

## **ABSTRAK**

Covid-19 merupakan suatu virus yang berasal dari Wuhan, China. Covid-19 menimbulkan dampak bukan hanya pada bidang kesehatan tetapi juga perekonomian global. Sebagai bagian dari suatu sistem ekonomi, sektor perbankan ikut terkena dampaknya. Tujuan penelitian ini adalah untuk mengetahui dampak pandemi Covid-19 terhadap kinerja keuangan Bank di Indonesia dengan membandingkan saat sebelum dan selama pandemi Covid-19. Kinerja bank terdiri dari capital adequacy ratio (CAR), non performing loan(NPL), return on equity (ROE), loan to deposit ratio (LDR), beban operasional dan pendapatan operasional (BOPO). Populasi dalam penelitian ini terdapat sebanyak 46 perusahaan perbankan yang terdaftar di BEI selama periode 2019 - 2020, namun dalam penelitian ini diambil sampel 44 perusahaan perbankan karena terdapat 2 perusahaan perbankan yang tidak menerbitkan laporan keuangan tahunan. Jenis data yang digunakan dalam penelitian ini adalah data sekunder yang diperoleh dari laporan tahunan dan laporan keuangan yang dipublikasikan melalui website Bursa Efek Indonesia dan website masing-masing perusahaan. Hasil penelitian menunjukkan bahwa : terdapat perbedaan pada rasio CAR sebelum dan selama pandemi Covid-19. Sedangkan rasio NPL, ROE, LDR dan BOPO menunjukkan hasil tidak terdapat perbedaan pada saat sebelum dan selama pandemi Covid-19.

Kata Kunci : Covid-19, Kinerja Keuangan Perbankan, CAR, NPL, ROE, LDR, BOPO.

## ABSTRACT

*Covid-19 is a virus that originated in Wuhan, China. Covid-19 has had an impact not only on the health sector but also on the global economy. As part of an economic system, the banking sector is also affected. The purpose of this study was to determine the impact of the Covid-19 pandemic on the financial performance of Banks in Indonesia by comparing the time before and during the Covid-19 pandemic. Bank performance consists of capital adequacy ratio (CAR), non-performing loan (NPL), return on equity (ROE), loan to deposit ratio (LDR), operating expenses and operating income (BOPO). The population in this study were 46 banking companies listed on the Stock Exchange during the period 2019 - 2020, but in this study a sample of 44 banking companies was taken because there are 2 banking companies that do not issue annual financial reports. The type of data used in this study is secondary data obtained from annual reports and financial reports published through the Indonesia Stock Exchange website and the websites of each company. The results show that: there are differences in the CAR ratio before and during the Covid-19 pandemic. Meanwhile, the ratio of NPL, ROE, LDR and BOPO showed no difference before and during the Covid-19 pandemic.*

**Keywords:** *Covid-19, Banking Financial Performance, CAR, NPL, ROE, LDR, BOPO.*