

**PENGARUH *RISK BASED BANK RATING* TERHADAP  
KINERJA KEUANGAN PADA BANK BUMN YANG  
TERDAFTAR DI BURSA EFEK INDONESIA**

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**ABSTRAK**

Penelitian ini bertujuan untuk menganalisis pengaruh Risiko Kredit yang diukur dengan *Non-Performing Loan* (NPL), Risiko likuiditas yang diukur dengan *Loan to Deposit Ratio* (LDR), *Good Corporate Governance* (GCG), Rentabilitas (*Earning*) yang diukur dengan *Net Interest Margin* (NIM), Permodalan (*Capital*) yang diukur dengan *Capital Adequacy Ratio* (CAR) terhadap *Return On Asset* (ROA) pada Bank BUMN yang Terdaftar di Bursa Efek Indonesia. Penelitian ini menggunakan pendekatan kuantitatif. Jenis data yang digunakan adalah data sekunder. Populasi yang digunakan yaitu semua Bank BUMN Indonesia yang telah terdaftar di Bursa Efek Indonesia tahun 2013 hingga 2022 berjumlah 4 bank. Teknik pengambilan sampel yang digunakan adalah sampling jenuh yaitu Bank BNI, Bank BRI, Bank BTN, dan Bank Mandiri. Teknik analisis datanya menggunakan teknik analisis regresi linier berganda, pengolahannya dengan bantuan software SPSS V.25.0. Hasil yang diperoleh menunjukkan bahwa *Non Performing-Loan*, *Good Corporate Governance*, dan *Capital Adequacy Ratio* secara parsial berpengaruh negatif dan signifikan, untuk *Net Interest Margin* secara parsial berpengaruh positif signifikan terhadap *Return On Asset*. Sedangkan *Loan to Deposit Ratio* secara parsial tidak berpengaruh terhadap *Return On Asset*.

Kata Kunci: RBBR, Kinerja Keuangan, BEI

***THE INFLUENCE OF RISK BASED BANK RATING ON FINANCIAL  
PERFORMANCE IN STATE-OWNED BANKS LISTED  
ON INDONESIA STOCK EXCHANGE***

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***ABSTRACT***

*This study aims to analyze the effect of Credit Risk as measured by Non-Performing Loans (NPL), Liquidity Risk as measured by Loan to Deposit Ratio (LDR), Good Corporate Governance (GCG), Earnings as measured by Net Interest Margin (NIM), Capital (Capital) as measured by Capital Adequacy Ratio (CAR) to Return On Assets (ROA) at State-Owned Banks Listed on the Indonesia Stock Exchange. This study uses a quantitative approach. The type of data used is secondary data. The population used is all Indonesian state-owned banks that have been listed on the Indonesia Stock Exchange from 2013 to 2022 totaling 4 banks. The sampling technique used is saturated sampling, namely Bank BNI, Bank BRI, Bank BTN, and Bank Mandiri. The data analysis technique uses multiple linear regression analysis techniques, processing with the help of SPSS V.25.0 software. The results obtained show that Non-Performing Loans, Good Corporate Governance, and Capital Adequacy Ratio partially have a negative and significant effect, while Net Interest Margin partially has a significant positive effect on Return On Assets. Meanwhile, the Loan to Deposit Ratio partially has no effect on Return On Assets.*

***Kata Kunci: RBBR, Finance Performance, BEI***