

# **Analisis faktor faktor yang mempengaruhi loan loss provision bank umum komersial di Bursa Efek Indonesia (BEI) periode 2010-2014 = Analysis of factors affecting loan loss provision of commercial banks listed in the Indonesia Stock Exchange (IDX) for 2010-2014 periods**

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## **Abstrak**

Penelitian ini bertujuan untuk mengetahui manajemen risiko pada Bank bank Umum yang terdaftar di Bursa Efek Indonesia BEI pada tahun 2010-2014 dengan memperhatikan faktor risiko dan profitabilitas bank Data yang digunakan merupakan data sekunder yang diperoleh dari PDEB FEUI Sampel yang digunakan berjumlah 29 bank umum Penelitian ini menggunakan metode panel regression Hasil penelitian menunjukkan bahwa Delta Non Performing Asset DNPA ukuran bank SIZE Delta Loan DLOAN Delta Gross Domestic Product DGDP dan Loan Loss Allowance ALW memiliki pengaruh signifikan positif terhadap Loan Loss provision LLP Sedangkan untuk Delta Unemployment DUNEMP tidak memiliki pengaruh yang signifikan pada Loan Loss provision LLP Kata kunci Loan Loss provision Delta Non Performing Asset Size Delta Loan Delta Gross Domestic Product Delta Unemployment Allowance.

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This study aims to determine risk management at commercial banks listed in the Indonesia Stock Exchange IDX in 2010-2014 focused to risk factor and Bank profitability The secondary data was taken from PDEB FEUI the sample were 29 banks which listed in IDX This study uses panel regression The results showed that Delta Non Performing Asset DNPA Size Delta Loan DLOAN Delta Gross Domestic Product DGDP and Loan Loss Allowance ALW has a positive significant influence on the Loan Loss Provision LLP While the Delta Unemployment has no significant influence on Loan Loss Provision LLP.