

ABSTRACT

This study aims to determine and analyze the CAMEL ratio to the financial performance of commercial banks listed on the Indonesia Stock Exchange (2010 - 2019) with the financial ratio variables used, namely Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM), Bank Efficiency (BOPO), Loan to Deposit Ratio (LDR) Against financial performance (ROA). The sample of this research is the general banking financial companies listed on the IDX, amounting to 9 companies. Based on the completeness of the data, only 6 companies were sampled with the observation period of 2010 - 2019. The data in this study came from secondary data obtained through documentation techniques, data analysis with multiple regression using the Eviews program version 10.

The results of this study are Capital Adequacy Ratio has an effect on Return on Assets, Non Performing Loan has no effect on Return on Assets, Net Interest Margin has an effect on Return on Assets, Bank Efficiency has an effect on Return on Assets and Loan to Deposit Ratio has no effect on Return on Assets. .

Keywords: *Capital Adequacy Ratio (CAR) ,Non Performing Loan (NPL), Net Interest Margin (NIM), Bank Efficiency (BOPO), Loan to Deposit Ratio (LDR), Return on Asset*

U N I V E R S I T A S
M E R C U B U A N A

ABSTRAK

Penelitian ini bertujuan untuk mengetahui dan menganalisis rasio CAMEL terhadap kinerja keuangan perbankan umum yang terdaftar di Bursa Efek Indonesia (Tahun 2010 – 2019). dengan variabel rasio keuangan yang di gunakan yaitu *Capital Adequacy Ratio (CAR)* ,*Non Performing Loan (NPL)*, *Net Interest Margin (NIM)*, Efisiensi Bank (BOPO), *Loan to Deposit Ratio (LDR)* dan *Return on Asset Terhadap kinerja keuangan (ROA)*. Sampel penelitian ini adalah perusahaan keuangan perbankan umum yang terdapat di BEI yang berjumlah sebanyak 9 perusahaan. Berdasarkan kelengkapan data hanya 6 perusahaan yang menjadi sampel dengan periode pengamatan tahun 2010 – 2019. Data dalam penelitian ini berasal dari data sekunder diperoleh melalui teknik dokumentasi, analisis data dengan regresi berganda dengan menggunakan program *Eviews* versi 10 .

Hasil penelitian ini yaitu *Capital Adequacy Ratio* berpengaruh terhadap *Return on Asset*, *Non Performing Loan* tidak berpengaruh terhadap *Return on Asset*, *Net Interest Margin* berpengaruh terhadap *Return on Asset*, Efisiensi Bank berpengaruh terhadap *Return on Asset* dan *Loan to Deposit Ratio* tidak berpengaruh terhadap *Return on Asset*.

Kata Kunci : *Capital Adequacy Ratio (CAR)* ,*Non Performing Loan (NPL)*, *Net Interest Margin (NIM)*, Efisiensi Bank (BOPO), *Loan to Deposit Ratio (LDR)*, *Return on Asset*

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