ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh NPL *(Non performing Loan)*, LFR *(Loan to Funding Ratio)*, BOPO *(Beban Operational terhadap Pendapatan Operational)*, CAR *(Capital Adequacy Ratio)*, GCG *(Good Coorporate Governance)* terhadap kinerja keuangan bank yang diukur dengan ROA *(Return on Asset)*. Populasi dalam penelitian ini adalah perusahaan perbankan buku IV sebanyak 7 perusahaan. sampel yang di gunakan adalah sebanyak 56 sampel.. Data yang digunakan dalam penelitian ini adalah data sekunder. Metode analisis data menggunakan analisis regresi data panel. Program yang di guanakan dalam penelitian ini menggunakan software *E-views 9* dalam mengolah data. Berdasarkan hasil pengujian menunjukan bahwa *ROA* dipengaruhi secara negatif oleh NPL, dan GCG, hal ini didasarkan dari hasil uji parsial (t-test), dan determinasi uji koefisien. Hasil penelitian menunjukkan bahwa variabel NPL dan GCG berpengaruh negatif signifikan terhadap tingkat kinerja keuangan perbankan (ROA), namun LFR, BOPO, dan CAR tidak berpengaruh signifikan terhadap tingkat kinerja keuangan perbankan (ROA).

Kata Kunci : *Kinerja Keuangan Bank*, *Non Performing Loan* (NPL), *Loan to Funding Ratio* (LFR), *Biaya Operasional terhadap Pendapatan Operasional* (BOPO), *Capital Adequacy Ratio* (CAR), *Good Corporate Governance* (GCG), *Return on Assets* (ROA), *Metode RBBR*.

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ABSTRACT

This study purposed to analyze the effect of NPL *(Non-Performing Loan)*, LFR *(Loan to Funding Ratio)*, BOPO *(Operating Expenses to Operating Income)*, CAR *(Capital Adequacy Ratio)* and GCG *(Good Corporate Governance)* toward the level of financial performance of banks as measured by ROA *(Return on Assets)*. The population that was used in this research is the Commercial Bank in Indonesia. The samples used were 7 commercial banks in Indonesia (period 2010-2017). The sample used was 56 samples, analysis method that was used is panel data regression by using software Eviews 9.0. Based on the results of testing using data panel regression analysis, the result shown that *Return on asset*s influenced by NPL and GCG, it based from the results of the partial test (t-test), and determination of coefficients test. The results showed that the variables NPL and GCG significantly influence the level of financial performance of banking (ROA) but LFR, BOPO, and CAR have no significant effect on the level of financial performance of banking (ROA).

Keyword *: Bank Financial Performance , Non-Performing Loan (NPL), **Loan to Funding Ratio (LFR)**, Operating Expenses to Operating Income (BOPO), Capital Adequacy Ratio (CAR), **Good Corporate Governance (GCG)**, **Return on Assets (ROA)**, RBBR Method*