



**JURUSAN AKUNTANSI
FAKULTAS EKONOMI**

UNIVERSITAS ANDALAS



**PENILAIAN KINERJA KEUANGAN MENGGUNAKAN *FINANCIAL RATIO* DAN *ECONOMIC VALUE ADDED (EVA)* SERTA FAKTOR-FAKTOR YANG MEMPENGARUHI KINERJA KEUANGAN
(Studi Empiris Pada Perusahaan Perbankan BUMN *Go Public* yang Terdaftar di Bursa Efek Indonesia Tahun 2015-2017)**

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PENILAIAN KINERJA KEUANGAN MENGGUNAKAN *FINANCIAL RATIO* DAN *ECONOMIC VALUE ADDED (EVA)* SERTA FAKTOR-FAKTOR YANG MEMPENGARUHI KINERJA KEUANGAN (STUDI EMPIRIS PADA PERUSAHAAN PERBANKAN BUMN *GO PUBLIC* YANG TERDAFTAR DI BURSA EFEK INDONESIA TAHUN 2015-2017)

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ABSTRACT

This research aims to determine the financial performance based on Financial Ratio and Economic Value Added (EVA), and to determine influence Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), and Operating Expenses to Operating Income (BOPO) to Return On Assets (ROA) in Bank of Indonesia state-owned enterprise as Go Public Bank listed on the Indonesia Stock Exchange during the period of 2015-2017. The total sample in this research amounted to four companies. The analysis method from this research to determine the financial performance has been done by using time series analysis and to determine influence of independent variables to dependent variable has been done by using multiple regressions analysis technique.

The results of this research showed that when financial performance measured with financial ratio, the four companies produce financial ratio values always fluctuate. But, if measured by economic value added, the four companies produce positive EVA. The results of this research also showed that the variables are Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), and Loan to Deposit Ratio (LDR) insignificant effect on Return On Assets (ROA), while Operating Expenses to Operating Income (BOPO) significant effect on Return On Assets (ROA).

Keywords: *Financial Performance, Financial Ratio, Economic Value Added (EVA), Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Operating Expenses to Operating Income (BOPO), Return On Assets (ROA)*