

## ABSTRACT

*This research aims to analyze the effect of Credit Risk (Non Performing Loan), liquidity risk (Loan to Deposit Ratio), market risk (Net Open Position), and Capital (Capital Adequacy Ratio) toward Return On Assets. The samples used were 25 commercial banks in Indonesia (period 2013 – 2015). Sample taking technique used purposive sampling and The analysis technique used is data panel analysis.*

*From the results of partial test (t-Test) showed that credit risk affected negative significant toward bank profitability. But liquidity risk, market risk and capital no affected significant toward Return On Assets. And from the simultaneous test (f-test) showed that variables independent (Non Performing Loan, Loan to Deposit Ratio, Net Open Position and Capital Adequacy Ratio) affected significant toward Return On Assets.*

*Keywords : Non Performing Loan, Loan to Deposit Ratio, Net Open Position, Capital Adequacy Ratio, Return On Assets*

### Abstrak

Penelitian ini untuk menganalisis pengaruh risiko kredit (Non Performing Loan), risiko likuiditas (Loan to Deposit Ratio), risiko pasar (Net Open Position), dan kecukupan modal (Capital Adequacy Ratio) terhadap *Return On Assets*. Teknik pengambilan sampel menggunakan purposif sampling dan teknik analisis menggunakan analisis data panel.

Hasil dari uji tes parsial (t-Tes) menunjukkan bahwa risiko kredit berpengaruh negatif signifikan terhadap *Return On Assets*. Tetapi risiko likuiditas, risiko pasar, dan modal tidak memiliki dampak yang signifikan terhadap *Return On Assets*. Dan dari hasil uji tes simultan menunjukkan bahwa variabel independen (*Non Performing Loan, Loan to Deposit Ratio, Posisi Devisa Netto dan Capital Adequacy Ratio*) berpengaruh signifikan terhadap *Return On Assets*.

**Kata Kunci :** *Non Performing Loan, Loan to Deposit Ratio, Posisi Devisa Netto, Capital Adequacy Ratio, Return On Assets*