

Pengaruh skor corporate governance, profil risiko dan modal terhadap kinerja perbankan yang terdaftar di Bursa Efek Indonesia periode 2012-2013 dalam kerangka risk based bank rating = The Effect of corporate governance score risk profile and capital on bank performance listed at Indonesia Stock Exchange during 2012-2013 using risk based bank rating framework

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Abstrak

Penelitian ini bertujuan untuk menganalisis hubungan antara corporate governance, profil risiko dan modal (CAR) terhadap kinerja (ROA) perbankan yang terdaftar di Bursa Efek Indonesia periode 2012-2013 dengan skor yang terdapat pada Peraturan Bank Indonesia No. 13/1/PBI/2011 mengenai Risk Based Bank Rating. Metode dalam penelitian ini menggunakan model regresi dengan sampel sebanyak 56 bank yang terdaftar di Bursa Efek Indonesia selama periode 2012- 2013. Penelitian ini menggunakan net interest margin (NIM) dan total asset sebagai variabel kontrol. Hasil penelitian ini membuktikan adanya hubungan yang positif profil risiko dan modal (CAR) terhadap kinerja bank (ROA) dan hubungan yang negatif corporate governance terhadap kinerja bank (ROA).

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The aim of this research is to analyze the effect of corporate governance, risk profile and capital (ROA) on the bank financial performance listed at Indonesian Stock Exchange during 2012-2013 using the standard score based on Bank Indonesia's regulation No. 13/1/PBI/2011 about Risk Based Bank Rating. This research uses the regression statistics model with the sample amount of 56 banks listed in Indonesian Stock Exchange during 2012-2013. This research also uses net interest margin (NIM) and total asset as control variables. The result of this research shows that there are positive effect among risk profile and capital (CAR) variable on bank performance (ROA) also negative effect for corporate governance variable on bank performance (ROA).