ANALYSIS OF COMPANY'S FINANCIAL PERFORMANCE BEFORE AND DURING THE COVID-19 SKILLS IN GO PUBLIC NATIONAL PRIVATE COMMERCIAL BANKS LISTED ON THE INDONESIA STOCK EXCHANGE FOR THE 2019-2020 PERIOD

ABSTRACTION

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This study aims to determine whether or not there are changes in the financial performance of Go Public National Private Banking companies listed on the Indonesia Stock Exchange before and during the COVID-19 pandemic. Descriptive quantitative approach is the method used in this study. The type of data used is secondary data obtained from the Indonesia Stock Exchange in the form of financial statements of listed Private Banking Sub-Sector Companies and presents financial report data on the Indonesia Stock Exchange in 2019 as a reflection of conditions before the COVID-19 pandemic and financial statements in 2020 as a reflection of conditions. during the COVID-19 pandemic. By using the RGEC method which includes the calculation of NPL (Credit Risk used), LDR (Liquidity Risk), ROA (Profitability Risk), GCG (Governance), and CAR (Capital Aspect).

Keywords: Financial Performance, RGEC, Covid 19, Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Good Corporate Governance (GCG), Return On Assets (ROA), Capital Adequacy Ratio (CAR)