

**ANALISIS PENGARUH RISK BASED BANK RATING (RBBR)
TERHADAP KINERJA KEUANGAN PERBANKAN (STUDI PADA
BANK UMUM YANG TERDAFTAR DI BURSA EFEK INDONESIA
PERIODE 2010-2014)**

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh NPL (non performing loan), PDN (posisi devisa netto), LDR (loan to deposit ratio), GCG (good corporate governance), BOPO (biaya operasional terhadap pendapatan operasional), NIM (net interest margin), CAR (capital adequacy ratio) terhadap tingkat kinerja keuangan perbankan yang diukur dengan ROA (Return On Asset). Metode yang digunakan sesuai dengan peraturan Bank Indonesia SEBI 13/24/DPNP/2011.

Populasi yang digunakan adalah semua bank umum di Indonesia, dan di dapatkan sampel sebanyak 20 bank umum periode 2010-2014. Teknik pengambilan sampel adalah dengan teknik purposive sampling dan metode analisis yang digunakan adalah metode regresi linier berganda.

Hasil pengujian dengan metode analisis regresi linier berganda didapatkan hasil bahwa ROA (Return On Asset) dipengaruhi oleh NPL (Non Performing Loan), PDN (Posisi Devisa Netto), LDR (Loan to Deposit Ratio), GCG (Good Corporate Governance), BOPO (Biaya Operasional terhadap Pendapatan Operasional), NIM (Net Interest Margin), CAR (Capital Adequacy Ratio), hal tersebut dapat dilihat dari hasil uji parsial dan uji penentuan koefisien. Kemudian uji simultan, hasil penelitian menunjukkan bahwa variabel BOPO, NIM dan CAR berpengaruh signifikan terhadap ROA, sedangkan variabel NPL, PDN, LDR, GCG tidak berpengaruh signifikan terhadap ROA.

Kata Kunci : ROA, NPL, PDN, LDR, GCG, BOPO, NIM, CAR

**ANALYSIS OF THE INFLUENCE OF THE RISK BASED BANK RATING
(RBBR) TO THE FINANCIAL PERFORMANCE OF BANKS (STUDIES
ON COMMERCIAL BANKS LISTED ON INDONESIA STOCK
EXCHANGE OVER THE PERIOD 2010 TO 2014)**

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ABSTRACT

This study aims to analyze the effect of NPL (non performing loans), NOP (net foreign exchange position), LDR (loan to deposit ratio), GCG (good corporate governance), BOPO (operating expenses to revenue operassional), NIM (net interest margin) , CAR (capital adequacy ratio) to the level of financial performance of banks that measured by ROA (Return on Assets). The method used in accordance with the regulations of Bank Indonesia SEBI 13/24 / DPNP / 2011.

The population is all commercial banks in Indonesia, and sample obtained 20 commercial banks over the period 2010 to 2014. The sampling technique is purposive sampling and analytical methods used are the multiple linear regression method.

The results using multiple linear regression analysis show that the ROA (Return on Assets) is affected by the NPL (Non Performing Loan), NOP (Net Open Position), LDR (Loan to Deposit Ratio), GCG (Good Corporate Governance), BOPO (Operating Expenses to Operating Income), NIM (Net Interest Margin), CAR (Capital Adequacy Ratio), it could be seen from the results of the partial test and the coefficient of determination test futhermore, based on test simultaneously, the results show that the variables BOPO, NIM and CAR significant effect on ROA, while the NPL variable, PDN, LDR, GCG have no significant effect on ROA.

Keyword : ROA, NPL, PDN, LDR, GCG, ROA, NIM, CAR