PENGARUH RASIO TINGKAT KESEHATAN BANK (CAMELS) TERHADAP KINERJA PERBANKAN PADA BANK YANG TERCATAT DI BURSA EFEK INDONESIA (BEI) PERIODE TAHUN 2007 – 2011

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Profit Margin* (NPM), Biaya Operasional terhadap Pendapatan Operasional (BOPO), *Loan to Deposit Ratio* (LDR) dan *Interest Risk Ratio* (IRR) terhadap *Return on Assets* (ROA). Penelitian ini menggunakan enam variabel independen, yaitu CAR, NPL, NPM, BOPO, LDR, dan IRR, dengan satu variabel dependen adalah ROA.

Teknik sampling yang digunakan adalah kriteria *purposive sampling* (1) perusahaan perbankan yang terdaftar di Bursa Efek Indonesia dan menyediakan data laporan keuangan secara lengkap selama 5 tahun berturut- turut (tahun 2007 - 2011, (2) Bank yang diteliti masih beroperasi pada periode waktu penelitian. Data yang diperoleh oleh publikasi laporan keuangan yang terdaftar di pojok BEI Universitas Mercubuana. Jumlah sampel sebanyak 16 perusahaan. Teknik analisis yang digunakan adalah regresi berganda, uji asumsi klasik dan uji hipotesis menggunakan uji-t, pengujian koefisien determinasi dan uji-F untuk menguji pengaruh bersama-sama dengan tingkat signifikansi 5 %. Penelitian ini juga menguji asumsi klasik yang meliputi uji normalitas, uji multikolinearitas, uji heteroskedastisitas, dan uji autokorelasi.

Berdasarkan hasil analisis data, menunjukkan bahwa: NPL dan variabel BOPO memiliki dampak negatif dan signifikan terhadap ROA, NPM memiliki dampak positif dan signifikan terhadap ROA. Sedangkan variabel CAR, LDR, IRR tidak berpengaruh signifikan terhadap ROA.

Kata kunci : *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Profit Margin* (NPM), *Operating Expenses to Operating Income* (BOPO), *Loan to Deposit Ratio* (LDR), *Interest Risk Ratio* (IRR), *Return on Assets (ROA)*

EFFECT OF RATIO OF HEALTH VALUES BANKING (CAMELS) ON PERFORMANCE BANKING AT BANK LISTED IN INDONESIA STOCK EXCHANGE (BEI) YEAR PERIOD 2007-2011

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ABSTRACT

This study aims to determine the effect of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Profit Margin (NPM), Operating Expenses to Operating Income (BOPO), Loan to Deposit Ratio (LDR) and Interest Risk Ratio (IRR) on Return on Assets (ROA). This study used six independent variables, namely CAR, NPL, NPM, BOPO, LDR, dan IRR , with one dependent variable is Return on Assets (ROA).

Sampling technique used was purposive sampling criteria (1) banking company listed in Indonesia Stock Exchange and has the most complete financial statements and have been published in the Bank Indonesia during the observation period from 2007 to 2011, (2) conventional commercial banks have already listing before the end observation period. Data obtained by the publication of financial statements listed on BEI corner of Mercubuana University. Obtained the sample of 16 companies. Analysis technique used is multiple regression, the assumptions of classical test and test hypotheses using t-statistics, testing the coefficient of determination and F-statistics to test the effect of the joint - the same as the level of significance of 5%. It also tested the classical assumptions that included tests of normality, multicollinearity test, test of heteroscedasticity, and autocorrelation test.

Based on the results of data analysis, showed that: NPL and BOPO variables has a negative and significant impact on Return on Assets (ROA), NPM has a positive and significant impact on Return on Assets (ROA). Variable CAR, LDR, IRR has not significant impact on Return on Assets (ROA).

Key words: Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Profit Margin (NPM), Operating Expenses to Operating Income (BOPO), Loan to Deposit Ratio (LDR), Interest Risk Ratio (IRR), Return on Assets (ROA)