ABSTRAK

Fadilla Amanda Putri / 2000861201233 / Fakultas Ekonomi / Keuangan Manajemen / Analisis Kinerja Keuangan Pada Himpunan Bank Milik Negara Indonesia Sebelum dan Sesudah Covid-19. / Prof. Dr. Hj. Arna Suryani, SE, M. Ak, Ak. CA sebagai Pembimbing 1 /Fadil Iskandar, SE, MM sebagai Pembimbing 2.

Tujuan dari penelitian ini adalah untuk Untuk mengetahui dan menganalisis Kinerja Keuangan Himpunan Bank Negara Indonesia sebelum covid-19 dan setelah covid-19. Rata-rata perkembangan *Non Performing Loan* sebesar (5,58%), rata-rata perkembangan *Loan Deposit Ratio* (2,91%), *Good Corporate Government* tidak memengaruhi nilai GCG dari masing-masing perusahaan, rata-rata *Net Interest Margin* sebesar (1,11%), rata-rata perkembangan Biaya Operasional Terhadap Pendapatan Operasional senilai (0,76%) dan rata-rata perkembangan *Car Adequecy Ratio* sebesar 1,19%.

Dalam penelitian ini metode yang digunakan adalah motode diskriptif kuantitatif dengan data sekunder. Analisis yang digunakan adalah Uji Beda (*Paired Sample T-test*. Pada penelitian ini data diolah menggunakan SPSS versi 20.

Objek penelitian ini adalah Himpunan Bank Milik Negara Indonesia Periode 2018-2022. Yang terdiri dari PT. Bank Mandiri Tbk, PT. Bank Negara Indonesia Tbk, PT. Bank Rakyat Indonesia Tbk dan PT. Bank Tabungan Negara Tbk.

Analisis Kinerja Keuangan dengan Metode RGEC yaitu dari nilai *Non Performing Loan* (NPL), *Loan Deposit Ratio* (LDR), *Good Corporate Governance* (GCG), *Net Interest Margin* (NIM), Biaya Opersional dan Pendapatan Operasional (BOPO) dan *Capital Adequacy Ratio* (CAR) pada Himpunan Bank Negara Indonesia mengalami perubahan yang signifikan ketika sebelum dan sesudah Covid-19. Hasil dari *Uji Paired Sample t-test* ialah nilai $t_{hitung} > t_{tabel}$ dengan nilai 2,640 > 1,677 dengan signifikan 0,011 < 0,05 yang bermakna ada perubahan yang signifikan antara sebelum dan sesudah Covid-19 pada Himpunan Bank Milik Negara Indonesia.

Kesimpulan penelitian ini adalah terdapat perubahan yang signifikan ketika sebelum dan sesudah pandemi Covid-19 pada Himpunan Bank Milik Negara Indonesia.

ABSTRACT

Fadilla Amanda Putri / 2000861201233 / Faculty of Economics / Management Finance / Analysis of Financial Performance in the Association of Indonesian State-Owned Banks Before and After Covid-19. / Prof. Dr. Hj. Arna Suryani, SE, M. Ak, Ak. CA as 1st Advisor / Fadil Iskandar, SE, MM as 2nd Advisor.

The aim of this research is to determine and analyze the Financial Performance of the Indonesian State Bank Association before Covid-19 and after Covid-19. The average development of Non Performing Loans is (5.58%), the average development of the Loan Deposit Ratio is (2.91%), Good Corporate Government does not affect the GCG value of each company, the average Net Interest Margin is (1.11%), the average development of Operational Costs to Operational Income is (0.76%) and the average development of the Car Adequacy Ratio is 1.19%.

In this research, the method used is a quantitative descriptive method with secondary data. The analysis used was the Difference Test (Paired Sample T-test. In this study the data was processed using SPSS version 20.

The object of this research is the Association of Indonesian State-Owned Banks for the 2018-2022 period. Which consists of PT. Bank Mandiri Tbk, PT. Bank Negara Indonesia Tbk, PT. Bank Rakyat Indonesia Tbk and PT. Bank Tabungan Negara Tbk.

Financial Performance Analysis using the RGEC Method, namely from the value of Non Performing Loans (NPL), Loan Deposit Ratio (LDR), Good Corporate Governance (GCG), Net Interest Margin (NIM), Operational Costs and Operating Income (BOPO) and Capital Adequacy Ratio (CAR) at the Indonesian State Bank Association experienced significant changes before and after Covid-19. The results of the Paired Sample t-test are the calculated t > t table with a value of 2.640 > 1.677 with a significance of 0.011 < 0.05, which means there is a significant change between before and after Covid-19 in the Association of Indonesian State-Owned Banks.

The conclusion of this research is that there were significant changes before and after the Covid-19 pandemic in the Association of Indonesian State-Owned Banks.