# ABSTRAK

SYARIFA LINA NUR ADILA. Analisa Perbedaan Kinerja Keuangan Bank Umum Yang Terdaftar Di Bursa Efek Indonesia Sebelum dan Semasa Covid-19 Dengan Metode CAMEL. Dibawah bimbingan YATIMIN.

Tujuan penelitian ini untuk menganalisa apakah terdapat perbedaan kinerja keuangan bank umum yang terdaftar di Bursa Efek Indonesia sebelum dan semasa Covid-19 dengan metode CAMEL. Periode tahun 2019 untuk sebelum Covid-19 dengan periode 2020 untuk semasa Covid-19. Metode CAMEL dijadikan sebagai tolak ukur kinerja keuangan dengan menggunakan rasio *Capital Adequacy Ratio* (CAR), *Non Perfoming Loan* (NPL), *Net Profit Margin* (NPM), *Return On Asset* (ROA), dan *Loan to Deposit Ratio* (LDR). Penelitian ini menggunakan metode kuantitatif dengan pendekatan komparatif. Teknik dalam pengambilan data sampel adalah *purposive sampling* dan terdapat 36 perusahaan perbankan umum yang memenuhi kriteria sampel yang telah ditentukan. Alat bantu untuk mengolah data yaitu SPSS versi 25. Metode statistik yang digunakan adalah uji statistik deskriptif, uji normalitas dan uji beda *wilcoxson*. Hasil penelitian dari 36 perusahaaan bahwa aspek permodalan dengan perhitungan CAR, aspek earning dengan perhitungan ROA, dan aspek likuiditas dengan perhitungan LDR terdapat perbedaan yang signifikan antara sebelum dan semasa Covid-19. Sedangkan, aspek kualitas aktiva dengan perhitungan NPL dan aspek management dengan perhitungan NPM tidak terdapat perbedaan yang signifikan antara sebelum dan semasa Covid-19.

**Kata kunci**: CAMEL, *Capital Adequacy Ratio,* Kinerja Keuangan, *Loan to Deposit Ratio*, *Net Profit Margin, Non Perfoming Loan,* Perbankan Umum, *Return On Asset.*

**ABSTRACT**

SYARIFA LINA NUR ADILA. Analysis of Differences in Financial Performance of Commercial Banks Listed on the Indonesia Stock Exchange Before and During Covid-19 With CAMEL Method. Under the guidance of YATIMIN.

The purpose of this study is to analyze whether there are financial performance of commercial banks listed on the Indonesia Stock Exchange before and during Covid-19 with the CAMEL method. Period of 2019 for before Covid-19 with period 2020 for the time of Covid-19. Camel method is used as a benchmark for financial performance using *Capital Adequacy Ratio* (CAR), *Non Perfoming Loan* (NPL), *Net Profit Margin* (NPM), *Return On Asset* (ROA), and *Loan to Deposit Ratio* (LDR). The study uses quantitative methods with a comparative approach. The technique in sampling data is *purposive sampling* and there are 36 general banking companies that meet the sample criteria that have been determined. The tool for processing data is SPSS version 25. The statistical methods used are descriptive statistical tests, normality tests and *wilcoxson* different tests. The results of research from 36 companies that the capital aspect with CAR calculation, earnings aspect with ROA calculation, and liquidity aspect with LDR calculation there is a significant difference between before and during Covid-19. Meanwhile, the quality aspect of assets with NPL calculation and management aspect with NPM calculations there is no significant difference between before and during Covid-19.

**Keywords:** CAMEL, *Capital Adequacy Ratio,* Financial Performance,General Banking, *Loan to Deposit Ratio*, *Net Profit Margin, Non Perfoming Loan, Return On Asset.*