PENGARUH *NON PERFORMING LOAN (NPL)* TERHADAP *RETURN ON ASSET (ROA)* PADA BANK BUMN DAN BANK SWASTA YANG TERDAFTAR DI BURSA EFEK INDONESIA (BEI), PERIODE 2006-2013

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ABSTRAK

Salah satu faktor utama yang mempengaruhi kinerja keuangan bank adalah kualitas kredit yang diberikan. Penelitian ini bertujuan untuk mengetahui perkembangan *Non Performing Loan* (NPL), perkembangan Return On Asset (ROA), serta menguji pengaruh *Non Performing Loan* terhadap *Return On Asset* (ROA) pada Bank BUMN dan Bank Swasta yang terdaftar di Bursa Efek Indonesia (BEI) periode 2006 sampai dengan 2013.

Metode penelitian yang digunakan adalah deskriptif dan verifikatif. Data yang digunakan dalam penelitian ini adalah data sekunder yang diperoleh dari laporan keuangan perusahaan melalui idx.statistics. Analisis data menggunakan regresi linier sederhana dan uji beda.

Hasil penelitian menunjukkan perkembangan NPL bank BUMN dan Bank swasta pada periode 2006 sampai dengan 2013 cenderung menurun sedangkan perkembangan ROA berfkultuasi. Terdapat perbedaan yang signifikan NPL dan ROA antara Bank BUMN dan bank Swasta. Dan NPL berpengaruh signifikan terhadap ROA baik pada perusahaan bank BUMN maupun bank swasta. Oleh karena itu sebaiknya perbankan BUMN maupun swasta harus selalu meningkatkan kualitas kredit untuk dapat menekan nilai NPL dan meningkatkan ROA perusahaan.

Kata kunci :*Non Performing Loan* (NPL), dan Return On Asset (ROA).

EFFECT OF NON PERFORMING LOAN (NPL) TO ON RETURN ON ASSET (ROA) IN BANK STATE-OWNED BANK AND PRIVATE BANK LISTED IN THE INDONESIA STOCK EXCHANGE (IDX), PERIOD OF 2006-2013

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ABSTRACT

One of the main factors affecting the financial performance of the bank is the quality of loans. This study aims to determine the development of the Non-Performing Loan (NPL), the development of return on assets (ROA), and examines the effect of non-performing loans on Return On Assets (ROA) in the state-owned banks and private banks listed on the Indonesia Stock Exchange (IDX) period 2006 up to 2013.

The method used is descriptive and verification. The data used in this study is secondary data obtained from the company's financial statements through idx.statistics. Analysis of data using simple linear regression and a different test.

The results showed the development of state-owned banks *Non Performing Loan (NPL)* and private banks in the period 2006 to 2013 tended to decreased while the ROA development fluctuate. There are significant differences between the NPL and ROA State banks and private banks. NPL and ROA significantly influence both the corporate state-owned banks and private banks. Therefore, it should be state-owned and private banks should always improve the quality of credit to be able to suppress the value of NPLs and improve ROA companies.

Keywords: Non-Performing Loan (NPL), and Return on Assets (ROA).