA) as its dependent variabel and the Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Net Performing Loan (NPL), Net Interest Margin (NIM), and operating expenses against operating income (BOPO) as its independent variabel.*

*The results of this research provide evidence that Net Performing Loan (NPL), Net Interest Margin (NIM), and operating expenses against the operating income (BOPO) partially have significant influence towards Return on Asset (ROA) on 13 commercial banks, while Loan to Deposit Ratio (LDR), and the Capital Adequacy Ratio (CAR) partially do not have significant influence towards Return on Asset (ROA).*

Keywords: *financial performance, commercial bank with the lowest asset*