INTISARI

Posisi perbankan di Indonesia sangatlah penting, karena sebagai alat transaksi, sebagai penyimpan dana dan sebagai penyalur kredit untuk nasabah. Dana nasabah yang diterima oleh perbankan akan diputar dan disalurkan kembali menjadi kredit. Penyaluran kredit perbankan memiliki resiko yaitu berpeluang terjadinya kredit bermasalah *(Non Performing Loan)*. Apabila perbankan mengalami *(Non Performing Loan)* yang tinggi, maka akan berpengaruh terhadap profiabilitas (*Return On Asset)* perbankan tersebut.

Penelitian ini bertujuan meneliti tentang pengaruh kredit bermasalah *(Non Performing Loan)* terhadap profitabilitas (*Return On Asset)* pada bank BCA periode 1999-2015. Jenis penelitian ini adalah kausalitas satu arah dimana variabel bebas (*non performing loan*) yang mempengaruhi variabel terikat (*return on asset*). Data yang digunakan dalam penelitian ini adalah laporan keuangan tahunan Bank BCA periode 1999-2015, dan diuji menggunakan teknik analisis regresi sederhana dengan perangkat *Eviews 9.0*.

Berdasarkan pengujian yang telah dilakukan, menunjukkan adanya hubungan negatif dan signifikan pada *non performing loan* terhadap *return on asset*. Artinya dampak kenaikan dan penurunan *non performing loan* berpengaruh terhadap kondisi kestabilan *return on asset*.

Kata kunci : Kredit Bermasalah, Profitabilitas, *Non performing loan (NPL), Return On Asset (ROA).*

ABSTRACT

Banking position in Indonesia is very important, because as a tool of transactions, as a store of funds and as a distributor of credit for customers. The customer funds received by the banks will be replayed and channeled back into credit. Bank lending has the risk of having a chance of non-performing loans. If the banking sustain non-performing loans is high, it will affect the profitability (Return On Asset) banking.

This research aims to examine the influence of non-performing loan on profitability (Return On Asset) at BCA bank period 1999-2015. This type of research is one-way causality in which the independent variable (non-performing loan) that affects the dependent variable (return on asset). The data used in this study is the annual financial report of Bank BCA period 1999-2015, and tested using simple regression analysis technique with Eviews 9.0.

Based on the tests that have been done, showed a negative and significant relationship on non-performing loan to return on assets. This means that the impact of increase and decrease in non-performing loans affect the condition of the stability of return on assets

Keywords : Non performing loan (NPL), Return On Asset (ROA