

# **PENGARUH RISIKO KREDIT DAN RISIKO LIKUIDITAS TERHADAP RENTABILITAS BANK**

**(STUDI KASUS PADA PT BANK BJB, TBK PERIODE TAHUN 2010-2016)**

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## **ABSTRAK**

Tujuan penelitian ini adalah untuk mengetahui perkembangan dan pengaruh Risiko Kredit yang diukur dengan *Non Performing Loan* dan Risiko Likuiditas yang diukur dengan *Loan To Deposit Ratio* terhadap Rentabilitas Bank yang diukur dengan *Return On Asset* pada PT Bank bjb, tbk periode tahun 2010-2016.

Metode penelitian yang digunakan adalah metode deskriptif dan metode verifikatif. Populasi dari penelitian ini adalah seluruh laporan keuangan pada bank bjb dari awal dan berdirinya bank bjb hingga tahun 2016 yang ada kaitannya dengan variabel yang diteliti yaitu *Non performing Loan*, *Loan To Deposit Ratio* dan *Return On Assets*. Sample penelitian ini menggunakan metode purposive sampling.

Hasil penelitian menunjukkan bahwa secara parsial *Non Performing Loan* berpengaruh negatif dan signifikan terhadap *Return On Asset* dan *Loan To Deposit Ratio* berpengaruh negatif namun tidak signifikan terhadap *Return On Asset*. Secara simultan terdapat pengaruh yang signifikan antara *Non Performing Loan* dan *Loan To Deposit Ratio* terhadap *Return On Asset*. Nilai Koefisien korelasi antara *Non Performing Loan* dan *Loan To Deposit Ratio* dengan *Return On Asset* memiliki hubungan yang kuat dan besarnya pengaruh *Non Performing Loan* dan *Loan To Deposit Ratio* dengan *Return On Asset* adalah sebesar 42% dan sisanya 58.00 % dipengaruhi oleh variabel lain yang tidak diteliti oleh penulis.

Kata Kunci : NPL, LDR, ROA

**THE INFLUENCE OF CREDIT RISK AND LIQUIDITY RISK TO THE  
BANK'S RENTABILITY  
(CASE STUDY AT PT BANK BJB, TBK 2010-2016 PERIOD)**

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**ABSTRACT**

*The purpose of this study is to determine the development and effect of Credit Risk as measured by the Non Performing Loan and Liquidity Risk as measured by the Loan To Deposit Ratio to the Bank's Profitability as measured by Return On Asset at PT Bank bjb, tbk 2010-2016 period.*

*The method that being used in the research is descriptive and verifikatif Approach. The population of this study is all financial statements at bank bjb from the beginning and the establishment of bank bjb until the year 2016 which is related to the variables studied are Non performing Loans, Loan To Deposit Ratio and Return On Assets. Sample of this research use purposive sampling method.*

*The results showed that partialy Non Performing Loan has a negative and significant effect on Return On Asset and Loan To Deposit Ratio have negative but not significant to Return On Asset. Simultaneously there is a significant influence between Non Performing Loan and Loan To Deposit Ratio to Return On Asset. The correlation coefficient between Non Performing Loan and Loan To Deposit Ratio with Return On Asset has a strong relationship and the magnitude of the influence of Non Performing Loan and Loan To Deposit Ratio with Return On Asset is 42% and the remaining 58.00% influenced by other variables that are not investigated by the writer.*

**Keywords:** NPL, LDR, ROA