

## **Abstrak**

Penelitian ini bertujuan menganalisis dan membuktikan pengaruh risiko kredit dan mekanisme corporate governance terhadap kinerja keuangan perusahaan perbankan di Bursa Efek Indonesia. Pada penelitian ini yang menjadi sampel adalah 35 perusahaan perbankan yang go publik di Bursa Efek Indonesia yang dipilih dengan menggunakan metode purposive sampling. Metode analisis data yang digunakan adalah model regresi data panel yang diolah dengan bantuan program Eviews 9.0. Berdasarkan hasil pengujian hipotesis ditemukan bahwa Risiko kredit berpengaruh negatif dan signifikan terhadap kinerja perusahaan sub sektor perbankan di Bursa Efek Indonesia. Dewan komisaris independen tidak berpengaruh signifikan terhadap kinerja perusahaan sub sektor perbankan di Bursa Efek Indonesia, sedangkan pada pengujian hipotesis ketiga ditemukan Komite audit berpengaruh positif dan signifikan terhadap kinerja perusahaan sub sektor perbankan di Bursa Efek Indonesia.

### ***Abstract***

*This study aims to analyze and prove the effect of credit risk and corporate governance mechanisms on the financial performance of banking companies on the Indonesia Stock Exchange. In this study, the samples were 35 banking companies that went public on the Indonesia Stock Exchange which were selected using purposive sampling method. The data analysis method used is a panel data regression model that is processed with the help of the Eviews 9.0 program. Based on the results of hypothesis testing, it was found that credit risk had a negative and significant effect on the performance of the banking sub-sector companies in the Indonesia Stock Exchange. The independent board of commissioners does not have a significant effect on the performance of the banking sub-sector companies on the Indonesia Stock Exchange, while in testing the third hypothesis it is found that the audit committee has a positive and significant effect on the performance of the banking sub-sector companies on the Indonesia Stock Exchange*

*Keyword      Credit Risk, Corporate Governance Mecanitation, and Work Performance*