

ABSTRACT

Firm value is an important factor that becomes a measure in assessing company performance in the coming period which is the perception of investors towards the company which is often associated with stock prices. The higher the stock price of a company, the higher the value of the company. thus affecting the increase in the prosperity of shareholders

This study aims to determine the effect of net interest margin (NIM), non-performing loans (NPL), and capital adequacy ratio (CAR) on firm value (PBV) in bank sub-sector companies listed on the Indonesia Stock Exchange for the 2018-2021 period. This study uses data derived from the financial statements of companies listed on the IDX.

The population in this study are bank sub-sector companies listed on the IDX in the 2018-2021 period with the sample in this study consisting of 42 companies with a research period of 4 years so that 168 sample data were obtained. The data analysis method used in this study is panel data regression analysis.

Keywords: *Net Interest Margin, Non-Performing Loan, Capital Adequacy Rati, Firm Value*