

ABSTRACT

Financial performance is an act of assessing or as a measuring instrument to know a process in carrying out financial resources owned by the company. Behind the issuance of OJK regulations related to pandemic impact stimulus, it is expected that banking financial performance during the Covid-19 pandemic can survive or even increase under the pressure of this pandemic. This study aims to analyze the comparative financial performance of Bank Rakyat Indonesia (Persero) Tbk and Bank Negara Indonesia (Persero) Tbk. during the Covid-19 pandemic. The type of research used is descriptive quantitative. The valuation ratio used is in accordance with the rules of assessment of banking financial performance according to Bank Indonesia using camel method. These include CAR (Capital Adequacy Ratio), NPL (Non Performing Loan), ROE (Return on Equity), ROA (Return on Asset) BOPO (Operational Agency to Operating Income), and LDR (Loan to Deposit Ratio). This study uses financial report data and first quarter 3rd quarter 2020 ratio report. Hypothesis test is done by independent sample t-test technique. The results showed significant differences in car (Capital Adequacy Ratio), NPL (Non Performing Loan) variables and no significant differences in ROE (Return on Equity), ROA (Return on Asset) BOPO (Operational Agency to Operating Income), and LDR (Loan to Deposit Ratio).

Keywords: CAR (Capital Adequacy Ratio), NPL (Non Performing Loan), ROE (Return on Equity), ROA (Return on Asset) BOPO (Operating Body to Operating Income), and LDR (Loan to Deposit Ratio), Financial Performance

ABSTRAK

Kinerja keuangan merupakan tindakan menilai atau sebagai alat ukur untuk mengetahui suatu proses dalam melaksanakan sumber daya keuangan yang dimiliki perusahaan. Dibalik diterbitkannya peraturan OJK terkait stimulus dampak pandemi diharapkan kinerja keuangan perbankan pada saat pandemi *Covid-19* mampu bertahan atau bahkan meningkat dibawah tekanan pandemi ini. penelitian ini bertujuan untuk melakukan analisis perbandingan kinerja keuangan Bank Rakyat Indonesia (Persero) Tbk dan Bank Negara Indonesia (Persero) Tbk. pada masa pandemi *Covid-19*. Jenis penelitian yang digunakan adalah deskriptif kuantitatif. Rasio penilaian yang digunakan sesuai dengan aturan penilaian kinerja keuangan perbankan menurut Bank Indonesia dengan menggunakan metode *CAMEL*. Diantaranya *CAR* (*Capital Adequacy Ratio*), *NPL* (*Non Performing Loan*), *ROE* (*Return on Equity*), *ROA* (*Return on Asset*) *BOPO* (Badan Operasional terhadap Pendapatan Operasional), dan *LDR* (*Loan to Deposit Ratio*). Penelitian ini menggunakan data laporan keuangan dan laporan rasio 3 triwulan pertama tahun 2020. Uji hipotesis dilakukan dengan teknik *independent sample t-test*. Hasil penelitian menunjukkan terdapat perbedaan signifikan pada variabel *CAR* (*Capital Adequacy Ratio*), *NPL* (*Non Performing Loan*) serta tidak terdapat perbedaan signifikan pada variabel *ROE* (*Return on Equity*), *ROA* (*Return on Asset*) *BOPO* (Badan Operasional terhadap Pendapatan Operasional), dan *LDR* (*Loan to Deposit Ratio*).

Kata Kunci : *CAR* (*Capital Adequacy Ratio*), *NPL* (*Non Performing Loan*), *ROE* (*Return on Equity*), *ROA* (*Return on Asset*) *BOPO* (Badan Operasional terhadap Pendapatan Operasional), dan *LDR* (*Loan to Deposit Ratio*), Kinerja Keuangan