

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh komponen *Risk Based Bank Rating* (RBBR) terhadap profitabilitas bank umum go public yang terdaftar di Bursa Efek Indonesia. Faktor – faktor yang di uji adalah *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), Beban Operasional terhadap Pendapatan Operasional (BOPO) dan *Capital Adequacy Ratio* (CAR) terhadap *Return On Assets* (ROA).

Pengambilan sampel penelitian ini menggunakan metode purposive sampling, dengan sampel sebanyak 14 bank umum swasta nasional devisa go public yang terdaftar di Bursa Efek Indonesia pada tahun 2011 - 2015. Karena itu, analisis data yang digunakan adalah analisis statistik dalam bentuk uji regresi linear berganda.

Hasil penelitian ini menunjukkan bahwa LDR, dan BOPO memiliki pengaruh yang signifikan terhadap ROA, sedangkan NPL dan CAR tidak berpengaruh signifikan terhadap ROA.

Kata kunci : *Risk Based Bank Rating* (RBBR), *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), Beban Operasional terhadap Pendapatan Operasional (BOPO), *Capital Adequacy Ratio* (CAR), *Return On Assets* (ROA).



ABSTRACT

This research aims to know the influence of Risk Based Bank Rating (RBBR) to the profitability of general bank go public listed in the Indonesia Stock Exchange. Factor tasted are Non Performing Loan (NPL), Liquidity to Deposit Ratio (LDR), Comparison of Operating Expense to Operating Income (BOPO) and Capital Adequacy Ratio (CAR) towards Return On Assets (ROA).

The sample of this study using purposive sampling method, with the number of sample used were 14 National Private Commercial Bank registered listed in the Indonesia Stock Exchange (IDX) in the periode 2011 - 2015. Thus, data analysis which is used is statistic analysisi in the form of double linear regression test.

Result of this study indicate that LDR and BOPO has significant effect on ROA, while the NPL and CAR has no significant effect on ROA.

Keywords : *Risk Based Bank Rating (RBBR), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Comparison of Operating Expense to Operating Revenue (BOPO), Capital Adequacy Ratio (CAR), Return On Assets (ROA).*

