

ABSTRAK

Tujuan penelitian ini untuk mengetahui pengaruh Impaired Loan dan Capital Adequacy Ratio (CAR) terhadap Kinerja Perbankan pada Bank Umum Swasta Nasional Devisa yang Terdaftar di Bursa Efek Indonesia Periode 2015-2019. Metode penelitian ini menggunakan pendekatan kuantitatif dengan analisis regresi berganda. Sumber penelitian ini menggunakan data sekunder. Sampel penelitian ini sebanyak 18 perusahaan perbankan umum swasta nasional devisa dengan menggunakan teknik *sampling purposive*. Hasil pengujian dihipotesis menunjukkan bahwa *Impaired Loan* tidak berpengaruh signifikan terhadap Kinerja Perbankan sedangkan *Capital Adequacy Ratio* berpengaruh signifikan terhadap Kinerja Perbankan. Secara simultan menunjukkan bahwa *Impaired Loan* dan *Capital Adequacy Ratio* bersama-sama berpengaruh signifikan terhadap Kinerja Perbankan. Koefisien determinasi sebesar 0,075 menunjukkan bahwa *Impaired Loan* dan *Capital Adequacy Ratio* memberikan variasi sebesar 7,5% terhadap Kinerja Perbankan, sedangkan sisanya sebesar 92,5% dipengaruhi oleh faktor lain yang tidak diamati.

Kata Kunci: *Impaired Loan, Capital Adequacy Ratio, Kinerja Perbankan*

ABSTRACT

The purpose of this study was to determine the effect of *impaired loans* and *capital adequacy ratios* on banking performance at Devisa National Private Commercial Banks listed on Indonesia Stock Exchange for period 2015-2019. This research method uses a quantitative approach with multiple regression analysis. The source of this research uses secondary data. The sample of this study were 18 companies Devisa National Private Commercial Banks using purposive sampling technique. Hypothesis test results show that Impaired Loans have no significant effect on banking performance while the Capital Adequacy Ratio has a significant effect on banking performance. Simultaneously, it shows that Impaired Loans and the Capital Adequacy Ratio have a significant effect on banking performance. The determination coefficient of 0.075 indicates that the *Impaired Loan* and the *Capital Adequacy Ratio* provide a variation of 7.5% on banking performance, while the remaining 92.5% is influenced by other factors that are not observed.

Keywords: *Impaired Loans, Capital Adequacy Ratio, Banking Performance*