

ABSTRAK

Penelitian ini bertujuan untuk mengetahui Pengaruh Kualitas Kredit Dan Modal Inti Terhadap Kinerja Keuangan BPR/BPRS Dengan Kebijakan Countercyclical Ojk Sebagai Variabel Intervening (Pada BPR/BPRS di Sumatera Barat Tahun 2020-2021). Sampel pada penelitian ini diambil dengan metode *purposive sampling* Pada BPR/BPRS di Sumatera Barat Tahun 2020-2021. Jumlah sampel yang digunakan sebanyak 169 sampel di 40 perusahaan BPR/BPRS di Sumatera Barat. Metode analisis dari penelitian ini adalah menggunakan metode analisis regresi linier berganda.

Hasil penelitian ini menunjukkan bahwa secara parsial *Non-performing loan* (NPL) berpengaruh signifikan terhadap *Countercyclical*, *Capital Adequacy Ratio* (CAR) berpengaruh signifikan terhadap *Countercyclical*, *Non-performing loan* (NPL) berpengaruh signifikan terhadap terhadap *Return On Asset* (ROA), *Capital Adequacy Ratio* (CAR) berpengaruh signifikan terhadap terhadap ROA, , *Countercyclical* berpengaruh signifikan terhadap *Return On Asset* (ROA), *Non-performing loan* (NPL) berpengaruh signifikan terhadap *Return On Asset* (ROA) melalui *Countercyclical* sebagai variabel *intervening*, *Capital Adequacy Ratio* (CAR) tidak signifikan terhadap *Return On Asset* (ROA) melalui *Countercyclical* sebagai variabel *intervening* Pada BPR/BPRS di Sumatera Barat Tahun 2020-2021.

Kata Kunci: *Non-performing loan* (NPL), *Capital Adequacy Ratio* (CAR), *Countercyclical* dan *Return On Asset* (ROA).

ABSTRACT

This study aims to determine the effect of credit quality and core capital on the financial performance of BPR/BPRS with countercyclical OJK Policy as an Intervening Variable (At BPR/BPRS in West Sumatra in 2020-2021). The sample in this study was taken using *purposive sampling method* at BPR/ BPRS in West Sumatra in 2020-2021. The number of samples used was 169 samples in 40 BPR/BPRS companies in West Sumatra. The analytical method of this research is using multiple linear regression

The results of this study indicate that partially *Non-performing loans* (NPL) have a significant effect on *Countercyclical*, *Capital Adequacy Ratio (CAR)* has a significant effect on *Countercyclical*, *Non-performing loan* (NPL) has a significant effect on *Return On Assets (ROA)*, *Capital Adequacy Ratio (CAR)* has a significant effect on ROA, , *Countercyclical* has a significant effect on *Return On Assets (ROA)*), *Non-performing loan* (NPL) has a significant effect Against *Return On Assets (ROA)* through *Countercyclical* variable *intervening*, *Capital Adequacy Ratio (CAR)* is not significant to *Return On Assets (ROA)* through *Countercyclical* variable *intervening* in BPR/BPRS in West Sumatra in 2020-2021.

Keywords: *Non-performing loan (NPL), Capital Adequacy Ratio (CAR), Countercyclical and Return On Asset (ROA).*