

Abstrak

Tujuan penelitian ini untuk mengetahui kinerja keuangan pada perusahaan perbankan swasta *go public* yang terdaftar di bursa efek Indonesia periode 2016-2018, dengan menggunakan rasio *Loan To Deposit Rasio* dan *Net Interest Margin*. Dalam analisis rasio likuiditas (*Loan to Deposit Ratio*) semua bank swasta *go public* dari 15 bank mendapatkan posisi yang tidak mengkhawatirkan secara berturut-turut dari tahun 2016-2018. Pada tahun 2016 bank mendapatkan predikat baik sebanyak 7 bank dan predikat cukup baik sebanyak 8 bank. Pada tahun 2017 predikat baik sebanyak 4 bank, predikat cukup baik 8 bank, dan predikat sangat baik sebanyak 3 bank. tahun 2018 predikat baik sebanyak 4 bank, predikat cukup baik 8 bank, dan terdapat 1 bank predikat sangat baik, namun juga terdapat 1 bank predikat kurang baik. Dalam analisis rasio profitabilitas (*Net Interest Margin*) 15 bank swasta *go public* 2016-2018. Pada tahun 2016 bank swasta *go public* predikat baik sebanyak 2 bank dan predikat sangat baik sebanyak 13 bank. Pada tahun 2017, predikat kurang baik sebanyak 1 bank. predikat baik dan sangat baik pada tahun 2017 dan 2018 jumlahnya sama yaitu masing-masing 1 bank dengan predikat baik dan 13 bank dengan predikat sangat baik

Kata Kunci : . *Loan to Deposit Ratio*, *Net Interest Margin*, kinerja keuangan

Abstract

The purpose of this study was to determine the financial performance of publicly traded private banking companies listed on the Indonesian stock exchange for the period 2016-2018, using the Loan To Deposit Ratio and Net Interest Margin. In the analysis of the liquidity ratio (Loan to Deposit Ratio), all private go public banks from 15 banks have a position that is not worrying in a row from 2016-2018. In 2016, 7 banks received good predicate and 8 banks were good enough. In 2017, there were 4 banks with good ratings, 8 banks were quite good, and 3 banks were very good. In 2018 there were 4 banks with good ratings, 8 banks were quite good, and there was 1 bank with a very good predicate, but there was also 1 bank with a poor predicate. In the analysis of the profitability ratio (Net Interest Margin) of 15 go public private banks from 2016 to 2018. In 2016, 2 private banks went public with good predicate, and 13 banks were very good. In 2017, 1 bank was not well rated. Good and very good predicate in 2017 and 2018, the number is the same, namely 1 bank with good predicate and 13 banks with very good predicate respectively

Keywords : . Loan to Deposit Ratio, Net Interest Margin, financial performance