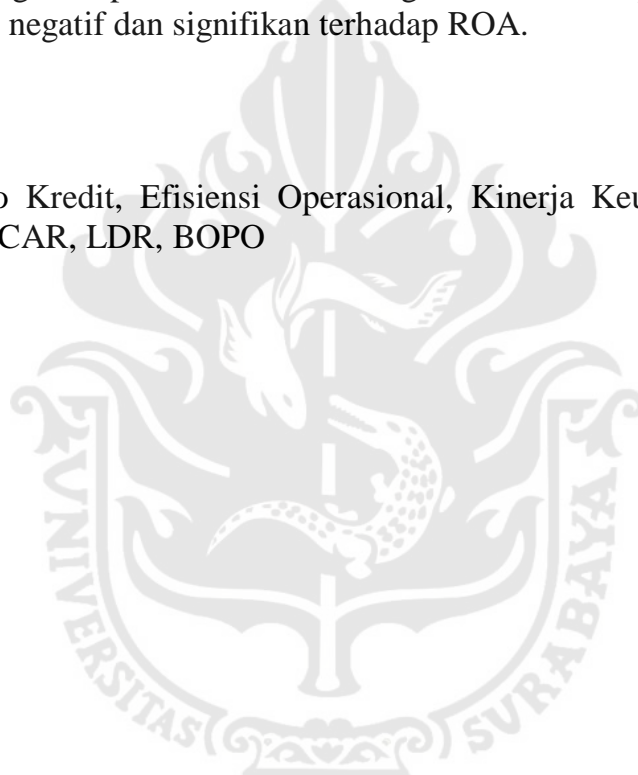


## INTISARI

Penelitian ini bertujuan untuk menganalisis pengaruh risiko kredit yang diukur dengan *Non performing Loan* (NPL), dan efisiensi kinerja operasional bank yang diukur dengan *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) terhadap *Return on Asset* (ROA). Populasi yang digunakan dalam penelitian ini adalah 10 bank terbesar di Indonesia periode 2008-2013.

Penelitian ini menggunakan pendekatan kuantitatif. Metode analisis yang digunakan dalam penelitian ini adalah regresi linier berganda. Hasil penelitian ini menunjukkan bahwa NPL dan LDR berpengaruh negatif dan tidak signifikan terhadap ROA. CAR berpengaruh positif dan tidak signifikan terhadap ROA. Sedangkan BOPO berpengaruh negatif dan signifikan terhadap ROA.

Kata Kunci: Risiko Kredit, Efisiensi Operasional, Kinerja Keuangan Bank, ROA, NPL, CAR, LDR, BOPO



## ABSTRACT

*This study is aims to analyze the effect of the credit risk as measured by the Non Performing Loan (NPL), and the efficiency of the bank of the operasional performance of the bank as measured by Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), and Operational Expenses to Operating Income (BOPO) against the Return on Asset (ROA). The population used in this study is the 10 largest banks in Indonesia the period 2008-2013.*

*This research uses a quantitative approach. Methods of analysis used in this study was multiple linier regression. These results of this study showed that the NPL and LDR has a negative effect and no significant against ROA. CAR has a positive effect and no significant against ROA. While BOPO has a negative effect and significant against ROA.*

*Keywords: Credit Risk, Operasional Efficiency, Financial Performance of the Bank, ROA, NPL, CAR, LDR, BOPO*

