ABSTRACT

Diki Permana, "The Effect of Credit Risk and Operational Efficiency on Profitability in PT. Bank Jabar Banten Tbk. ", under the guidance of Prof. Dr. Hj. Ria Ariawati Ratna, MS., Ak

This study aims to determine the development of credit risk (non-performing loans), operational efficiency (BOPO) and profitability (ROA) at PT. Bank Jabar Banten Tbk. period 2004-2011, and to determine the effect of credit risk (non-performing loans), and operational efficiency (BOPO) to profitability (ROA) at PT. Bank Jabar Banten Tbk.

The method used in this study is descriptive and verifikatif. This study uses secondary data obtained from the summary financial statements PT. Bank Jabar Banten Tbk. which were then analyzed with: multiple regression analysis, correlation coefficient, coefficient of determination, t test and F test.

The analysis showed that the growth rate of credit risk (non-performing loans) in the PT. Bank Jabar Banten Tbk. including natural or healthy category because it meets the provisions of Bank Indonesia is determined that a reasonable level of NPLs is ≤ 5%. Likewise, the development of ratio BOPO has included efficient category because it meets the provisions of Bank Indonesia, which sets the value of the BOPO ratio of maximum efficient is 93.52%. Likewise is the ability of assets in generating net income has been entered into the healthy category ranged between 2.38% - 3.14%. Partial credit risk variable (Non Performing Loan) had no significant effect on profitability (ROA) at PT. Bank Jabar Banten Tbk. amounting to 0.5%. While operational efficiency (BOPO) variables has a significant effect on profitability (ROA) at PT. Bank Jabar Banten Tbk. amounting to 88.1%. Simultaneously two variables significantly affect the profitability of 87.6% and only 12.4% influenced by other factors such as LDR, CAR and others.

Keywords: Credit Risk (Non Performing Loan), Operational Efficiency (BOPO) and Profitability (ROA)