

ABSTRAK

Tujuan dari studi ini menguji pengaruh *credit risk*, *corporate governance*, *net interest margin* dan *capital* terhadap kinerja perbankan. Sampel yang digunakan dalam penelitian ini adalah 20 Bank Umum Swasta Nasional Devisa perusahaan go public dengan observasi 5 tahun dari 2013-2017. Analisis data penelitian menggunakan program SPSS (Statistical Product and Service Solution). Hasil penelitian menunjukkan *Credit Risk* berpengaruh signifikan terhadap kinerja perbankan. *Corporate Governance* berpengaruh tidak signifikan terhadap kinerja perbankan. *Net Interest Margin* berpengaruh signifikan terhadap kinerja perbankan. *Capital* berpengaruh signifikan terhadap kinerja perbankan.

Kata Kunci : *Credit Risk, Corporate Governance, Net Interest Margin, Capital, Kinerja Perbankan.*

ABSTRACT

The purpose of this study is to examine the effect of credit risk, corporate governance, net interest margin and capital to banking performance in Indonesia. The sample used in this research is 20 Bank of Private National Foreign Exchange Commercial Companies Go Public with 5 years observation from 2013-2017. Analysis of research data using SPSS (Statistical Product and Service Solution). The results showed: Credit Risk significant effect on banking performance. Corporate Governance has an insignificant effect on banking performance. Net Interest margin has a significant effect on banking performance. Capital significant effect on banking performance.

Keywords: credit risk, corporate governance, net interest margin, capital, banking performance