

**ANALISIS PENGARUH RASIO-RASIO KEUANGAN  
TERHADAP KINERJA KEUANGAN  
(Studi Kasus Pada Bank BNI Tbk Periode 2004-2016).**

**SKRIPSI**

**Untuk memenuhi sebagian persyaratan memperoleh derajat sarjana S-1  
Program Studi Manajemen  
Konsentrasi Keuangan**



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## Abstrak/Intisari

Tujuan dari penelitian ini adalah untuk membuktikan pengaruh rasio keuangan *Capital Adequacy Ratio (CAR)*, Biaya Operasi dibanding Pendapatan Operasi (BOPO), *NonPerforming Loan (NPL)* dan *Loan to Deposit Ratio (LDR)* terhadap kinerja bank yang diukur dengan *Return On Asset (ROA)* serta variabel-variabel manakah yang paling dominan berpengaruh terhadap *Return On Asset (ROA)*

Dari hasil analisis menunjukkan bahwa *Capital Adequacy Ratio (CAR)*, Biaya Operasi dibanding Pendapatan Operasi (BOPO), *Net Interest Margin (NIM)*, *NonPerforming Loan (NPL)* dan *Loan to Deposit Ratio (LDR)* secara parsial dan simultan berpengaruh signifikan positif terhadap *Return on Asset Bank BNI 46* periode 2004-2016.

Kata kunci : *Capital Adequacy Ratio (CAR)*, Biaya Operasi dibanding Pendapatan Operasi (BOPO), *Net Interest Margin (NIM)*, *NonPerforming Loan (NPL)* dan *Loan to Deposit Ratio (LDR)*

## **Abstract**

*The purpose of this study was to prove the influence of financial ratios Capital Adequacy Ratio (CAR), Operating Costs compared to Operating Income (ROA), Non Performing Loan (NPL) and the Loan to Deposit Ratio (LDR) to the bank's performance as measured by Return On Asset (ROA) as well as the variables which is the most dominant influence on Return on Asset (ROA)*

*The analysis showed that the Capital Adequacy Ratio (CAR), Operating Costs compared to Operating Income (ROA), Net Interest Margin (NIM), Non Performing Loan (NPL) and the Loan to Deposit Ratio (LDR) partially and simultaneously influence significant positive return on Assets of Bank BNI 46 period 2004-2016.*

*Keywords: Capital Adequacy Ratio (CAR), compared to Operating Income Operating Costs (ROA), Net Interest Margin (NIM), Non Performing Loan (NPL) and the Loan to Deposit Ratio (LDR)*