# Pengaruh Rasio Tingkat Kesehatan Bank Terhadap Pertumbuhan Laba Bank Umum (Studi pada Bank BUMN di Indonesia Tahun 2008 – 2017)

## ABSTRAK

Penelitian ini dilakukan untuk menganalisis pengaruh rasio tingkat kesehatan bank melalui *Non Performing Loan* (NPL), *Interest Rate Risk* (IRR), *Loan to Deposit Ratio* (LDR), *Return on Assets* (ROA, *Net Interest Margin* (NIM), Beban Operasional Pendapatan Operasional (BOPO) serta *Capital Adequancy Ratio* (CAR) terhadap pertumbuhan laba.

Dalam penelitian ini menggunakan pendekatan kuantitatif untuk meneliti sampel dan populasi dengan menggunakan analisa data melalui analisis regresi linier berganda. Penelitian ini terdiri dari 4 (empat) Bank Umum Milik Negara yang dijadikan sebagai sampel penelitian diantaranya Bank Mandiri, Bank Rakyat Indonesia (BRI) , Bank Negara Indonesia (BNI) dan Bank Tabungan Negara (BTN). Teknik pengumpulan data pada penelitian ini menggunakan data sekunder yang berasal dari Laporan Keuangan 4 (empat) Bank yang dijadikan sampel tersebut pada periode 2008 – 2017 yang telah diaudit dan dipublikasikan melalui situs www.ojk.go.id , www.idx.co.id, maupun di situs masing – masing bank tersebut.

Hasil dari penelitian ini menunjukkan adanya pengaruh variabel independen terhadap variabel dependen atau pertumbuhan laba, variabel yang berpengaruh antara lain NPL, IRR dan CAR, sedangkan variabel LDR, ROA, NIM, dan BOPO tidak berpengaruh terhadap pertumbuhan laba.

**Kata Kunci : NPL, IRR, LDR, ROA, NIM, BOPO, CAR, dan Pertumbuhan Laba.**

# The Effect of Risk Base Bank Rating on Profit Growth of the Commercial Banks (Study of State-Owned Bank of Indonesia in 2008 – 2017)


## *ABSTACT*

*This study was conducted to determine the effect of the risk base bank rating through Non Performing Loans (NPL), Interest Rate Risk (IRR), Loan to Deposit Ratio (LDR), Return on Assets (ROA, Net Interest Margin (NIM), Operational Income Operating Expenses (BOPO) and Capital Adequacy Ratio (CAR) to profit growth.*

*Quantitative approach is used in this study to examine samples and populations using data analysis through multiple linear regression analysis. The study consisted of 4 (four) State-Owned Banks which were used as research samples included Bank of Mandiri, Bank Rakyat Indonesia (BRI), Bank Negara Indonesia (BNI) and Bank Tabungan Negara (BTN).*

*The data collection in this study is used secondary data derived from the Financial Statements of 4 (four) State-Owned Banks Banks in the period 2008 - 2017 which have been audited and published through the public site includes www.ojk.go.id, www.idx.co.id and each of those banks site.*

*The results of this study shown that there are influences of the independent variables on the dependent variable or profit growth. The influencing variables includes NPL, IRR and CAR, while the LDR, ROA, NIM, and BOPO variables do not affected the earnings growth.*


***Keywords: NPL, IRR, LDR, ROA, NIM, BOPO, CAR, and Profit Growth.***