

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh Risiko terhadap Profitabilitas pada Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia periode 2013-2015. Risiko kredit diproksi dengan *Non Performing Loan* (NPL), risiko Likuiditas diproksi dengan *Loan to Deposit Ratio* (LDR), risiko permodalan diproksi dengan *Capital Adequacy Ratio* (CAR), risiko manajemen diproksi dengan *Size Perusahaan*, dan Profitabilitas diproksi dengan *Return On Asset* (ROA). Terdapat 43 sampel perusahaan yang diteliti menggunakan program *SPSS for Windows Release 15* dengan metode analisis yang digunakan dalam penelitian ini adalah metode analisis regresi berganda. Hasil penelitian menunjukkan bahwa *Non Performing Loan* (NPL) berpengaruh negative dan signifikan terhadap *Return On Asset* (ROA). *Loan to Deposit Ratio* (LDR) dan *Capital Adequacy Ratio* (CAR) tidak berpengaruh signifikan terhadap *Return On Asset* (ROA). Sedangkan *Size Perusahaan* berpengaruh signifikan terhadap *Return On Asset* (ROA) pada perusahaan perbankan yang terdaftar di BEI periode tahun 2013-2015.

Kata kunci: *Non Performing Loan* (NPL), *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), *Size Perusahaan*, *Return On Asset* (ROA)

ABSTRACT

This research aimed to analyze the impact Risk toward company banking profitability that listed on Indonesian Stock Exchange in period 2013-2015. Credit risk proxied by Non Performing Loan (NPL), Liquidity risk proxied by Loan to Deposit Ratio (LDR), capital risk proxied by Capital Adequacy Ratio (CAR), risk management proxied by company size, and profitability proxied by Return On Asset (ROA). There are 43 samples company used program SPSS for Windows Release 15 with method double regression analysis. The result of research conclude that Non Performing Loan (NPL) has negative and significant effect on Return On Asset (ROA). Loan to Deposite Ratio (LDR) and Capital Adequacy Ratio (CAR) has no significant on Return On Asset (ROA). While the Company Size is significant effect on Return On Asset (ROA) that listed on Indonesia Stock Exchange in period 2013-2015.

Keywords: *Non Performing Loan (NPL), Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Company Size, Return On Asset (ROA)*

