

Financial Performance Analysis of Banks' Profitability During Covid 19 Pandemic

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Abstract

The purpose of this study is to analyze the effect of CAR, LDR, NPL, NIM and BOPO, on the ROA of book 4 commercial banks during the Covid 19 pandemic.

This study uses the Panel Data Regression Model as a tool to test data from commercial banks book 4 during the Covid 19 pandemic. The banks that will be used are banks that are included in book 4 which are well known in Indonesia and also the selected banks have large total assets.

The results of the estimation of research on ROA of commercial banks book 4 during the Covid 19 pandemic showed that CAR, NPL, and BOPO, had a significant influence while the LDR and NIM variables did not have a significant effect. Simultaneously, ROA, CAR, LDR, NPL, NIM and BOPO have a significant effect on ROA.

Keywords: *variables CAR, LDR, NPL, NIM, BOPO, ROA, Model Data Panel*

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