

## ABSTRAK

Pandemi *Covid-19* membawa kondisi ekonomi dan keuangan negara sampai pada tahap krisis, termasuk di dalamnya kinerja keuangan sektor industri di Indonesia. Perbankan sebagai salah satu industri penting dalam perekonomian negara dan pemegang fungsi intermediasi dituntut untuk tetap menjaga performanya walaupun berada dalam kondisi stres akibat pandemi *Covid-19*. Satu di antaranya adalah PT Bank Mandiri (Persero) Tbk, perusahaan perbankan besar di Indonesia yang sudah *listing* di Bursa Efek Indonesia (BEI) dan terkenal di kalangan masyarakat. Oleh karena itu, perlu dilakukan penelitian untuk menganalisis dampak pandemi *Covid-19* terhadap kinerja keuangan berkelanjutan PT Bank Mandiri (Persero) Tbk pada tahun 2019 (sebelum pandemi), tahun 2020 & 2021 (saat pandemi) dengan mengolah data laporan keuangan menggunakan rasio likuiditas, *Quick Ratio* dan *Loan to Deposit Ratio* (LDR), rasio profitabilitas, *Return on Assets* (ROA) dan *Return on Equity* (ROE), dan rasio solvabilitas, *Capital Adequacy Ratio* (CAR) serta membandingkannya dengan kondisi industri sejenis, yaitu PT Bank Rakyat Indonesia (Persero) Tbk dan PT Bank Central Asia Tbk. Metode yang digunakan pada penelitian ini adalah metode studi kepustakaan dan analisis data. Dari olahan data, didapatkan hasil penelitian bahwa pandemi *Covid-19* memiliki dampak yang signifikan terhadap kinerja keuangan Bank Mandiri yang terlihat dari angka-angka rasio pada tabel dan grafik yang mengalami fluktuasi.

**Kata kunci:** *Covid-19*, kinerja keuangan, laporan keuangan, rasio, Bank Mandiri

## ABSTRACT

*The Covid-19 pandemic has led the country's economic and financial conditions to a crisis stage, including the financial performance of the industrial sector in Indonesia. Banking as one of the important industries in the country's economy and as the holder of the intermediary function is required to maintain its performance even under the stressful conditions due to the Covid-19 pandemic. One of them is PT Bank Mandiri (Persero) Tbk, a large banking company in Indonesia that has been listed on the Indonesia Stock Exchange (IDX) and is well known among the public. Therefore, it is necessary to conduct research to analyze the impact of the Covid-19 pandemic on the sustainable financial performance of PT Bank Mandiri (Persero) Tbk in 2019 (before the pandemic), 2020 & 2021 (during the pandemic) by processing financial statement data using liquidity ratios, Quick Ratio and Loan to Deposit Ratio (LDR), profitability ratios, Return on Assets (ROA) and Return on Equity (ROE), and solvency ratios, Capital Adequacy Ratio (CAR) and compare it with similar industries conditions, namely PT Bank Rakyat Indonesia (Persero) Tbk and PT Bank Central Asia Tbk. The method used in this research is literature study and data analysis. From the processed data, the results showed that the Covid-19 pandemic had a significant impact on Bank Mandiri's financial performance as seen from the ratio figures in tables and graphs that showed fluctuations.*

**Keywords:** *The Covid-19, financial performance, financial statement, ratio, Bank Mandiri*