

ABSTRAK

Kinerja keuangan bank merupakan gambaran kondisi keuangan bank pada suatu periode tertentu baik mencakup aspek penghimpunan dana maupun penyaluran dananya. Kinerja menunjukkan sesuatu yang berhubungan dengan kekuatan serta kelemahan suatu perusahaan.

Penelitian ini bertujuan untuk mengetahui kinerja keuangan yang dilihat *Return On Aset (ROA)*, *Capital Adequacy Rasio (CAR)*, *Beban Operasional Pendapatan Operasional (BOPO)*, *Non Performing Finnancing (NPF)*, Dan *Financing Deposit Rasio (FDR)* terhadap PT. Bank Syariah Bukopin, PT. Bank Syariah Mandiri, PT. Bank Mega Syariah, PT. Bank BNI Syariah, PT Bank Syariah Mandiri, PT. Bank BRI Syariah, PT Bank Panin Syariah pada periode 2013-2017.

Dari penelitian ini maka didapatkan hasil *Return On Aset (ROA)* pada periode 2013-2017 ke 7 bank syariah mengalami penurunan, *Capital Adequacy Rasio (CAR)* pada periode 2013-2017 ke 7 bank syariah mengalami kenaikan, *Beban Operasional Pendapatan Operasional (BOPO)* ke 7 bank syariah pada periode 2013-2017 mengalami kenaikan, *Non Performing Financing (NPF)* pada periode 2013-2017 ke 7 bank tersebut mengalami kenaikan, *Financing Deposit Rasio (FDR)* pada periode 2013-2017 ke 7 bank tersebut mengalami penurunan

Kata Kunci : Kinerja Keuangan, ROA, CAR, CAR, NPF, FDR, terhadap PT. Bank Syariah Bukopin, PT. Bank Syariah Mandiri, PT. Bank Mega Syariah, PT. Bank BNI Syariah, PT Bank Syariah Mandiri, PT. Bank BRI Syariah, PT Bank Panin Syariah

ABSTRACT

The bank's financial performance is a description of condition bank's financial in a certain period, including aspects of fund raising and distribution of asset. Performance shows something related to the strengths and weaknesses of a company.

This study aims to determine the financial performance be observed *Return on Assets (ROA)*, *Capital Adequacy Ratio (CAR)*, *Operational Income Operating Expenses (BOPO)*, *Non Performing Finncancing (NPF)*, and *Financing Deposit Ratios (FDR)* against PT. Bank Syariah Bukopin, PT. Bank Syariah Mandiri, PT. Bank Mega Syariah, PT. Bank BNI Syariah, PT Bank Syariah Mandiri, PT. BRI Syariah Bank, PT Bank Panin Syariah in the 2013-2017 period.

This study, the results of *Return on Assets (ROA)* in the period 2013-2017 to 7 Islamic banks experienced a decline, *Capital Adequacy Ratio (CAR)* in the period 2013-2017 to 7 Islamic banks increased , *Operational Income Operating Expenses (BOPO)* to 7 Islamic banks in the 2013-2017 period experienced an increased, *Non Performing Financing (NPF)* in the period 2013-2017 to the 7 banks experienced an increased, the *Financing Deposit Ratio (FDR)* in the period 2013-2017 to the 7 banks experienced a declined.

Key Word : Finance performance, ROA, CAR, BOPO, NPF, FDR, PT. Bank Syariah Bukopin, PT. Bank Syariah Mandiri, PT. Bank Mega Syariah, PT. Bank BNI Syariah, PT Bank Syariah Mandiri, PT. Bank BRI Syariah, PT. Bank Panin Syariah