

# Pengaruh konsentrasi portofolio kredit terhadap profitabilitas efisiensi dan risiko kredit bank umum konvensional di Indonesia periode 2010-2014 = The effect of loan portfolio concentration on Indonesian banks profitability efficiency and credit risk over the period 2010-2014

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## Abstrak

[Penelitian ini menguji pengaruh konsentrasi portofolio kredit bank terhadap profitabilitas efisiensi dan risiko kredit bank yang masing masing menggunakan proksi ROA BOPO serta NPL dan LLP selama periode 2010-2014. Penelitian ini menggunakan rasio Herfindahl Hirshmann Index HHI dan Absolute Distance Measure AD sebagai proksi konsentrasi kredit. Dengan menggunakan metode Fixed Effect Model dan sampel sebanyak 29 bank umum konvensional selama 5 periode ditemukan bahwa konsentrasi portofolio kredit berpengaruh signifikan positif terhadap ROA bank dan berpengaruh signifikan negatif terhadap NPL LLP dan BOPO.

.....This research intend to examine the effect of loan portfolio concentration on Indonesian banks profitability efficiency and credit risk using banks ROA Cost Efficiency BOPO also NPL and LLP as the proxy for each variable over the period 2010-2014. This research incorporating the Herfindahl Hirshmann Index HHI and Absolute Distance Measure AD to measure loan concentration. Using Fixed Effect Model with sample size of 29 banks over the period of 5 years it is found that loan portfolio concentration is significantly positive affecting banks ROA and significantly negative affecting banks NPL LLP and Cost Efficiency., This research intend to examine the effect of loan portfolio concentration on Indonesian banks rsquo profitability efficiency and credit risk using banks rsquo ROA Cost Efficiency BOPO also NPL and LLP as the proxy for each variable over the period 2010 2014 This research incorporating the Herfindahl Hirshmann Index HHI and Absolute Distance Measure AD to measure loan concentration Using Fixed Effect Model with sample size of 29 banks over the period of 5 years it is found that loan portfolio concentration is significantly positive affecting banks rsquo ROA and significantly negative affecting banks rsquo NPL LLP and Cost Efficiency Keywords loan portfolio composition focus diversification bank return bank credit risk bank efficiency]