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THE EFFECT OF CAPITAL ADEQUACY RATIO (CAR) AND NON-PERFORMING LOAN (NPL) ON PROVISION FOR IMPAIRMENT LOSSES (CKPN) AT PT. BANK NEGARA INDONESIA (PERSERO) TBK. PERIOD 2016-2025

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The banking industry plays an important role in maintaining national economic stability; therefore, credit risk management and capital adequacy are highly important aspects. This study aims to determine the development of Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL), and Allowance for Impairment Losses (CKPN), as well as to analyze the effect of CAR and NPL on CKPN at PT. Bank Negara Indonesia (Persero) Tbk during the 2016–2025 period. This research used a quantitative method with a causality and explanatory approach. The research data were obtained from the company's annual financial statements and analyzed using multiple linear regression with the assistance of EViews12 software. The findings showed that CAR remained stable and high, reflecting the bank's strong capital adequacy in absorbing risks. NPL fluctuated, especially during the COVID-19 pandemic period, while CKPN increased significantly as a form of prudential policy and the implementation of PSAK 71 based on expected credit loss (ECL). The study found that increases in NPL were followed by increases in CKPN, while CAR acted as a buffer in maintaining the bank's financial stability. Therefore, it can be concluded that credit risk management and capital adequacy play an important role in maintaining banking health and stability.

Kata Kunci: CAR, NPL, CKPN, Credit Risk, Banking.

ABSTRAK

PENGARUH *CAPITAL ADEQUACY RATIO* (CAR) DAN *NON-PERFORMING LOAN* (NPL) TERHADAP CADANGAN KERUGIAN PENURUNAN NILAI (CKPN) PADA PT. BANK NEGARA INDONESIA (PERSERO) TBK. PERIODE 2016-2025

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Industri perbankan memiliki peranan penting dalam menjaga stabilitas ekonomi nasional, sehingga pengelolaan risiko kredit dan kecukupan modal menjadi aspek yang sangat diperhatikan. Penelitian ini bertujuan untuk mengetahui perkembangan *Capital Adequacy Ratio* (CAR), *Non-Performing Loan* (NPL), dan Cadangan Kerugian Penurunan Nilai (CKPN), serta menganalisis pengaruh CAR dan NPL terhadap CKPN pada PT. Bank Negara Indonesia (Persero) Tbk periode 2016–2025. Penelitian ini menggunakan metode kuantitatif dengan pendekatan kausalitas dan metode eksplanatori. Data penelitian diperoleh dari laporan keuangan tahunan perusahaan yang dianalisis menggunakan regresi linier berganda dengan bantuan software *EViews12.* Hasil penelitian menunjukkan bahwa CAR berada pada kondisi stabil dan tinggi sehingga mencerminkan kemampuan permodalan bank yang sangat baik dalam menyerap risiko. NPL mengalami fluktuasi terutama pada masa pandemi COVID-19, sedangkan CKPN meningkat signifikan sebagai bentuk penerapan prinsip kehati-hatian dan implementasi PSAK 71 berbasis expected credit loss (ECL). Temuan penelitian menunjukkan bahwa peningkatan NPL diikuti oleh peningkatan CKPN, sementara CAR berperan sebagai buffer dalam menjaga stabilitas keuangan bank. Dengan demikian, dapat disimpulkan bahwa pengelolaan risiko kredit dan kecukupan modal memiliki peranan penting dalam menjaga kesehatan dan stabilitas perbankan.

Kata Kunci: CAR, NPL, CKPN, Risiko Kredit, Perbankan